



News & Notes

The opening weeks of school in fall 1997 were another hallmark in numbers of students served and the amount of money disbursed! SFA's counseling staff assisted more than 19,000 students during those hot weeks between August 25 and September 5, and SFA disbursed more than \$55 million to 25,000 students, well over half the student body!

This year in addition to Pell Grant, Stafford Loans, and Florida Student Assistance Grant, UF students received many millions of dollars in state scholarships through the new Florida Bright Futures Scholarship program. See the article inside on Bright Futures for more information about the program.

Frequently in the news these days is the new UF requirement for 1998-99 that all students have access to a computer as part of their educational supplies. Uppermost in many students' minds is how the university will help them gain that access, including whether or not the costs will be made up by financial aid. So far, little has been settled, but SFA will be working closely with the provost's office during the upcoming months to help implement the new requirement. Watch for announcements later in the year in the Alligator and on our home page on the Web!

Got your new e-mail address? Be on watch in the coming months for announcements of an SFA listserv now in the works--a list of students interested in receiving an e-mail newsletter with updates alerting students about approaching deadlines, financial aid workshops, changes in office hours, legislative information, and other general items and announcements!

Office for Student Financial Affairs vs. University Financial Services

Go to **Student Financial Affairs** (financial aid office) in S-107 Criser Hall, to/for: get aid applications & info; talk to a financial aid adviser; student jobs; emergency short-term loans.

Go to **University Financial Services** (student accounts) in S-108 Criser Hall, to: pay tuition and fees and all other university bills.

America Reads: Terrific Federal Work-Study Opportunity

President Clinton's "America Reads" Program Comes to UF

Federal Community Service continues to expand at UF. "America Reads" is a new program promoted by the federal government to use university Federal Work-Study (FWS) students as reading tutors to help children improve reading skills. During the summer, SFA worked with the College of Education and the Alachua County District Schools to create a local program using approximately 35 FWS students as reading tutors for elementary school children in county schools.

The goal of the program is to get children to read well by the third grade. One element of the program is measurement of levels of literacy according to students' grade levels. "There is pre-testing and post-testing according to well-established national criteria," said Jennifer Tragash, program coordinator at UF.

In 1994, 40 percent of fourth-graders failed basic reading skills tests, Tragash said. Eighty-five percent of adjudicated juveniles are functionally illiterate (cannot read) and 40 percent of minority youth are as well. Sixty percent of all people incarcerated, she added, are illiterate.

If you are interested and have been awarded financial aid, whether or not you have a Federal Work-Study award, check with Student Financial Affairs in S-107 Criser Hall about eligibility for FWS for fall 1997, and with the College of Education, G-315 Norman Hall, for information on participating in the "America Reads" program. Students who have not applied for financial aid for this academic year can still do so.

FWS student tutors will receive paid training, and prior tutorial experience is not required. It is, however, very important that the FWS reading tutors have adequate reading skills. Flexible hours are available.

For information contact: Jennifer Tragash, Program Coordinator, 392-0701, ext. 244, 1345 Norman Hall.

Expect your 1998-99 Federal *Renewal FAFSA* in the mail

Students reapplying for aid--everyone except first-time applicants--should **WATCH THE MAIL** for their *Renewal FAFSA* from the federal processor in November, December, or early January. This application is preprinted with much of the information you provided last year. You will need to update all items which are likely to change from last year, such as your income tax information. **DO NOT COMPLETE the *Renewal FAFSA* until AFTER January 1 AND AFTER you complete your 1997 income tax forms.** Keep your *Renewal Application* in a SAFE place until January, since **duplicates of this document cannot be requested.** If you do not receive a *Renewal FAFSA* by January 31, stop by SFA to pick up a regular *FAFSA* and file it in time to meet our March "on-time" deadline.

