



## Applying for Aid is Easy!

### Apply NOW for 2004-05 Aid

At UF, applying for financial aid is a matter of simply filling out the *Free Application for Federal Student Aid (FAFSA)*. All UF aid packages are based on FAFSA results, and the U.S.

Department of Education uses this form to determine eligibility for federal student aid programs, including Pell Grants, Perkins Loans, and Direct Loans. The time to get going is now.

### Apply Online

While you can still file a paper FAFSA the old-fashioned way, we recommend filing online using *FAFSA on the Web*. About 78 percent of UF aid applicants applied online to date in 2003-04. Find out why so many students are following this trend.

Simply go to [www.fafsa.ed.gov/](http://www.fafsa.ed.gov/) and follow the instructions. The online FAFSA usually yields results in two to four weeks, instead of four to six weeks for paper filing. For assistance, stop by the Office for Student Financial Affairs' (SFA) Resource Center in S-107 Criser Hall.

Filing online also improves the accuracy of your form since there are edit checks that make sure all questions are answered properly. It catches errors while you're filling

out the form. Paper FAFSAs with an error are sent back to the student and the delay can cause your application to be late.

### Student Financial Affairs

[www.ufsa.ufl.edu/sfa/](http://www.ufsa.ufl.edu/sfa/)

Get financial aid information!

### Who Should Apply?

Even if you don't think you are eligible for aid, apply anyway. Maybe you think your grades are too low or your family has too much money. Apply anyway! You may qualify when you don't think you will. The worst that will happen is you won't get aid.

### Why meet the "On-Time" Deadline?

Apply by early February to meet the "on-time" application deadline—**March 15, 2004**. Applications received after March 15th are awarded *after* on-time financial aid applicants are awarded, which means you may not get some desirable aid for which you qualify.

For your application to be considered "on-time," the UF Office for Student Financial Affairs (SFA) must receive your paper or electronic FAFSA/*Renewal FAFSA* results, with a calculated Estimated Family Contribution, from the federal processor by March 15. Students whose financial aid files become complete after the deadline will be awarded funds still available.

*You must reapply each year to receive financial aid. Student aid is not renewed automatically!*

**UF Federal School Code: 001535**

### Toll-Free Federal Student Aid Information Hours Extended

From January 24 to February 29, 2004, the Federal Student Aid Information Center at **1-800-4-FED-AID** (1-800-433-3243) will extend its hours. Normal hours are 8:00 a.m.–midnight Monday–Friday EST and 9:00 a.m.–6:00 p.m. on Saturdays. During extended hours, customer service representatives will be available from 9:00 a.m.–8:00 p.m. Saturdays, and 1:00 p.m.–7:00 p.m. on Sundays.

## CALENDAR

### January 1, 2004

2004-05 financial aid applications available at S-107 Criser Hall.

### March 1, 2004

Last day to be considered for Spring 2004 Federal Direct Loans

### March 15, 2004

"On-Time" UF 2004-05 Financial Aid Application Deadline.

We must receive your 2004-05 FAFSA/Renewal FAFSA results with a calculated "Estimated Family Contribution" from the federal processor by this date.

### March 19, 2004

Spring 2004 Deferred Fee Payment Deadline

### April 1, 2004

Spring 2004 Short-Term Loan Repayment Deadline

### April 15, 2004

Last day to be considered for Summer 2004 Federal Direct Loans

## SFA WEB SITE

[www.ufsa.ufl.edu/sfa/](http://www.ufsa.ufl.edu/sfa/)

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### This YEAR on the FAFSA:

**FAFSA Question 13** asks paper filers for their email addresses. If you provide one, you will receive emails with links to your Federal PIN and *Federal Student Aid Report* information on the Web as soon as 24 hours after your FAFSA is processed!

### Keep a FINANCIAL AID FILE

**Include:** photocopies of your income tax return and W-2s; photocopy or printout of your FAFSA/*Renewal FAFSA*; your *Federal Student Aid Report*; photocopies of forms or info you use to complete your aid application; borrower copy of promissory notes; financial aid correspondence; your *Gator Aid Application Guide* and FAFSA/*Renewal FAFSA* instruction booklet.

# After You Apply Track Your Application Status

After you complete your *FAFSA*, check the status of your UF financial aid application regularly. Use ISIS on the UF Web site. After you apply, you will receive the following responses from us and other agencies.

