Office of Student Financial Aid

osfa.uga.edu





Your College Funding Guide:

Navigating Financial Aid & Paying Your Bill

Presentation Outline

- Financial Aid Information
- Student Account Information
- Q&A

Determining College Costs

Spring 2026 Estimated Cost of Attendance: Undergraduate Residing On Campus

Georgia Resident

Non-Resident

Tuition*	\$5017	Tuition*	\$15,439
Student fees*	\$729	Student fees*	\$729
Housing*	\$3749	Housing*	\$3749
Food*	\$2293	Food*	\$2293
Books/ Supplies	\$499	Books/ Supplies	\$499
Transportation	\$764	Transportation	\$1173
Misc Living Expenses	\$1732	Misc Living Expenses	\$1732
Total	\$14,783	Total	\$25,614

^{* =} potential direct costs

https://osfa.uga.edu/costs/

Out-of-Country Tuition*: \$15,887

How to Apply for Financial Aid



Scholarship Universe

What is Scholarship Universe?

Scholarship Universe is a scholarship matching system that maximizes opportunities for students and was developed to help students connect to as many relevant and legitimate scholarship opportunities as possible.

Scholarship Universe allows students to create an academic profile that enables them to be connected with various scholarship opportunities from outside scholarship organizations.

https://uga.scholarshipuniverse.com/

Where to Send External Scholarship Checks

All external scholarship checks awarded to students to attend **UGA** should be mailed to:

The Office of Student Financial Aid (OSFA) University of Georgia Holmes-Hunter Academic Building, Room 312 101 Herty Dr. Athens, GA 30602

Make all scholarship checks payable to the University of Georgia.

If a check is made co-payable to UGA and the student, the student will be required to sign the check which may delay the application of the funds to the student's account.

Be sure to include the student's full name and UGA ID # on the check!

Processing Time for Scholarship Checks

The typical processing time for private scholarship checks ready for deposit is 5-7 business days.

At peak times (middle of July through the end of September, and middle of December through the end of February), students should allow up to 10-14 business days for the processing of private scholarship checks.

In order for a scholarship to credit a student's account before their charges are due, we recommend that checks be submitted to UGA by the dates below:

July 15 for fall semester

December 1 for spring semester

May 1 for summer sessions

Scholarship Disbursement

All scholarships \$1,000 or greater will be divided evenly between the fall and spring semesters unless the donor directs OSFA to do otherwise.

Scholarship funds first pay a student's outstanding UGA charges. After a student's current charges are paid, any resulting credit balance is refunded to the student by the Bursar & Treasury Services.

How to Apply for the HOPE/ Zell Miller Scholarships for Georgia Residents

You can apply for HOPE and the Zell Miller Scholarships in two ways:

Complete the Georgia Scholarship/Grant Application (GSFAPP) at gafutures.org. This application only has to be completed once and it remains active for ten years;

Or

Complete the Free Application for Federal Student Aid (FAFSA) every year.

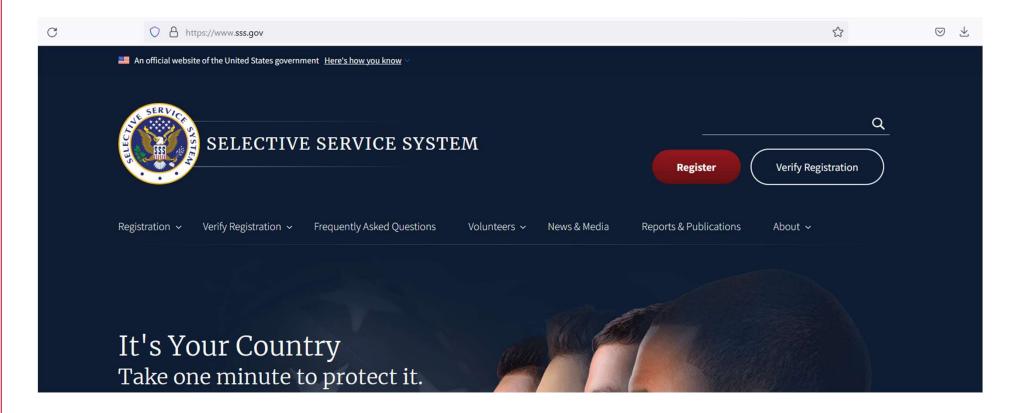
We recommend that all students complete the GSFAPP even if they are completing the FAFSA so there is always an application on file.

You must have an application on file by the last day of the semester to receive the HOPE or Zell Miller Scholarship for that semester.



Selective Service

To receive HOPE/ Zell a student must be in compliance with Georgia state law requirements of having registered with the United States Selective Service System.



