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From the Director, Karen Fooks

New Services in '98

Book Deferments / Use Credit Cards at Kiosks / Direct Deposit

Welcome back! With the advent of the 1998-99 academic year, UF students will find some exciting new developments on campus.

UF has worked hard this summer to develop services to help students with issues that may arise from the new UF computer requirement (several articles in this newsletter address the new requirement), as well as to address other basic needs students experience during the year.

Just a few services you'll find in place to make your life easier are: (1) a book deferment program; (2) use of credit cards/ATM cards to pay UF debts via TeleGator and at student kiosks; (3) access to some of your financial aid file information is now available through ISIS; and (4) 1st-Time Stafford Loan Orientations can be completed via ISIS or TeleGator. Direct Deposit and our SFA E-Mail Hotline also continue to be valuable and popular options.

We hope you will look into and use all of these. They can save you valuable study time!

Book Deferments

The University of Florida (UF) Bookstore, as well as a few other local bookstores, offers a deferred payment program for required books and supplies for eligible UF students who will be receiving financial aid. To be eligible, you must be officially enrolled at UF and receiving a minimum amount of financial aid for the term (\$2,300, on-campus students; \$1,500, off-campus students). The UF Bookstore program allows students to buy essential course material if their awarded financial aid has not yet been disbursed. Students must be pre-approved for the program and must apply by two weeks before the first day of the term to guarantee pre-approval by the first week of classes. Applications are available at the bookstore.

Pay with Credit Cards/ ATM Cards on Kiosks/TeleGator

You can now pay tuition and other UF debts over TeleGator **and** at student computer kiosks around campus at the following locations: Marston Science Library, College of Law, 107 Criser Hall, 222 Criser Hall, HUB, JWRU first and ground floors, Southwest Recreation Center, the Health Sciences Center, and the O'Connell Center. You should be aware that **there is a non-refundable \$24 surcharge per term to pay this way. Further, when you use TeleGator the transaction automatically pays fees plus all your outstanding UF debts.** On the kiosks you can specify how much you wish to pay toward each debt. Visa and Mastercard are accepted. For more info, contact University Financial Services, S-108 Criser Hall.

Direct Deposit--A best bet!

Student surveys conducted by Student Financial Affairs (SFA) throughout the year, indicate that many students are not taking advantage of UF's direct deposit program because they aren't aware of the service. Please become familiar with this program. Signing up guarantees that your financial aid will be deposited directly into your bank account, saving you time and preventing address problems. If you aren't signed up yet, do so now! Go to University Financial Services in S-108 Criser Hall. You won't be sorry.

E-Mail Hotline Adviser

Over [SFA's E-mail Hotline](#), a financial aid adviser provides answers to any general financial aid questions you might have. Traffic has picked up now that more students are getting online. We welcome your inquiries but stress that, because of confidentiality issues this service cannot be used to request information about your personal financial aid status. We **cannot** respond to questions such as "have we received your promissory notes" or "has your money been disbursed." You **CAN** get answers to questions about your aid status via SFA TIPS.

1st-Time Stafford Loan Orientations on ISIS and TeleGator

First-time borrowers can now use ISIS and TeleGator to complete Federal Direct Stafford Loan orientation requirements! All first-time Stafford borrowers must complete an orientation before their aid can be disbursed. To use TeleGator, call 37GATOR. Access ISIS [through the UF homepage](#). For more information, contact University Financial Services at (352) 392-0737. Reminder: Student kiosks around campus have ISIS!

Financial Aid Info On ISIS

Financial aid information--the status of your financial aid file, documents still needed, your award status, your deferment status, and your disbursement status--is now available through ISIS. To check your financial aid file info via the internet, select ISIS on the [UF homepage](#) and then select "Financial Aid."

Aid Calendar

OCTOBER 15, 1998

Deadline to apply for fall 1998 Federal Direct Loans

We must receive the results of your *FAFSA/Renewal FAFSA* analysis and all other documents required to complete your financial aid file by this date.