## 1. Federal Student Aid Report (SAR)

The federal processor will send you an SAR days to weeks after you submit your *FAFSA/Renewal FAFSA*. The SAR indicates your "Expected Family Contribution," which is used to determine your eligibility or ineligibility for aid. If you provide your email address on your *FAFSA*, you will receive online SAR information as soon as 24 hours after your *FAFSA* is processed. Follow the instructions on the SAR.

If you don't receive a SAR or need to make changes on information you listed on the *FAFSA*, you can do this online at [www.fafsa.ed.gov/](http://www.fafsa.ed.gov/). You can use your federal PIN to check your application status with the federal processor.

## 2. Verification by UF

Your application may be selected for "verification," the federally required process of checking accuracy of

information students supply on aid applications. If you are selected for verification, you will receive a letter from us explaining what documents to provide. **Do not submit documents unless we ask that you do so.** Reply quickly to requests.

## 3. Notification of Aid Award

When UF receives your *FAFSA* information from the federal processor and you have been admitted to UF, if you are eligible for aid SFA will award you an aid package based on your demonstrated need. We will mail you a *Notification of Financial Aid Award* stating the terms and conditions of aid programs awarded to you. If your aid file is complete by the March 15th "on-time" application deadline, you can expect this by late spring.

## 4. Follow Up on Your Application.

You are responsible for following up on your aid application. Keep track of your aid file before and after you receive your award notice. You can check the status of your financial aid award on ISIS at: [www.isis.ufl.edu](http://www.isis.ufl.edu). Under "Services" choose "Financial Services," then choose Financial Aid for the correct year.

# Loans 3-Step Checklist

All Federal Direct Stafford Loan borrowers **MUST** complete the following three steps before their loans can be disbursed. Step 1 must be completed for each semester you get a loan. Steps 2 and 3 must be completed only once.

## 1. Complete the UF Direct Loan Confirmation Process!

Each term, you must confirm that you will accept loans awarded to you before your funds can be disbursed. Go to ISIS at: [www.isis.ufl.edu/](http://www.isis.ufl.edu/); choose "Financial Services," then choose "Financial Aid Direct Loan Confirmation."

## 2. Complete a Federal Electronic Master Promissory Note!

You **MUST** complete a *Master Promissory Note (MPN)*, the legal document Federal Direct Loan borrowers must sign agreeing to pay back their loans. Go to the Federal Electronic Promissory Note Web Site at: <http://dlenote.ed.gov/>.

## 3. Complete Federal Direct Loan Entrance Counseling!

First-time borrowers must complete an online entrance orientation session before their loan funds can be disbursed. Go to ISIS at: [www.isis.ufl.edu/](http://www.isis.ufl.edu/); choose "Financial Services," then choose "Direct Loan Entrance Counseling."

## Your Federal PIN

Your PIN is your electronic signature and identifier. You will use it year after year.

Your federal PIN identifies you to give you access to personal information in various U.S. Department of Education (USDOE) systems, including applying for federal student aid. You can request a PIN, request a replacement PIN, or update your PIN mailing address at the USDOE's PIN Site at: [www.pin.ed.gov/](http://www.pin.ed.gov/)

You can use your PIN to:

1. access *FAFSA/Renewal FAFSA on the Web*;
2. sign your *FAFSA* electronically or obtain a copy of your *FAFSA* information;
3. complete your federal student loan electronic *Master Promissory Note*;
4. make online corrections to your *FAFSA*; and,
5. review your grant and loan history on the National Student Loan Data System.

## TAKE Financial Aid 101

Try "Financial Aid 101"—a step-by-step primer on financial aid application and disbursement. The class is designed for new aid applicants, but at this time of year it's a good refresher for anyone applying for or receiving any form of financial aid. When you finish (5-15 minutes), you will know the answers to most of your questions.

1. Go to the SFA Web site at [www.ufsa.ufl.edu/sfa](http://www.ufsa.ufl.edu/sfa).

## Student Resource Center

We invite you to use our Student Resource Center in S-107 Criser Hall. If you need assistance applying online, completing your online *Master Promissory Note*, or Stafford Loan Confirmation, our staff is ready to help from 8:00 a.m.–4:30 p.m., Monday through Friday.

2. Click on "Financial Aid 101."
3. Click on "Start the Class."
4. When you select "How am I paying for school" you will be given these options:
  - I am receiving a Florida Bright Futures Scholarship
  - I would like to receive financial aid
  - I am receiving a Florida Bright Futures Scholarship and would like to receive additional financial aidSelect an option and you will receive answers that apply to you.

You can access: the U. S. Department of Education's *FAFSA on the Web* site; UF's Federal Direct Loan Confirmation Site; ISIS; e-mail; UF's online student job board; free scholarship searches, and more. The Resource Center also provides numerous scholarship applications and financial aid publications.