HOPE Scholarship

High School Academic Eligibility

- 3.0 "High School" HOPE GPA AND
- 4 Rigorous Courses While in High School

College Academic Eligibility

Must maintain a 3.0 "College" HOPE GPA

What will HOPE Scholarship Pay?

- The percentage of tuition covered by HOPE is subject to change annually. HOPE typically pays a portion of tuition.
- HOPE pays a per credit hour rate for up to 15 hours per semester at a public college in Georgia.

HOPE Scholarship Continued

Consistent with previous academic years, during Fall & Spring semesters, tuition at UGA is assessed at a **flat rate**.

For the 2025-2026 academic year, the standard flat rate tuition for in-state students enrolled in 1 to 6 hours is \$2982 for one semester.

The standard flat rate tuition for in-state students enrolled in 7+ hours is \$5,017 for one semester.

The HOPE Scholarship amount for the 2025-2026 academic year is \$334.47 per credit hour for a maximum payment of \$5,017 per semester for enrollment in 15 credit hours per term.

Actual payment amounts for HOPE will be pro-rated for students enrolled in fewer than 15 eligible hours.

Hours of			
Enrollment	Tuition Charged	Covered By HOPE	Remaining Balance
15	\$5,017	\$5,017	\$0.00
14	\$5,017	\$4,682.58	\$334.42
13	\$5,017	\$4,348.11	\$668.89
12	\$5,017	\$4,013.64	\$1,003.36
11	\$5,017	\$3,679.17	\$1,337.83
10	\$5,017	\$3,344.70	\$1,672.30
9	\$5,017	\$3,010.23	\$2,006.77
8	\$5,017	\$2,675.76	\$2,341.24
7	\$5,017	\$2,341.29	\$2,675.71
6	\$2,982	\$2,006.82	\$975.18
5	\$2,982	\$1,672.35	\$1,309.65
4	\$2,982	\$1,337.88	\$1,644.12
3	\$2,982	\$1,003.41	\$1,978.59
2	\$2,982	\$668.94	\$2,313.06
1	\$2,982	\$334.47	\$2,647.53

Zell Miller Scholarship

High School Academic Eligibility

- 3.7 "High School" Zell GPA AND
- 4 Rigorous Courses While in High School AND
- Test Score Component (1200 SAT Critical Reading/Math or 25* ACT)

Standard Policy > single test administration by High School Graduation

OR

Be Valedictorian or Salutatorian

If NOT eligible out of High School = NEVER eligible

College Academic Eligibility

Must maintain a 3.3 "College" Zell GPA

What will Zell Miller Scholarship pay?

ZELL pays 100% of the standard rate of tuition at a public institution

Hours of Enrollment	Tuition charged	Covered by Zell	Remaining Balance
15	\$5,017	\$5,017	\$0
14	\$5,017	\$5,017	\$0
13	\$5,017	\$5,017	\$0
12	\$5,017	\$5,017	\$0
11	\$5,017	\$5,017	\$0
10	\$5,017	\$5,017	\$0
9	\$5,017	\$5,017	\$0
8	\$5,017	\$5,017	\$0
7	\$5,017	\$5,017	\$0
6	\$2,982	\$2,982	\$0
5	\$2,982	\$2,982	\$0
4	\$2,982	\$2,982	\$0
3	\$2,982	\$2,982	\$0
2	\$2,982	\$2,982	\$0
1	\$2,982	\$2,982	\$0

UGA GPA Versus HOPE/Zell Miller Scholarship College GPA

A student's UGA GPA and HOPE/Zell Miller GPA are DIFFERENT

- UGA GPA uses a plus/minus system
- HOPE/Zell Miller GPA does NOT use plus/minus system
- APPROVED STEM courses (as of Fall 2017) receive added weight for HOPE/Zell GPA calculation purposes
 - ONLY applies to grades of B,C,D
 - Added weight = 0.5
 - Approved STEM course list is available on https://www.gafutures.org/

How to Track Your HOPE/Zell Miller Scholarship Eligibility

HOPE & ZELL MILLER SCHOLARSHIPS

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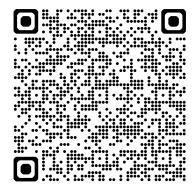
HOPE Scholarship

Zell Miller Scholarship

How To Track Your HOPE Academic Eligibility

My High School HOPE GPA

My College HOPE Profile



How To Track Your HOPE Academic Eligibility

Georgia's HOPE Programs are for those students who demonstrate academic achievement, not only in high school but throughout their time in college.

Beginning in high school, Georgia students are able to track their *My High School HOPE GPA* through their GAfutures account to know if they are on track to earn the HOPE and Zell Miller Scholarship.

