



## NEW: Watch for Electronic Financial Aid Announcements in 2005-06

aid award notices, newsletters, document requests

**TAKE NOTE!** Student Financial Affairs (SFA) will use email as the primary mode of communication with financial aid applicants starting with the 2005-06 application period. SFA will begin sending important financial aid announcements, including critical documents such as *Financial Aid Award Notices*, follow-up letters, notifications of selection for verification, newsletters, and requests for additional documentation, directly to financial aid recipients to their GatorLink email addresses.

The emails will provide a link to ISIS where students can view their financial aid documents.

This issue of *Financial Aid News* has been published in both paper and electronic versions as a trial run for the new method of

communication. All future versions will be electronic.

If you are reading this newsletter in the paper version and have not received an email with a link to the electronic version, please verify that your GatorLink email address is correctly configured for receiving UF business correspondence. If you do not check GatorLink email daily, you may not get important financial aid correspondence. Go to: [www.gatorlink.ufl.edu/](http://www.gatorlink.ufl.edu/).



## Apply NOW for 2005-06 Aid

UF Federal School Code  
001535

### "On-time" Deadline: March 15

This year, why not make it your resolution to get the best financial aid package you may qualify for by applying on time for financial aid? Try attending a Financial Aid Workshop!

### What do we mean by "On-Time?"

March 15, 2005, is UF's "on-time" financial aid application deadline this year. On time means making sure SFA receives the processed results of your *Free Application for Federal Student Aid (FAFSA)* or *Renewal FAFSA* from the federal processor by the deadline. To make sure this happens, either you or your parents should complete the *FAFSA* by mid-February.

Students whose application information is not received from the federal processor until after March 15 will be considered for aid that remains available.

If you need assistance applying, you can take advantage of SFA's Student Resource Center adjacent to the lobby, or you can attend a *2005-06 Application Help Session* in February (see below).

Most UF students are applying online in the new millennium, and SFA strongly encourages this trend. Applying online using *FAFSA on the Web* is usually faster, and the

application has built-in edits that helps prevent application errors. If you haven't tried it, you may be surprised at how easy it is. *FAFSA on the Web*, with complete instructions, is available at: [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

*Gator Aid Application Guides* and paper *Free Applications for Federal Student Aid (FAFSA)* for the 2005-06 academic year are available in the SFA lobby in S-107 Criser Hall.

## Financial Aid Workshops

The goal of 2005-06 Financial Aid Workshops is to increase the number of students who complete the *FAFSA* correctly. Financial aid staff will answer questions and assist with completing forms. Two sessions are for students completing a paper *FAFSA*, and one is for online applicants (computers available).

### PAPER Application Workshops

February 8 and February 15  
(287 Reitz Union, 6:30-8:00 p.m.)

### ONLINE Application Workshop

February 17  
(Building 110, Rm. 105, 6:30-8:00 p.m.)

## CALENDAR

### January 3, 2005

2005-06 Financial Aid Applications Available

### March 1, 2005

Last day to be considered for Spring 2005 Federal Direct Loans

### March 15, 2005

"On-Time" UF 2005-06 Financial Aid Application Deadline

### March 18, 2005

Spring Deferred Fee Payment Deadline

### April 1, 2005

Spring Short-Term Loan Repayment Deadline

### April 15, 2005

Last day to be considered for Summer '05 Federal Direct Loans

## INSIDE

- Application Tips
- Follow Up After You Apply
- Summer Aid in 2005
- Financial Aid for Summer Study Abroad
- Florida Bright Futures
- Spring 2005 Aid Still Available
- In the News
- Student Resource Center
- Your Federal PIN
- Federal Direct Student Loan Web Site
- 3-Step Loan Checklist
- Update Your Addresses & Phone Numbers
- Scholarship Bulletin Board
- NSLDS Student Access Web Site
- Financial Aid Addresses & Phone Numbers
- Satellite Aid Offices

# Application Tips

## 1. Update Your Address With the Feds!

If your address changes, update it immediately with the federal processor. They use it to mail *Student Aid Reports*, electronic PINs, and other notices. You can change your address: (1) online at [www.fafsa.ed.gov/](http://www.fafsa.ed.gov/), (2) by using your *Federal Student Aid Report (SAR)*, (3) by calling 1-800-433-3243, or (4) by writing to Federal Processor, P. O. Box 4021, Iowa City, IA 52243.

## 2. Apply Accurately and Read the Instructions.

Incorrectly completing the *FAFSA/Renewal FAFSA* can delay your aid.

## 3. Enter your Social Security number CORRECTLY to get aid on time!

## 4. Photocopy Your Application and IRS Forms and Save W-2s.

If we ask you for copies of tax forms for verification, it can take six weeks to get copies from the IRS.

**5. Ask Questions.** For questions about applying or help completing the *FAFSA*, call us at (352) 392-1275; call the federal processor: 1 (800) 433-3243/(319) 337-5665; or come by our office at S-107 Criser Hall.

You must reapply for financial aid each year!