# FACTORS THAT MAY AFFECT AID

## A Change in Family or Financial Circumstances

After filing your financial aid application, if any of the following circumstances apply to you or your family, check with your financial aid adviser to see if this might affect your application. Late spring is the primary time period to petition your financial aid award.

1. Divorce of parents, or you/your spouse.
2. Death of a major wage earner.
3. Lost employment of a major wage earner.
4. Loss of other income or benefits (such as Social Security or child support), by you, your parents or spouse.

## Receiving Outside Scholarships or Fellowships

Notify us immediately of all assistance you receive from sources other than our office (such as fellowships, fee waivers, and outside scholarships). Some programs require repayment of aid funds if you receive more than the amount of your documented eligibility for aid. If you notify us of this resource after receiving aid funds, you may have to repay some of your financial aid. Report all outside assistance on the *Additional Aid Form* enclosed with your *Financial Aid Award Letter*. *Additional Aid Forms* are also printable from the online forms section of our Web site at:

[www.ufsa.ufl.edu/sfa/pub/forms/index.html](http://www.ufsa.ufl.edu/sfa/pub/forms/index.html)

## Can You File "Independent"?

You can file as "independent" when you meet one of the following criteria:

- you are at least 24 years of age
- you are married
- you have a dependent for whom you provide more than 50% of support
- you are a graduate student
- you are a veteran of the U.S. Armed Forces
- you are an orphan, or are/were a ward/dependent of the court

Under extenuating circumstances, you may petition to become "independent." To be classified independent because of marriage, you must be married at the time you complete the *FAFSA* (you may not project this status). Graduate students must be enrolled in an accredited graduate program working towards a graduate-level degree. Post-baccalaureate classes do not entitle one to graduate status.

# Planning for Summer

## Summer Aid 2004

Students should contact a financial aid adviser in S-107 Criser Hall before March 1 if they wish to receive summer aid.

**Summer Bright Futures** awards are not available for the summer term 2004.

To be considered for a summer 2004 Federal Direct Stafford or PLUS Loan, be sure to apply for it by **April 15, 2004**.

If you need summer funds,

1. Check with your aid adviser to see if you qualify for loans.
2. Line up a part-time summer job; or get work in the spring to save for the summer.
3. Apply now for a private scholarship. Check our online scholarship bulletin board at: [www.ufsa.ufl.edu/sfa/programs/outsidescholar.html](http://www.ufsa.ufl.edu/sfa/programs/outsidescholar.html)

## Enrollment Requirements

The session(s) for which you enroll—**Summer A, B, and/or C**—and the number of hours that you enroll determine **WHEN you receive your aid, Summer A or B**. To receive funds in Summer A (exception: Pell Grant), undergraduates must enroll for at least six credit hours in Summer A and/or C, and graduate students for at least four credit hours in Summer A and/or C. Otherwise, disbursement of aid except Pell Grants is delayed until Summer B, regardless of preregistration for Summer B. For Federal Work-Study, you must enroll for at least six credit hours Summer A and/or C to be eligible to work Summer A, or be enrolled in Summer A and preregistered for at least three credit hours in Summer B. For more information, go to: [www.ufsa.ufl.edu/sfa/receiving/summeraid.html](http://www.ufsa.ufl.edu/sfa/receiving/summeraid.html)

## Scholarships For You?

SFA maintains an up-to-date scholarship list on our Web site at [www.ufsa.ufl.edu/sfa/programs/outsidescholar.html](http://www.ufsa.ufl.edu/sfa/programs/outsidescholar.html). You can also research scholarships using free internet scholarship searches available at [findaid.org](http://findaid.org), [collegeboard.com](http://collegeboard.com), [srnexpress.com](http://srnexpress.com), and [fastweb.com](http://fastweb.com). These services list thousands of scholarships, and you can search for ones tailored to your specific needs and interests. Although it is possible to get a scholarship because you are the only one who applied, scholarships aren't necessarily easy money. They must be sought out and often require essays, portfolios, and community service.

## UF Summer Enrollment Policy

An academic year at UF consists of three semesters: fall, spring, and summer. Freshmen and sophomores entering the State University System must complete at least nine credit hours during a summer session to graduate, with the exception of students who earn nine credit hours via the Bright Futures acceleration mechanism. SFA supports this requirement. Summer money may be offered to qualified students if:

1. funds are available for summer awards after fall and spring semester awards are met; or
2. you choose to use aid originally awarded for the fall or spring term during the summer.