Now, with the *My College HOPE Profile*, students who have earned the HOPE or Zell Miller Scholarship, as well as the HOPE or Zell Miller Grant, can track their academic eligibility while attending a HOPE-eligible Georgia college or university.

Note: GAfutures accounts require the student's Social Security number and date of birth in order to provide the student's secure academic data.



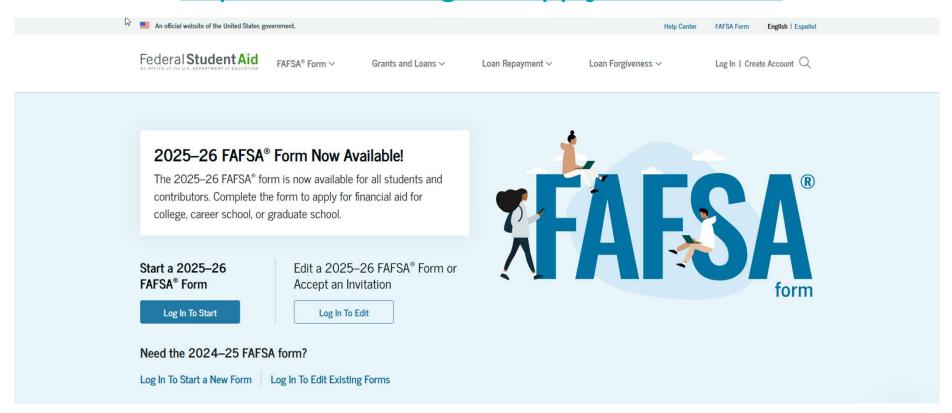
Access your My College HOPE Profile through gafutures.org.

How to Apply for Federal Student Aid

To apply for federal student aid, complete the:

Free Application For Federal Student Aid (FAFSA)

https://studentaid.gov/h/apply-for-aid/fafsa



Which FAFSA should I complete?

To be screened for federal student aid for **Spring 2026** and/ or Summer 2026, complete the **2025-2026** FAFSA.

To be screened for federal student aid for Fall 2026, Spring 2027 and/or Summer 2027, complete the **2026-2027** FAFSA.



FAFSA Next Steps for Transfer Students

Be sure to add UGA's school code (001598) to your 2025-2026 FAFSA.

Contact your prior school and ask them to cancel any pending aid they have awarded you for Spring 2026. (Failure to do so may result in a delay in receiving your federal student aid funds at UGA.)

What is Federal Student Aid?

Federal Pell Grant

Federal Supplemental Educational Opportunity Grant

Federal Work-Study

Federal Direct Student Loans

Federal Direct Parent PLUS Loans

Federal Work Study

The Federal Work-Study Program (FWS) is a Limited Funds, <u>need-based</u> financial aid program in which eligible students work part-time on-campus while enrolled at the University.

The Office of Student Financial Aid (OSFA) uses the FAFSA to establish a student's eligibility for potential employment through FWS.

Work Study funds <u>must be earned</u> and are not applied toward a student's UGA account balance.

Students awarded FWS will be able to apply for FWS-specific jobs on Handshake.

If you are interested in FWS, please e-mail <u>ugafws@uga.edu</u>. Our Work Study team will review your records to determine eligibility. If eligible, you will be added to the FWS wait list.

Federal Direct Student Loans

Undergraduate Federal Direct Student Loans

Subsidized & Unsubsidized Annual Limits

Grade Level	Dependent Undergraduate
Freshman (0-29 credits)	\$5,500 (up to \$3,500 can be subsidized)
Sophomore (30-59 credits)	\$6,500 (up to \$4,500 can be subsidized)
Junior & Seniors (60+ credits)	\$7,500 (up to \$5,500 can be subsidized)

Federal Direct Student Loan Interest Rate for 2025-26 Year: 6.39% fixed

Subsidized Versus Unsubsidized Loans

Federal Direct Subsidized Loans are loans for undergraduate students with financial need, as determined by your cost of attendance minus Student Aid Index and other financial aid (such as grants or scholarships).

Federal Direct Subsidized Loans do not accrue interest while you are in school at least half-time or during deferment periods.

Federal Direct Unsubsidized Loans are loans for both undergraduate and graduate students that <u>are not based on financial need</u>.

Interest is charged during in-school, deferment, and grace periods. Unlike a Federal Direct Subsidized Loan, you are responsible for the interest from the time the Federal Direct Unsubsidized Loan is disbursed until it's paid in full. You can choose to pay the interest or allow it to accrue (accumulate) and be capitalized (that is, added to the principal amount of your loan).

Federal Direct Loan Origination Fees

- The Origination Fee is the amount a borrower is required to pay the U.S. Department of Education to help defray the cost of a Federal Direct Loan (FDL).
- The applicable origination fee is withheld from each FDL disbursement.