"How To" Tips on Applying for Scholarships

- Be sure to take advantage of the [two free scholarship search services](#) available via the SFA web pages.
- READ ELIGIBILITY REQUIREMENTS of the scholarships you are interested in FIRST. If you meet basic requirements for an award, APPLY!
Save yourself time and energy by not applying for scholarships with qualifications you don't match.
- Apply to as many sources as possible.
- Be complete and concise, but also creative.
- Apply as far in advance as possible.
- Avoid spelling and grammatical errors; have someone else read and proofread your application before you send it off.
- Never talk yourself out of applying. You have as much of a chance to receive an award as any other applicant.
- Always apply for need-based aid first.
- Get a large calendar and plot the deadlines of applications; look at it every day. Set up a scholarship file which has copies of your letters, transcripts, and personal statements to save time.
- NEVER become discouraged! Don't take rejection personally. The days of "If you work hard and get good grades you will automatically get scholarships" are gone. Universities would love to award EVERY deserving student, but limited scholarship dollars make this impossible.
- Look at applying for scholarships as a PART-TIME JOB. If you spend ten (10) hours applying for scholarships and receive a \$1,000 scholarship...you made \$100 PER HOUR!
- **Beware of scholarship scams.** If you must pay money to get money, it might be a scam. Every year there are a few scams based on imitations of legitimate foundations, scholarship sponsors, lenders, and scholarship search companies. Consult THE Financial Aid Information Page (FINAID) web page (<http://www.finaid.org/>) for excellent advice on identifying scams and a list of suspicious scholarship opportunities.

Direct Deposit of Aid Funds: Sign up Now!

Please address all questions about this program to University Financial Services (UFS) in S-108 Criser Hall, or call (352) 392-0737.

UF offers you the service of delivering your financial aid more quickly than ever, by depositing your financial aid

funds directly into your bank account! Instead of receiving a check for your aid, your aid funds are wired directly to the bank account you choose. University Financial Services (UFS) sends you a written notice each time a transfer is made to your account.

What are the benefits?

No more standing in line at your bank to deposit your check. Mailing address problems are eliminated. Protection against theft or time delays caused by lost checks.

Can direct deposits be made to any bank?

UF can direct deposit to any financial institution within the USA with electronic funds transfer capabilities.

How do I sign up?

Sign up at UFS any time during the semester. It takes about three weeks for your authorization to take effect. This will not delay or affect your disbursements. *Direct deposit is not available for the Federal Direct PLUS program, or for savings accounts.*

Florida Bright Futures Scholarship Program

The Florida Bright Futures Scholarship Program was created this year by the State of Florida as the umbrella program for all state scholarships based on academic achievement in high school. According to the State of Florida Department of Education, "after two years of working with legislative leaders, this landmark legislation became a reality." Two existing programs were renamed and restructured, and a third was added.

The Florida Undergraduate Scholars Program is now the Florida Academic Scholars Award, and the Gold Seal Vocational Endorsement Scholarship is now the Florida Gold Seal Vocational Scholars Award. The new program, the Florida Merit Scholars Award, funded by the state lottery, will reward all Florida high school graduates who merit recognition of high academic achievement and who enroll in an eligible Florida public or private postsecondary educational institution within three years of high school graduation.

Who is Eligible?

In general, Florida residents who will earn or who have earned a standard high school diploma or who have completed a home education program in 1997 and will be enrolled for at least six semester credit hours in an eligible Florida public or independent postsecondary educational institution are eligible to apply for Bright Futures. Each of the three scholarships offered within Bright Futures have further specific criteria that must be met.

What is the value of the awards?

Florida Academic Scholars receive the cost of tuition plus lab fees and an additional amount of up to \$600 per academic year. Florida Merit Scholars and Florida Gold Seal Vocational Scholars are eligible for 75% of the cost of tuition.

How will I receive my Scholarship award?

Before each semester begins, the state forwards funds to the university. When your enrollment is confirmed, usually at the end of drop/add, you are mailed a check for the amount of your award, less tuition fees and other receivables owed the university. If you have signed up for direct deposit, the funds are deposited directly into your checking account.

Where can I get more information?