JANUARY 1, 1999

First day to apply for financial aid for 1999-2000 academic year

MARCH 1, 1999

Deadline to apply for spring 1999 Federal Direct Loans

MARCH 15, 1999

"On-Time" UF Financial Aid Application Deadline for 1999-2000

APRIL 1, 1999

Deadline to apply for summer 1999 Federal Direct Loans

EXPECT Your Federal Renewal FAFSA in the Mail

Students who applied for aid last year (1998-99) and received a valid *Student Aid Report (SAR)* will receive a *Renewal FAFSA* in the mail from the federal processor in December or January. *Renewal FAFSAs* resemble your *SAR* and contain the same questions as a "regular" *FAFSA*. They are preprinted with your prior year responses to certain data items (e.g., name, address, Social Security Number) and prompt you to write in your new or updated responses for 1999-2000. **DO NOT COMPLETE the Renewal Application until after January 1, after you complete your 1998 income tax forms.** Keep it in a SAFE place until January. Duplicates of this document cannot be requested.

At the Desk--most frequently asked questions

What's the Difference Between Subsidized and Unsubsidized Federal Stafford Loans?

Federal Direct Stafford Loans are either subsidized or unsubsidized. A subsidized loan is awarded on the basis of financial need. You will not be charged any interest before you begin repayment or during authorized periods of deferment. The federal government "subsidizes" the interest during these periods.

Unsubsidized loans are not awarded on the basis of financial need, but to be eligible you must first apply for need-based aid (FDSL and Federal Pell Grant). You are charged interest from the time the loan is disbursed until it is paid in full. If you allow the interest to accumulate, it is "capitalized"--that is, the interest is added to the principal amount of your loan and additional interest is based upon the higher amount. This will increase the amount you have to repay. If you choose to pay the interest as it accumulates, you'll repay less in the long run.

In some cases you can receive a subsidized loan and an unsubsidized loan for the same enrollment period. Independent students who have borrowed up to subsidized loan program limits can then borrow through the unsubsidized program. Dependent students can only borrow an unsubsidized loan if they have not borrowed up to the yearly maximum allowed

through the subsidized program according to their class in college.

If you are ineligible for a subsidized loan, you can apply for an unsubsidized loan, either up to your cost of education less other aid, or up to subsidized program limits, whichever is less.

For subsidized and unsubsidized program limits, and information on deferments, consult your *Gator Aid Application Guide* or check our web site under "[Aid Programs.](#)"

"Quality Assurance" Group Selected in October

In addition to students selected for federal "verification," a special "quality assurance" random sample group of about 300 students is selected every year.

As in verification, students selected for quality assurance must provide documentation to confirm information they reported on their *FAFSAs*. If you are notified that you have been selected as part of the *quality assurance* group, please respond quickly. **Spring aid will be on hold for people in this group until all requested documents are provided.**

Florida Bright Futures Q&As

Q. How do the Florida Prepaid College Plan and Florida Bright Futures Affect Each Other?

A. Students participating in the Florida Prepaid Plan who receive a Florida Bright Futures award can receive funds from both plans. Students' tuition and fees can be paid by the Florida Prepaid Plan up to the amount of their eligibility. The Florida Bright Futures Award pays any remaining amount of tuition and fees, then any outstanding university bills. Any remaining balance is issued to the student. **Example:** if a student's tuition fees are \$1,026 (15 credit hours), their Prepaid will pay \$811.35 of that (\$54.09 per credit hour). This leaves a balance of \$214.65 which is then subtracted from their Bright Futures award. The difference is used to cover other UF debts, with the remainder going to the student via check or direct deposit.

Q. How will I receive my \$300/ term "cost-of-education expenses" award?

A. The annual award for students receiving Florida Academic Scholarships covers the cost of tuition plus \$600 (\$300 fall/ \$300 spring) for cost-of-education expenses. Many students have understood the program descriptions to mean that they could receive a special \$300 disbursement for books and other supplies each term. **These funds are part of the scholarship and are not disbursed separately.** All state scholarship funds are disbursed to students after the drop/add period, minus any money owed the university by the students. Students who are in need of funds for books should check with the UF Bookstores or other bookstores about textbook deferments.