Loan Type	1st Disbursement Dates	Loan Fee
Subsidized & Unsubsidized	10/1/2020 thru 9/30/2025	1.057%
Grad/Prof PLUS & Parent PLUS	10/1/2020 thru 9/30/2025	4.228%

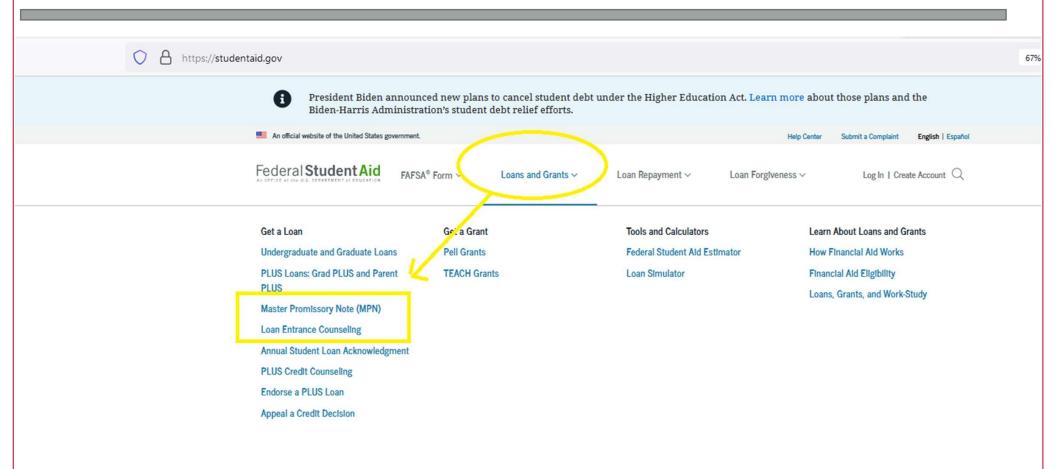
Example: Student accepts \$5500 in the Federal Direct Unsubsidized Loan for the 2025-2026 academic year.

This amount is split equally over Fall 2025 & Spring 2026 semesters. (\$2750 Fall / \$2750 Spring)

Once the loan origination fee has been deducted, the net amount of \$2721 will apply toward the student's UGA student account balance.

First Time Borrowers: Visit studentaid.gov to complete these items

Master Promissory Note (MPN) Entrance Counseling



Parent PLUS Loan Process

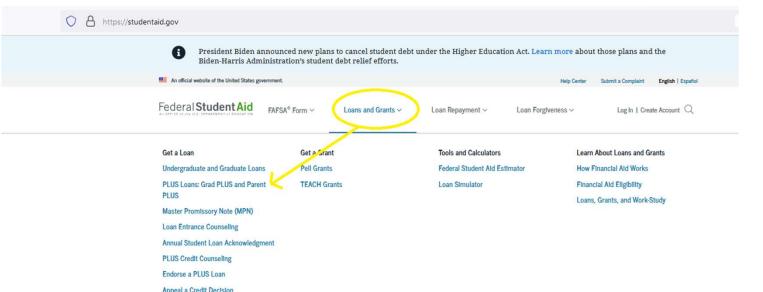
A student must have a FAFSA on file in order for a parent to be able to obtain a Parent PLUS Loan.

To apply for the Parent PLUS Loan, the parent must log into **studentaid.gov** with the **parent's FSAID** and apply for a Parent PLUS Loan.

When completing the Parent PLUS Loan application, the parent may select they want:

- the maximum
- a specific amount
- don't know what amount to borrow

If a parent chooses "don't know" that will delay the processing of the loan. Please contact OSFA for assistance in determining a specific loan amount to borrow.





The interest rate for Parent PLUS Loans disbursed during the 2025-26 academic year is 8.94% fixed.

Private Student Loans

A private (alternative) education loan is a non-federal education loan borrowed from a private lender such as a bank, credit union or other financial entity and should be a student's last resort for educational assistance.

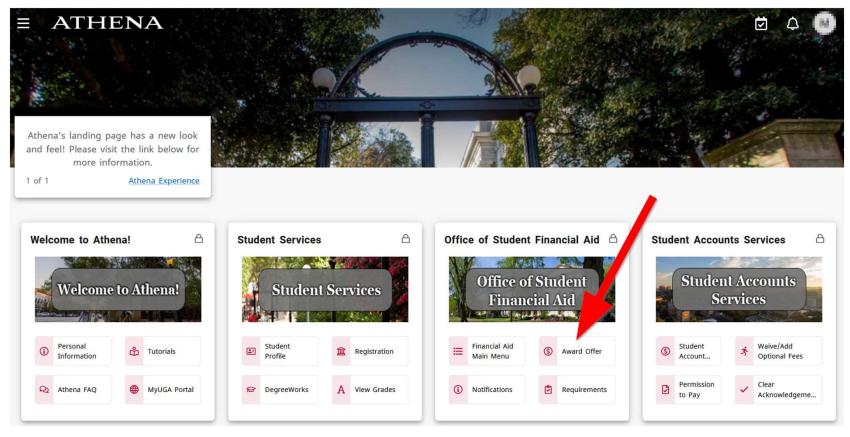
Only students who need additional funds beyond what they qualify for in <u>Federal Student Aid (FSA)</u> and non-federal aid should consider applying for a private education loan.