Write the State of Florida Office of Student Financial Assistance, 255 Collins Building, 325 W. Gaines Street, Tallahassee, FL 32399-0400; 1-888-827-2004 (toll-free). The Florida Department of Education also provides comprehensive information about this program on its web site at the following location: <http://www.firn.edu/doe/bin00072/home0072.htm>

This year, try using **SFA TIPS**

an integrated telephone response system which provides quick, basic information about your financial aid file. By dialing the TIPS line and entering your Social Security No. and UF PIN, you can receive info about: the status

of your aid file, required documents not received, and your award status, fee deferment status, and disbursement status. Simply dial (352) 846-1183 and listen to and follow the instructions given by the system.

Get to know our WEB SITE

SFA's website provides comprehensive financial aid information and interactive tools as close as your nearest available computer. Not only can you access the latest *Gator Aid Application Guide* and *Gator Aid Handbook*, but you can also reach an online *Gator Aid Application Guide* request link, two free scholarship search services, the student employment job lists, and our online E-Mail Hotline. **SFA's website is:** <http://www.ufsa.ufl.edu/SFA/>

Two On-Line Aid Applications Available This Year

FAFSA on the Web

Why not try ***FAFSA on the Web***, an online Macintosh compatible application for the 1997-1998 school year now available from the U.S. Department of Education. You may use this online form to complete and submit the *Free Application for Federal Student Aid*. Netscape 3.0 with 128 key encryption must be used to run *FAFSA on the Web*. Go to: <http://www.fafsa.ed.gov/>

FAFSA Express

Students using a PC-equipped with a Windows® operating system can transmit an electronic *Free Application for Federal Student Aid (FAFSA)* to the federal Department of Education. *FAFSA Express* has easy-to-use on-line instructions for completing the application. Go to: <http://www.ed.gov/offices/OPE/express.html>

Satellite Offices

Student Financial Affairs provides four "satellite" offices--aid office sites at colleges away from the main financial aid office. Students attending the colleges that sponsor these sites reap the benefits of an SFA representative with knowledge of both their specialized needs and of aid programs and procedures. Another convenience is the time saved by not having to leave their academic areas for aid advising. Students in the following colleges should get used to contacting their local financial aid sites! Satellite offices are jointly funded and operated by SFA and the sponsoring organizations. Visit the [satellite offices web page](#) on the SFA website.

College of Dentistry / Mike Powell

Dental Towers D3-17A /Medical Sciences Building (Located adjacent to Dental Admissions Office)
(352) 846-1384, FAX No. 846-0311
Hours: vary between 8:00 a.m. and 5:00 p.m., M-F

Colleges of Health Professions, Nursing, Pharmacy, & Veterinary Medicine/Barry Luther

Room CG-96, Medical Sciences Building
(352) 392-6631, FAX No. (352) 392-9395
Hours: M/Th/F--8:00-12:00, 1:00-5:00; T/W--1:00-5:00

College of Law / Trish Varnes

164 Holland Hall
(352) 392-0421, FAX No. (352) 392-0800
Hours: vary between 8:00 a.m. and 5:00 p.m., M-F

College of Medicine / Eileen Parris

M128 Medical Sciences Building
(352) 392-7800, FAX No. 352-846-0812
Hours: M/Th/F--7:45-1:00, 2:00-4:45; Tu/W--1:00-4:45

First-Time Borrower Orientations Automated

Take advantage of this time saver! First-time borrowers can now complete Federal Stafford Entrance Interviews/Orientations through either ISIS or Telegator, meeting their loan orientation requirements in a few short minutes!

Before their checks can be disbursed to them, all first-time Federal Direct Stafford Loans (FDSL) and/or Federal Perkins Loans borrowers must complete an orientation session. FDSL orientations are now completed using Telegator by calling 37GATOR or using the ISIS system through the UF home page on the internet.

For info on Federal Perkins orientations, contact University Financial Services at 392-0737.

Reminder: Big Blues (student computer kiosks) around campus have ISIS!

