



Financial Aid Awareness Week in February

This year the Office for Student Financial Affairs (SFA) has declared February 13-17 as "Financial Aid Awareness Week." Watch for the street banner across NW 13th Street during this time.

January through March is the main application period for applying for student aid, and at the University of Florida (UF) the "On-Time" application deadline is March 15. Application by mid-February helps ensure that the results of your *Free Application for Federal Student Aid (FAFSA)* will reach UF from the federal processor by the deadline.

"Financial Aid Help Sessions"

Need help completing your *Free Application for Federal Student Aid (FAFSA)*? Come to a Student Financial Affairs *FAFSA* help session in the J. Wayne Reitz Union. In conjunction with "Financial Aid Awareness Week," SFA will hold "Financial Aid Application Help Sessions" throughout February. See the schedule below for locations and date.

Financial Aid Application Help Session Schedule

A financial aid adviser will be available at the Reitz Union between 1 p.m. and 4 p.m. at the following locations and times to answer questions and provide students with individual help completing the *FAFSA*.

Dates	Room
February 7	282 JWRU
February 8	286 JWRU
February 14	282 JWRU
February 15	287 JWRU
February 21	363 JWRU
February 22	361 JWRU
February 23	363 JWRU
February 28	282 JWRU
March 1	282 JWRU

UF Federal School Code
001535

Plan Now for Summer!
See inside.

Apply NOW for 2006-07 Aid

Gator Aid Application Guides and paper *Free Applications for Federal Student Aid (FAFSA)* for the 2006-07 academic year are now available in the SFA lobby in S-107 Criser Hall. Applications are also available at Florida high school guidance offices and most community colleges.

Most UF students are applying online, and SFA strongly encourages this trend. Applying online using *FAFSA on the Web* is usually faster, and the application has built-in edits that help prevent application errors. *FAFSA on the Web*, with complete instructions, is available at: www.fafsa.ed.gov. Try it. You may like it!

If you need assistance applying online, you can also take advantage of SFA's Student Resource Center in the SFA lobby.

APPLY NOW for 2006-2007 Financial Aid

"ON-TIME" DEADLINE: MARCH 15

FAFSA on the Web: www.fafsa.ed.gov

Or go to: www.sfa.ufl.edu
Student Financial Affairs • S-107 Criser Hall • (352) 392-1275

A Division of Student Affairs Department—Educating Leaders for a Global Community

"On-Time" Deadline: March 15, 2006

This year, why not get the best financial aid package for which you may qualify by applying on time for financial aid?

What do we mean by "On-Time?"

March 15, 2006, is UF's "on-time" financial aid application deadline. 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 results are not received from the federal processor until after March 15 may miss out on many desirable aid programs. Late applicants will be considered for aid that remains available when they apply.

CALENDAR

JANUARY 3, 2006

2006-07 Financial Aid Applications Available

MARCH 1, 2006

Last day to be considered for Spring '06 Federal Direct Loans

MARCH 11-18

Spring Break

MARCH 15, 2006

UF "On-Time" 2006-07 Financial Aid Application Deadline

MARCH 24, 2006

Spring Deferred Fee Payment Deadline

APRIL 1, 2006

Spring Short-Term Loan Repayment Deadline

APRIL 15, 2006

Last day to be considered for Summer '06 Federal Direct Loans

SFA WEB SITE

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

INSIDE

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What Happens 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 at www.isis.ufl.edu.

After you apply, you will receive the following responses.

1. Federal Student Aid Report (SAR)

After processing your electronic or paper *FAFSA*, the federal processor will send you an SAR indicating 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 an online SAR as early 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*, do it online by going to www.fafsa.ed.gov. You will need your Federal PIN to access your information.

2. Quality Assurance/Verification

Your application may be selected for "quality assurance" or "verification." These federally required reviews check the accuracy of information students supply on aid applications. If selected, Student Financial Affairs will contact you to ask for documentation. Your aid cannot be disbursed until we receive it. Reply quickly. Don't wait until fall to respond.