If you are considering borrowing a private student loan, please keep in mind that once the school certifies the loan, there is a 10 day right of rescission time period.

Because of this, students who wish to borrow private student loans should complete the application <u>as soon as possible</u> if they wish to have their loan in place in time to apply toward their Spring 2026 charges.

How to Accept/ Decline Financial Aid Offers in Athena

Step One. Login to athena.uga.edu & click on the Office of Student Financial Aid tile.

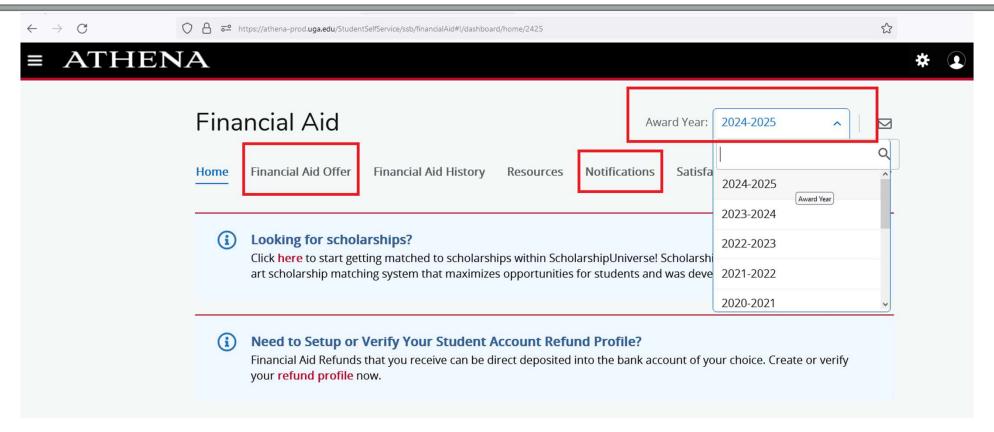


Gift aid is automatically accepted for students in Athena.

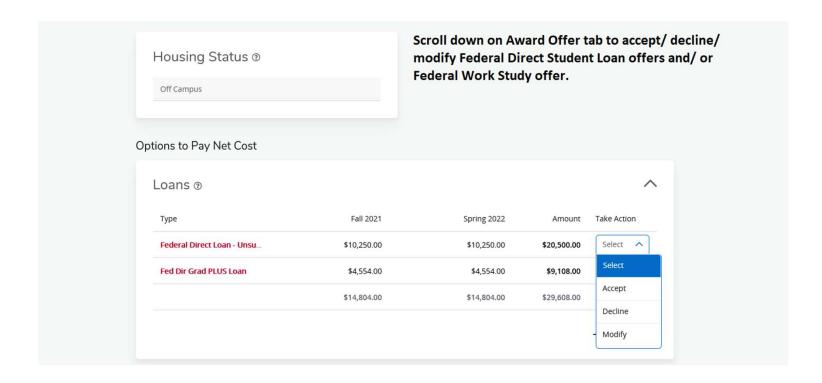
Students must login to Athena and access the financial aid tile to accept/ decline/ modify their **Federal Direct Student Loan** and/ or **Federal Work Study** offer.



Step Two: Select the 2025-2026 Award Year & Click on Financial Aid Offer



Step 3: Scroll Down to Reach the Accept/ Decline/ Modify Options for Self-Help Aid.



Satisfactory Academic Progress

Federal statute and regulations require educational institutions to establish a Satisfactory Academic Progress (SAP) Policy for determining if an otherwise eligible financial aid applicant or recipient is making satisfactory academic progress in his or her education program.

UGA's SAP Policy:

Measurement of Quantity

Undergraduate students must successfully complete a minimum of 67%, or two-thirds, of their Total Attempted Hours.

Measurement of Quality

All Undergraduate students must have at least a 2.0 Minimum Overall Grade Point Average (GPA) at the end of every semester.