Get help with financial aid application

Did you have trouble filling out your FAFSA last year? Were you verified because of reporting info incorrectly? Are you applying on your own for the first time?

Come to our annual financial aid "Application Help Sessions" in January and February. We urge you to read the FAFSA/RENEWAL FAFSA before coming to the workshop and to have your questions ready. In addition to the times listed below, sessions also will be scheduled at area high schools and selected residence halls. Watch the Independent Florida Alligator in January for times and locations.

Monday, January 19, 1998 7:00 p.m. JWRU, Room 287

Tuesday, February 3, 1998 7:00 p.m. JWRU, Room 287

Monday, February 9, 1998 7:00 p.m. JWRU, Room 287

Fast Facts

Federal Minimum Wage Increase

On September 1, the federal minimum wage increased to \$5.15. The federal minimum wage applies to all hourly student work programs at UF, including the Federal Work-Study (FWS) and Other Personnel Services (OPS) Programs.

Mailing Addresses

Has your address changed? Did you update it in the Office of the Registrar? You must keep both your permanent and local addresses current with the Office of the Registrar, or receipt of checks and important financial aid information could be delayed or lost. All correspondence, including checks, are mailed to the local address indicated in the Registrar's master file.

Loan Promissory Notes: return to SFA

If you are awarded a Federal Direct Stafford Loan, you will receive a promissory note from us by mail. Don't delay your loan by overlooking this document or throwing it away. **You MUST sign and return your promissory note to us BEFORE your loan funds can be mailed to you!**

SFA e-mail Hotline

If you have a general financial aid question, try our e-mail Hotline! We try to reply within two business days (48 hours). Send e-mail to: SFA_Student_Info@SFA.UFL.EDU. This service is for general questions. For questions about your individual aid file, come to SFA to talk to your aid adviser. OR, call SFA TIPS, our touchtone interactive phone service.

Aid Calendar

January 1, 1998

Apply now for aid for 1998-99

March 16, 1998

"On-Time" UF Financial Aid Application Deadline, 1998-99 (UF must receive your FAFSA results from the processor by this date)

March 1, 1998

First day to submit revision petitions to appeal 1998-99 aid eligibility decisions.

March 1, 1998

Deadline to be considered for spring 1998 Federal Direct Loans (Your aid file must be complete--all required documents received)

April 1, 1998

Deadline to be considered for summer 1998 Federal Direct Loans (Your aid file must be complete--all required documents received)

May 15, 1998

State of Florida Programs 1998-99 application deadline. The Office for Student Financial Assistance (OSFA) in Tallahassee must receive your FAFSA results from the federal processor by this date.

June 30, 1998

Last day to apply for a 1997-98 Pell Grant

Phone Numbers & Addresses

Federal Student Aid Info

Questions on federal student aid; help completing FAFSAs & correcting applications:

1 (800) 433-3243

1 (800) 730-8913 TDD

Questions on your application status; duplicate SAR requests:

(319) 337-5665

Direct Loan Applicant Services

1-800-557-7394 (general info)

Direct Loan Servicing Center

1-800-848-0979 (repayment info)

Internal Revenue Service

104 N. Main St., Suite 301

Gainesville, FL 32601

1 (800) 829-1040

Florida Department of Education

Office of Student Financial Assistance

255 Collins Building

Tallahassee, FL 32399-0400

(904) 487-0049

This document is available in alternative formats for students with documented, print-related disabilities. For information, contact Student Financial Affairs' telephone line for students with disabilities: (352) 392-1272 (V/TDD).

Financial Aid NEWS

is published by the University of Florida's Office for Student Financial Affairs' Information/Publications Services, S-102a Criser Hall.

Edited by:

Susan Mickelberry.

Articles contributed by:

David Rhea

Design/Layout:

Mike DeMallie, David Rhea

HTML Conversion:

Jane Dominguez

The University of Florida is committed to equal treatment of students without regard to race, sex, color, age, religion, creed, marital status, national origin, disability, or veteran status.