The Florida Department of Education (FDEP) provides up-to-date information about Florida Bright Futures renewal requirements, reinstatements, appeals, distribution of funds and other topics, on their web site at: <http://www.firn.edu/doe/>. Or, send your questions by e-mail to: osfabf@mail.doe.state.fl.us. Or, contact FDEP at 325 West Gaines Street, Room 255 Collins, Tallahassee, FL 32399-0400 (1-888-827-2004).

On the WEB

Consult the following UF sites for valuable information on computers and support services at UF.

UF Home Page

<http://www.ufl.edu/>

UF Computer Policy

<http://www.circa.ufl.edu/computers>

Student Computing

<http://www.circa.ufl.edu/comp.net/>

Student Computing FAQ

<http://www.circa.ufl.edu/circa/helpdesk/fags/kiosk/compfaq.html>

UF Computer Requirement

Results in Higher Awards

Beginning this year, UF requires all students in the following categories to acquire or have access to computer hardware and software appropriate to their degree programs: (1) all students new to the university, (2) students entering their junior year, and (3) students entering graduate school, regardless of matriculation date.

As a university requirement, computer costs are allowed as an "educational cost" for students in these categories who qualify for financial aid. Consequently, Student Financial Affairs (SFA) has added annual computer costs into the financial aid budgets for these students.

Because SFA has not received additional funds to cover the costs, most computer funding will be provided through student loans. If you already own a computer adequate to meet your needs this year and do not need to purchase/ lease a new one, we strongly encourage you to let us know so we can reduce your financial aid to lower the total amount of your loan indebtedness.

Using UF's recommended computer configurations, SFA has included in "cost of attendance" budgets for eligible students the annual costs for purchase or lease of equipment, software purchases/upgrades, and supplies. Costs are included in these students' *Financial Aid Award Letters*.

Amounts provided are \$1,090 per academic year--\$545 fall semester, \$545 spring semester--plus \$360 for summer term if aid is awarded for summer. Courses of study in Architecture, Fine Arts, Business Administration (including Fisher School of Accounting), Pharmacy, Building Construction, and Journalism are allowed \$2,000 per academic year--\$1,000 fall, \$1,000 spring--plus \$665 summer.

Some students may be concerned that financing/leasing a computer will cost more than buying it outright. Although this is true, SFA must ensure that limited financial aid dollars are used to fund as many students as possible each year. To minimize expenses, students can consider some of the "computer options" listed on this page.

Watch The Mail

Loan Promissory Notes Drop Box Checklist

Don't delay your loan by overlooking this document.

If you are awarded a Federal Direct Stafford or Federal Direct PLUS Loan as part of your aid, you will receive a promissory note from us by mail.

Don't overlook it or throw it away. You must sign and return your promissory note to SFA before your loan funds can be disbursed.

If you come to the lobby only to return your promissory note, you can leave it in the SFA Drop Box. First, however, look the prom note over to be sure you have:

- signed and dated it in dark blue or black ink,
- filled in your references, and
- initialed any changes you have made to information you entered.

Computer Options

If your award letter shows "unmet need," this means SFA cannot offer you enough financial aid to fully meet your need. If you cannot afford a computer through either lease or purchase with the total aid you were offered combined with your and your family's resources, try some of the following options.

- **Comparison shop for a better price.** UF has made every effort to contract with vendors to offer students the best possible pricing, but you may find a less expensive alternative through sales, mail order, or close-out deals.
- **Consider a less expensive computer.** UF has suggested several optimum configurations that offer good computer value, but many students' needs can be met with a less powerful computer (slower clock speed, slower modem speed, less hard disk space).
- **Buy a used computer.** At least one store in the Gainesville area sells used computers. Also, students can often get a good value through classified ads in local newspapers.
- **Use UF's free computer labs.** UF has computer labs around campus available free to enrolled students.
- **Share equipment such as printers with roommates.**

More information about the computer requirement can be found on the UF web page at: <http://www.circa.ufl.edu/computers/>

We also strongly suggest you consult the following two UF web sites to learn more about computers and computer support services at UF. You will find many questions answered on these helpful web pages.