Maximum Total Attempted Hours:

Undergraduate students are not making SAP once their Total Attempted Hours equal 150% of the number of hours required to complete their undergraduate degree, or once it is apparent they will be unable to complete their undergraduate degree before reaching their applicable Maximum Allowable Total Attempted Hours

OSFA Contact Information

Address:

The University of Georgia
Office of Student Financial Aid
Holmes-Hunter Academic Building Roor
101 Herty Drive
Athens, GA 30602

Office Hours: MON-FRI 8AM-5PM

Phone: 706-542-6147

Fax: 706-542-8217

Website: osfa.uga.edu

Email: osfa@uga.edu

Walk-ins are welcome!

We encourage students to call our office if immediate assistance is needed.



Information from our partners in Student Account Services



ABOUT FI

FINANCE DIVISION

RESOURCES

FINANCE & A

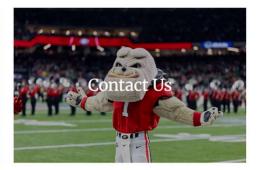
https://busfin.uga.edu/finance-division/bursar/

Bursar and Treasury Services oversees the University's banking and investment relationships, treasury operations, credit card processing and PCI compliance, and research participant payment methods. The department also administers graduate student payment plans, manages petty cash operations, and oversees University endowment management, ensuring sound and strategic financial stewardship.

Student Account Services plays a vital role in managing tuition and fee assessment and billing, setting payment deadlines and methods, and administering tuition and fee payment plans. The department also manages third-party billing for sponsored students, manages charge-to-account activity for university departments, and provides essential tools such as the Estimated Cost Calculator and refund schedules. Additionally, it oversees the disbursement of financial aid refunds issues 1098-T tax documents.







Website: https://busfin.uga.edu/finance-division/bursar/

Contact Information

☐ Website: <u>bursar.uga.edu</u>

☐ Support Ticket: https://busfin.uga.edu/bursar/contact_sas

□ Address: University of Georgia

Bursar & Treasury Services

105 Business Services Building

424 East Broad Street

Athens, GA 30602

☐ Office Hours: Monday – Friday 8:00am-5:00pm (Closed from 12:30pm-1:30pm Daily)

<u>Tuition and Fees per Semester</u>



Flat Tuition Rate

6 or less hrs.

\$2,982/\$9,163/\$9,429

More than 6 hrs.

\$5,017/\$15,439/15,887

(in state/out of state/out of country)

University of Georgia Fiscal Year 2025-2026 Mandatory Fees per Semester

(Fall 2025 and Spring 2026)

		Campus		
	Athens**	Gwinnett	Griffin	Tifton
Activity	\$87	\$55	\$45	\$50
Athletic	\$63	\$0	\$0	\$0
Connect UGA Fee	\$30	\$30	\$30	\$30
Green Fee	\$3	\$3	\$3	\$3
Health	\$211	\$0	\$0	\$78
Recreation	\$18	\$0	\$0	\$0
Student Center - Facility	\$75	\$0	\$0	\$0
Technology	\$114	\$114	\$114	\$114
Transportation	\$128	\$0	\$0	\$0
Total:	\$729	\$202	\$192	\$275
Online Learning Fee	\$422	\$0	\$0	\$0

Note: Total Tuition and Fees for the Semester = Tuition Rate + Student Fees

Timeline for Spring 2026

Early December- Charges for Spring 2026 will begin posting to a student's UGA student account.

Mid to Late December - A student's finalized financial aid for Spring 2026 will <u>authorize</u> to apply toward the student's UGA student account.

January 2nd - A student's finalized financial aid for Spring 2026 will officially apply toward the student's UGA student account no earlier than ten days prior to the start of classes.

2nd week of January- Student Account Services will begin disbursing excess funds.

January 12th - The first day of classes and the due date to pay Spring 2026 semester student account balances.

Payment Deadlines

- ☐ Spring 2026 dates to remember:
 - 1st Due Date: **January 12, 2026**
 - 2nd Due Date (Drop/Add Activity): January 20, 2026
 - Late Fee Assessed: January 23, 2026
 - Payment Deadline to Avoid Schedule Cancellation:
 January 28, 2026

Beginning of Semester Checklist

- ☐ Grant Authorized User Access
 - ☐ Parents, guardians, employers, etc. with separate access to view/pay bill on student's behalf
 - WILL NOT receive student account emails
- ☐ Set Up Direct Deposit for Refunds
 - ☐ Direct Deposit is the approved method to receive financial aid and credit balance refunds.
- □ Permission to Pay
 - Student Account menu in Athena
 - ☐ Allows the student to authorize their Federal and State Financial Aid to pay for 'other' charges such as miscellaneous fees, returned check fees, parking, late fees, health insurance, etc.