## 6. Keep a Financial Aid File. Include:

- Photocopy of your federal income tax return and W-2s.
- Photocopy or printout of your completed *FAFSA/Renewal FAFSA*.
- Your *Federal Student Aid Report*.
- Photocopies of forms or information used to complete your aid application and correspondence with aid agencies.
- Borrower copy of promissory notes.
- Your *Gator Aid Application Guide* and *FAFSA/Renewal FAFSA* instruction booklet.
- Your Federal PIN
- Your State of Florida PIN and paperwork.

## 7. Attend a Financial Aid Workshop.

See page 1.

## 8. Use the SFA Resource Center.

Center staff help students research and apply for financial aid, including scholarships and part-time jobs. The Center in S-107 Criser Hall is open from 8:00 a.m.–4:30 p.m., Monday through Friday.

## Student Financial Affairs Web Site

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

## FOLLOW UP AFTER YOU APPLY

After you complete your *FAFSA*, check the status of your UF financial aid file regularly on ISIS on the UF Web site. Go to [www.isis.ufl.edu](http://www.isis.ufl.edu).

After you apply, you will receive the following responses from our office and other agencies.

### 1. Federal Student Aid Report (SAR)

After processing your electronic or paper *FAFSA*, the federal processor will send you an SAR. The SAR indicates your “Expected Family Contribution,” which is used to determine your eligibility for aid. The SAR also lists information you recorded on your *FAFSA*, so you can check it for accuracy. **If you supply your email address on the *FAFSA*, you will receive online SAR information as soon as 24 hours after your *FAFSA* is processed.** Follow the instructions on the SAR when you receive it.

If you don't receive an SAR, or need to change information you listed on the *FAFSA*, you can do this online by going to

[www.fafsa.ed.gov/](http://www.fafsa.ed.gov/). You will need your Federal PIN to access your information.

### 2. Verification

Your application may be selected for “verification,” the federally required process of checking the accuracy of information students supply on aid applications. If selected, you will be asked by email from SFA to provide documentation before your aid can be disbursed. Reply quickly to all requests. Don't wait until fall to respond.

### 3. Financial 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 send an email to your Gatorlink account to tell you that your *Financial Aid Award Letter* is available on ISIS. The *Award Letter* states the terms of aid programs awarded to you. You can expect an *Award Letter* email by late spring if you applied by the March 15th “on-time” deadline.

## SUMMER AID IN 2005

To receive aid this summer, contact a financial aid adviser in S-107 Criser Hall by March 1. Be aware that **summer Bright Futures** awards are not available for the summer term 2005

### Summer Funds Checklist:

1. Read the *UF Policy on Summer and Summer Enrollment Requirements* below.
2. Check with your aid adviser to see if you qualify for loans. To be considered for a summer 2005 Federal Direct Stafford or PLUS Loan, be sure to apply for it by **April 15, 2005**.
3. Line up a summer job; or get work in the spring to save for the summer.
4. Check our online scholarship bulletin board at: [www.sfa.ufl.edu/programs/outsidescholar.html](http://www.sfa.ufl.edu/programs/outsidescholar.html)

## UF Policy on Summer

A UF academic year 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 fall or spring term during summer.

## Summer 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. Summer Pell Grant eligibility is calculated only once, so be sure to preregister for all summer classes including summer B before Summer A/C begins. For Federal Work-Study, you must enroll 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. See:

[www.sfa.ufl.edu/receiving/summeraid.html](http://www.sfa.ufl.edu/receiving/summeraid.html)

# IN the News

## Left-Handed? There's College Money for You:

Many niche scholarships are available to Students (San Diego Union Tribune, Jan. 3, 2005)

"The common perception is that there is tons of [scholarship] money that goes unclaimed each year," the San Diego Union Tribune reports. Not true, say experts, "but there are more opportunities than you might think."

Read more at:

<http://www.NASFAA.org/publications/2005/awunusualscholarships010405.html>

## Ask for Aid, Starting Now

(USA Today, 1/17/2005)

It costs nothing to fill out a FAFSA, not even a stamp, if you do it online. Yet, every year, thousands of families forsake the FAFSA, depriving themselves of thousands of dollars in grants and low-cost loans. Read more at:

[http://www.usatoday.com/money/perfi/columnist/block/2005-01-17-college\\_x.htm](http://www.usatoday.com/money/perfi/columnist/block/2005-01-17-college_x.htm)

## New Tuition Plan May Speed Students To Graduation

(Palm Beach, January 24, 2005)

Florida schools must implement "block tuition"--a fixed four-year tuition rate for up to 30 credits per year--by August, the Palm Beach Post reports. Read more at: [http://www.palmbeachpost.com/news/content/news/epaper/2005/01/24/m1a\\_BLOCK\\_0124.html](http://www.palmbeachpost.com/news/content/news/epaper/2005/01/24/m1a_BLOCK_0124.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: 1-888-827-2005  
General Info: 1-800-366-3475

## Financial Aid for Summer Study Abroad

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.sfa.ufl.edu/programs/special.html#abroad](http://www.sfa.ufl.edu/programs/special.html#abroad)

## SFA Student Resource Center

SFA's Student Resource Center is located in S-107 Criser Hall. If you need assistance applying online or completing your online *Master Promissory Note* or Stafford Loan Confirmation, our student staff is available to assist 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 lists; free scholarship searches, and more. The Resource Center also provides scholarship applications and financial aid publications.