## Summer Study Abroad & Financial Aid

The UF International Center's Study Abroad Services (SAS) in 123 Grinter Hall offers many programs for overseas study. Students who are awarded financial aid (including scholarships) may continue to receive it while studying overseas, as long as they meet minimum enrollment requirements during the semester(s) they are studying overseas.

SFA coordinates with Study Abroad Services to help students receive their financial aid. Federal Direct Stafford Loans and Federal Direct PLUS Loans (for parents of dependent undergraduate students) are the primary funds available for study abroad students. Overseas packages exclude employment. **The application deadline for summer programs is March 1.** For more information, go to: [www.ufsa.ufl.edu/sfa/programs/special/studyabroad.html](http://www.ufsa.ufl.edu/sfa/programs/special/studyabroad.html)

## Financial Aid & the IRS

Students who receive financial aid must report portions of their financial aid as "taxable income" on their income tax. Federal Work-Study funds must be included as *earned income*. Funds received from grants, scholarships, benefits, and fellowships from UF or any other source that, combined, are more than the cost of your tuition, fees, books, and required supplies are taxable income; loans are not. For more information, consult the IRS, your tax form instructions, or your personal tax adviser. For a copy of your tax return from the IRS, call 1-800-829-1040.



# UNIVERSITY OF FLORIDA

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S-107 Criser Hall, P. O. Box 114025  
Gainesville, FL 32611-4025  
(352) 392-1275

**Financial Aid NEWS** is produced once a semester by the Office for Student Financial Affairs Information/Publication Services section to inform students about financial aid programs and services that help UF students meet educational costs.

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**Financial Aid NEWS** is available in other formats for students with documented, print-related disabilities. Contact Student Financial Affairs' telephone line for students with disabilities: (352) 392-1272 (V/TDD); Florida Relay Service: 1 (800) 392-3008 (TDD).  
Online at: [www.ufsa.ufl.edu/sfa/](http://www.ufsa.ufl.edu/sfa/)

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Addresses & Phone Numbers

## U.S. Department of Education

**Student Aid Information Center**  
P. O. Box 84  
Washington DC 20044-0084  
(800) 433-3243  
(800) 730-8913 (TDD)  
[www.ed.gov/](http://www.ed.gov/)

**Federal Direct Loan Servicing Center**  
1 (800) 848-0979; 1 (800) 730-8913 (TTY)  
[www.dlssonline.com/tools/sitemap.asp](http://www.dlssonline.com/tools/sitemap.asp)  
(choose FAQ)

**Federal Direct Loan Consolidation**  
1 (800) 557-7392; 1 (800) 557-7395 (TDD)  
[www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)

**Info on Scholarship Scams and Identity Theft**  
Online *Student Guide: Financial Aid from the U.S. Department of Education*  
[http://studentaid.ed.gov/students/publications/student\\_guide/index.html](http://studentaid.ed.gov/students/publications/student_guide/index.html)

## Florida Bright Futures

For current information about application, renewal requirements, reinstatements, appeals, summer awards, and other topics, go to the

### Florida Department of Education (FDEP)

Web site at:  
[www.firn.edu/doe/bin00072/home0072.htm](http://www.firn.edu/doe/bin00072/home0072.htm).

Send questions by e-mail to:  
[brightf@fldoe.org](mailto:brightf@fldoe.org)

Send mail to:

Florida Department of Education  
Turlington Building, Suite 1514  
325 West Gaines Street  
Tallahassee, FL 32399  
Toll-Free Hotline: 1-888-827-2004

## Keep Your Address Up to Date with the Feds!

If your address changes, updating it with the federal processor is important. They use it to mail *Student Aid Reports*, electronic PINs, and other notices.

You can change your address:

- Online at the *FAFSA on the Web* site at [www.fafsa.ed.gov/](http://www.fafsa.ed.gov/)
- By using your *Federal Student Aid Report (SAR)*
- By calling 1-800-433-3243; 1-800-730-8913 (TDD)
- Or by writing to:  
Federal Processor,  
P. O. Box 4021,  
Iowa City, IA 52243

## Satellite Aid Offices

Main Office: Student Financial Affairs • S-107 Criser Hall • P. O. Box 114025 • Gainesville, FL 32611-4025 • (352) 392-1275

**College of Dentistry**  
Tom Kolb  
Dental Tower, D3-#17A  
Health Sciences Center  
(352) 846-1384

**College of Law**  
Carol Huber  
164 Holland Hall  
(352) 392-0421

**College of Medicine**  
Eileen Parris  
M-128 Health Sciences Center  
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