Athena Student Account

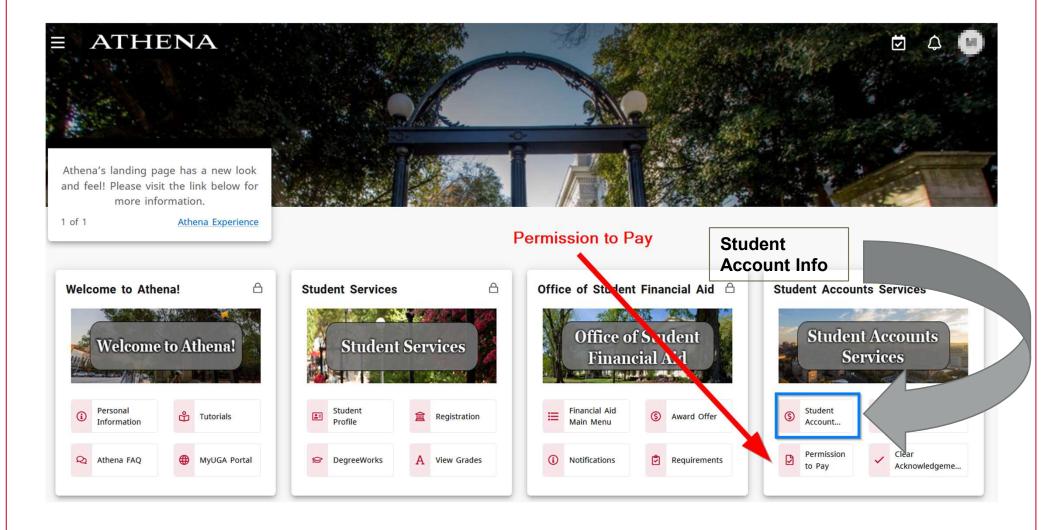
□ Access at <u>athena.uga.edu</u>

- ☐ Centralized electronic billing system for University charges
 - ☐ Tuition, Housing, Dining Services, Parking, etc.

- Notification Method



athena.uga.edu





🋖 My Account 🔻 My Profile 🕆 Make Payment Payment Plans Refunds Help 🕆

Announcement

The Tuition Payment Plan enrollment period will run from May 6th through May 21st.

Additional information regarding the HOPE and Zell Miller Scholarships can be found here: HOPE AND ZELL MILLER SCHOLARSHIPS

Summer 2025 Payment Tips:

For the full set of payment deadlines, please visit our website here.

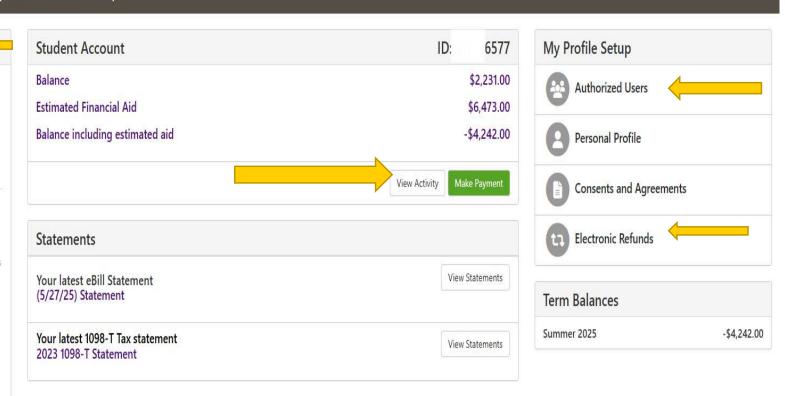
Payments made via ACH are the fastest way to pay account balances at this time. Please ensure your payment profile is updated with the correct routing number, account number and account type (checking/savings) to avoid processing issues.

While cards are accepted online, there is a 3.00% processing fee for each transaction or 4.25% on international cards.

529 checks are typically received by UGA 10-14 business days after the disbursement is requested, please plan accordingly.

Students not required to pay mandatory fees may log into Athena and add their choice of Activity, Athletic, combined Facilities and Recreation, and/or Health from the Student Account menu.

Flywire can be used for International Payments. Learn more at INTERNATIONAL PAYMENTS FLYWIRE.