Student Computing <http://www.circa.ufl.edu/comp.net/>

Student Computing FAQ <http://www.circa.ufl.edu/circa/helpdesk/faqs/kiosk/compfaq.html>

Find Answers on SFA's Web Site

<http://www.ufsa.ufl.edu/sfa/>

You may be amazed at how much information you find on our web site--everything from how many semesters of aid you can receive at UF for your degree program to links to online applications like *FAFSA on the Web* and *FAFSA Express*. Some of the following features are frequently visited on our site!

- **FAQ (frequently asked questions)**
Our FAQ give answers to questions about all areas of financial aid. Here's a quick sample:
Application: I'm going to be married during the school year for which I am applying for aid. Can I fill out my FAFSA as "married"?
Eligibility: How do I know if I'm "Dependent" or "Independent"? What if I have unusual family circumstances?
Financial Aid Awards: Will an additional outside scholarship affect my financial aid?
Disbursements: How do I know if my fees are deferred?
Loans: I received my Stafford Loan promissory note, but I don't want to borrow the full amount. Can I ask for less?
Employment: I have financial aid, but I didn't receive Federal Work-Study. Can I still get it?
Financial Aid and Taxes: Do I need to include financial aid I have received as "taxable income" on my income tax return?
Academic Progress: What happens to my financial aid status if I withdraw from school?
- **News & Updates**
Our News & Updates sections is one of our HotSpot Topics. Get the latest bulletins on upcoming deadlines, program changes, and new services that will benefit you!
- **Scholarship Central**
We've pulled together all the scholarship information on the site into one handy place. Too much to list here. Please visit!
- **Online Job Lists**
Our online Job Board, updated daily, provides job descriptions, contact people, and phone numbers for all UF student jobs.

SFA TIPS is a computerized dial-in data system that provides you information about your personal financial aid file. SFA TIPS information is now also available through ISIS on the University of Florida home page. 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).

SFA TIPS (Student Financial Affairs Touchtone Interactive Phone System)

1. have your Social Security no. and University PIN on hand
2. dial (352) 846-1183
3. listen and follow instructions given by the system

Need a Job? Try America Reads

America Reads is a federal program in which Federal Work-Study (FWS) students work as tutors to help children improve reading skills. If you are interested and have been awarded financial aid, whether or not you have a FWS award, check with Student Financial Affairs about eligibility for FWS, and with the College of Education, G-315 Norman Hall, for information on participating in "America Reads".

Update Mailing Addresses

YOU are responsible for keeping your permanent and local addresses up to date at the Registrar's Office. Make sure you get your UF mail. To change your address, pick up and complete an address change card from the self-service rack at the Registrar's Office in S-222 Criser Hall. Or, send in a written request with your SSN, name, and address change to: Office of the Registrar, P. O. Box 114000, Gainesville, FL 32611-4000.

Names & Numbers

Federal Student Aid Info

Questions on federal student aid; help filling out FAFSAs or correcting applications:

- 1 (800) 433-3243
- 1 (800) 433-3243 (TDD)

Questions on your application status; requests for duplicate SARs:
(319) 337-5665.

Federal Direct Loan Applicant Services

- 1 (800) 557-7394

Florida Dept. of Education

Office of Stu. Fin. Assistance
325 W. Gaines Street
Room 255 Collins
Tallahassee, FL 32399-0400
1 (888) 827-2004 toll free

Satellite Offices

Colleges of Health Professions, Nursing, Pharmacy, & Veterinary Medicine

Ron Anderson
Room CG-96, HSC
(352) 392-6631

College of Medicine

Eileen Parris
M-128 Health Science Center
(352) 392-7800

College of Dentistry

Tom Kolb
Dental Tower
D3-#17A, HSC
(352) 846-1384

College of Law

Trish Varnes
164 Holland Hall
(352) 392-0421