The SFA Student Resource Center is open and staffed from 8:00 a.m.-4:30 p.m., Monday through Friday.

## Spring 2005 Aid Still Available

If you need financial aid for spring or Summer 2005, apply immediately! Financial aid applications and 2004-05 *Gator Aid Application Guides* are also available at SFA in S-107 Criser Hall. We encourage you to apply online using *FAFSA on the Web* available with complete instructions at: [www.fafsa.ed.gov/](http://www.fafsa.ed.gov/).

## Your Federal PIN

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

**Use your PIN to:**

1. use *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 (Federal Direct and/or Perkins Loans) electronic *Master Promissory Notes*;
4. make online corrections to your *FAFSA*;
5. and review your grant and loan history on the National Student Loan Data System (NSLDS).

## Federal Direct Loan Web Site

The Federal Department of Education's Web site is a student loan information hub. Students can, for example, get help applying for Federal Direct loans, learn about repayment options, use interactive calculators, download loan deferment and forbearance forms, get information on Direct Consolidation loans, use *FAFSA on the Web*, and access the Direct Loan Servicing Center and the National Student Loan Data System (NSLDS).

[www.ed.gov/DirectLoan/students.html](http://www.ed.gov/DirectLoan/students.html)

## 3-Step Loan Checklist

**Federal Direct Stafford Loan borrowers must complete three steps to get their loans.** Step 1 must be completed each time you receive a loan, Steps 2 and 3 only once.

1. **UF Direct Loan Confirmation Process**  
Confirm you will accept loans awarded to you. Go to ISIS at: [www.isis.ufl.edu/](http://www.isis.ufl.edu/).
2. **Electronic Master Promissory Note**  
Complete a federal *Master Promissory Note* (MPN) agreeing to pay back their loans. Go to: <http://dlenote.ed.gov/>.
3. **Direct Loan Entrance Counseling**  
First-time borrowers must complete entrance counseling sessions. Go to ISIS at: [www.isis.ufl.edu/](http://www.isis.ufl.edu/).



# UNIVERSITY OF FLORIDA

Office for Student Financial Affairs  
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 Information/Publication Services section of the Office for Student Financial Affairs, to inform students about financial aid programs and services that help UF students meet educational costs.

**Director:** Karen Fooks  
**Editor:** Susan Mickelberry

**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: Dial 711; or 1 (800) 392-3008 (TDD). Online at: [www.sfa.ufl.edu/](http://www.sfa.ufl.edu/)

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

Non-Profit Org.  
U.S. Postage  
PAID  
Gainesville, FL  
**PERMIT NO. 94**

## Update Your Address & Phone Nos. on ISIS

You are responsible for keeping your email address, home addresses, and phone numbers current with UF at all times. The financial aid office and other UF offices use this information to contact you, so it is critical that your information is up to date if you expect to receive important UF business mail. Go to ISIS: [www.isis.ufl.edu/](http://www.isis.ufl.edu/).

## Online Scholarship Board

SFA maintains an Online Scholarship Board through our Student Resource Center. If you are interested in a scholarship many have applications available in the SFA Resource Room in S-107 Criser. You can also contact the donor directly at the address or web site listed. Go to: [www.sfa.ufl.edu/programs/otheraid.html](http://www.sfa.ufl.edu/programs/otheraid.html)

## NSLDS Student Access Web Site

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's student aid database. Students can use the Web site to make inquiries about their Title IV loans and/or Pell Grant records. The site displays information on loan and/or grant amounts, outstanding balances, loan statuses, and disbursements.

To access the NSLDS Student Access Web site, you will need to provide your Social Security number, the first two digits of your last name, your date of birth, and your Federal PIN.

[www.nslsds.ed.gov/](http://www.nslsds.ed.gov/)

Financial Aid Addresses & Phone Numbers

### U.S. Department of Education

Student Aid Information Center  
P. O. Box 84  
Washington DC 20054-0084  
(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.dlsonline.com/tools/sitemap.asp](http://www.dlsonline.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  
[www.ed.gov/misused](http://www.ed.gov/misused)

Online Student Guide  
[http://studentaid.ed.gov/students/publications/student\\_guide/index.html](http://studentaid.ed.gov/students/publications/student_guide/index.html)

## 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  
(352) 392-7800

### Public Health and Health Professions; Nursing; Pharmacy; & Veterinary Medicine

Mike Menefee  
HPNP Bldg.  
G208 Student Services Ctr.  
(352) 273-6202

### Masters in Business Administration (MBA)

Bill Watson  
P-102-I Peabody Hall  
(353) 392-1275 (ext.3386)