Understanding Your Account

- □ eStatements
 - ☐ Printable bill
 - Only as current as date on statement
- □ Recent Account Activity
 - Any activity after statement date
- □ Balance due
 - ☐ Statement amount + recent account activity
- ☐ Direct Deposit
 - ☐ My profile + electronic refunds
- □ 1098-T Statement
 - Statement



424 E. Broad St., Athens, GA 30602-4227, 706-542-2965, http://www.bursar.uga.edu

STATEMENT DATE	TERM	DUE DATE	AMOUNT DUE	
05/27/2025	Summer 2025	06/05/2025	\$0.00	

Account Summary

CHARGES		CREDITS/ANTICIPATED CREDITS		
Activity Fee UG		HOPE Scholarship 1	\$3,916.08	
ConnectUGA Fee UG		Payment Check	\$585.12	
Green Fee UG	\$2.00	Payment Web Check	\$52.03	
Health Center Fee UG	\$137.00	erent er ein bestaut seut auf der deut in werden der treut verbenden.		
In State Undergraduate	\$4,008.00			
North Campus Parking Deck	\$80.00			
Recreational Fee UG	\$11.00			
Student Facilities Fee UG	\$50.00			
Technology Fee UG	\$76.00			
Transportation Fee UG	\$81.00			
1107	Total Charges: \$4,521.00	Total Credits/Antic	cipated Credits: \$4,553.23	

PREVIOUS BALANCE	CURRENT TERM BALANCE	AMOUNT DUE	FUTURE BALANCE	
\$32.23	\$-32.23	\$0.00	\$0.00	

Summer 2025 Schedule

SUBJ	CRSE	CMP	Course TITLE	CRED	DAYS	START/STOP	BLDG	Room
ENGL	1102	ONL	English Composition II	3.00	TBA	0001-1159pm	NCRR	NCRR
GEOG	1125	ONL	Resources Society and En	3.00	TBA	0001-1159pm	NCRR	NCRR
COMM	1110	ATH	Intro to Public Speaking	3.00	MTW	0915-1130am	0046	0107
COMM	1110	ATH	Intro to Public Speaking	(1000000000	RF	0915-1130am	0046	0502
CMLT	2400	ATH	Asian-American Lit	3.00	MTW	0915-1115am	0053	0135

Total Credit Hours: 12.00

Please continue to check your ATHENA account for updates. Please set up an electronic refund account to prevent delays in refunds. To do this, log into ATHENA and access your student account. Click Refunds tab on the main menu, enter correct account information as prompted, and click the Set-Up Agreement button. The enrollment period for the payment plan runs May 6th through May 21st. You must be registered for Extended and/or Thru sessions to be eligible for the payment plan in Summer. Charges for prior terms are due immediately. Thank you in advance for your payment. UGA has partnered with GradGuard to provide optional fuition insurance plans at special rates not available to the general public. Learn more at GradGuard.com or call 1-877-794-6603. Terms, conditions, and exclusions (including pre-existing conditions) apply. Plans are only available to U.S. residents and may not be available in all jurisdictions. Insurance benefits are underwritten by Jefferson Insurance Company, GradGuard, a service of Next Generation Insurance Group, LLC (NGI), is the licensed agent for all insurance programs. Plans include insurance benefits and assistance services. Non-insurance benefits/services and claims administration are provided by AGA Service Company.

Payment Options

- Online via Student Account
 - Credit and debit cards
 - Accept MasterCard, Visa, American Express, and Discover
 - 3% convenience fee, minimum of \$3.00
 - Electronic Check
 - No fee associated
 - Store multiple bank accounts
 - 529 Plans
 - Payment should NOT exceed current amount due for the TERM.
 - Electronic Payment Option Available directly to UGA for SOME state 529 plans.
 - Please allow 10-14 days for processing if you are requesting disbursement via check.
 - 529 Plan checks should be mailed to

University of Georgia

Bursar & Treasury Services

105 Business Services Building

424 East Broad Street

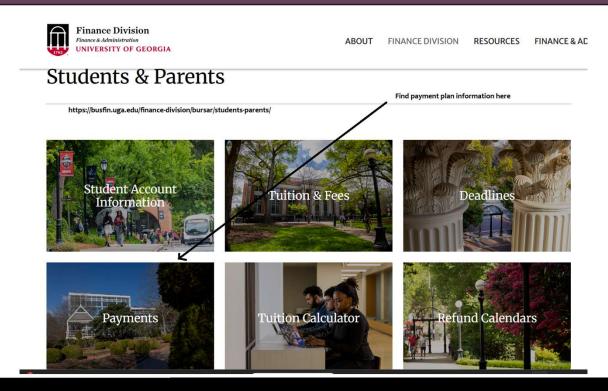
Athens, GA 30602

For more information, see the Payments section of the Student & Parents area at bursar.uga.edu

Payment Options

Payment Plan: Enrollment opens on January 7th

- \$75.00 non-refundable enrollment fee
- Allows payment for up to 50% of the current term's tuition and mandatory fees, housing, and dining charges or the account balance, whichever is less. The deferred amounts are automatically drafted on predetermined installment dates.
- Spring 2026 installment dates are February 9th (1st Installment) and March 17th (2nd Installment)



Welcome to UGA!

Student Account representatives are available by phone, support ticket, or in person to assist you with any questions you may have about your account.



Questions?