3. Financial Aid Award

When UF receives your *FAFSA* results 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 e-mail 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* e-mail by late spring if you apply by the March 15th "on-time" deadline.



2005-06 Aid Still Available

If you need financial aid for spring or Summer 2006, apply immediately! Financial aid applications and 2005-06 *Gator Aid Application Guides* are available at SFA in S-107 Criser Hall. We also encourage you to apply online using *FAFSA on the Web*: www.fafsa.ed.gov.

Deferred Fee Payment: March 24

If you were awarded spring financial aid and qualified for a fee deferment, University Financial Services in S-108 Criser Hall automatically deferred your fees until the **Deferred Fee Payment Deadline: March 24**. Students whose spring 2006 fees are deferred against financial aid must pay them no later than 3:30 p.m. March 24th. For more information contact University Financial Services in S-108 Criser Hall.

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. You can request a PIN or replacement PIN, or update your PIN mailing address, at the USDOE PIN Site at: www.pin.ed.gov

Use your PIN to:

1. use *FAFSA/Renewal FAFSA on the Web*;
2. sign your *FAFSA* electronically;
3. get a copy of your *FAFSA* information;
4. complete your Federal Direct and/or Perkins Loans electronic *Master Promissory Notes*;
5. make online corrections to your *FAFSA*;
6. review your grant and loan history on the National Student Loan Data System.

Update Mailing Addresses

Please check your UF Directory profile to update both your "Local Home Mailing Address" and "Permanent Home Mailing Address." Sign in to <http://my.ufl.edu> with your GatorLink ID and password, choose "My Account," then "Update My Directory Profile." For help with address problems, contact the UF Computing Help Desk: (352) 392-HELP.

Expect Financial Aid E-Mails

SFA generates e-mails directly from your aid file to keep you posted on requirements you still need to complete.

These e-mails often provide a link directly to ISIS, where you sign in with your GatorLink ID. Check your e-mail daily for important aid correspondence.

On ISIS, screen prompts help you complete financial aid requirements.

Financial aid e-mails include:

- Financial Aid Award Notices
- Follow-Up Letters
- Direct Loan Correspondence (re: confirmation, promissory notes, and

entrance counseling)

- Academic Progress Notifications
- Verification Notifications
- Requests for Additional Documentation

Financial Aid E-Mail & GatorLink

SFA sends these e-mails directly to your GatorLink e-mail address. Be sure your GatorLink e-mail address is correctly configured to receive UF business correspondence. To check your GatorLink configurations, go to: www.gatorlink.ufl.edu.



FINANCIAL AID 101

www.sfa.ufl.edu/101/101.html

Financial Aid 101 is a Web-based, step-by-step primer on financial aid application, programs, and disbursement designed for new aid applicants or as a refresher course for anyone applying for or receiving financial aid. Financial Aid 101 is also a good introduction to our Web site. By the time you finish (5-10 minutes), you will know the answers to frequent questions such as "what if I am receiving both Florida Bright Futures and Florida Prepaid? What are my PINs? and more. . . ."

WEB SITE CHANGES! New "Scholarship Finder"

Check our out new Web site entry pages designed for Prospective, New, and Continuing students, plus pages for Parents and Faculty/Staff! Watch also for a page for Graduate/Professional Students. **PLUS: Did you know** our Web site provides a complete list of all scholarships available through UF from campus agencies, colleges, and departments? Because there are so many, we recently added a new feature to our Web site to make them easier to find. Just click on our new "Scholarship Finder" button!

FINANCIAL AID *in the News*

Congress Cuts \$12.7 Billion From Student Loan Programs

To balance the budget, lawmakers slash subsidies, increase interest rates, and step up fee collection

(Chronicle of Higher Education, 01/06/06)

"In one of its last acts of 2005, Congress took an ax to the government-backed student-loan programs, cutting \$12.7 billion to help slow the growth of federal spending over the next five years.

The cuts, which are the largest in the loan programs' histories, account for one-third of a \$40-billion deficit-reduction package that lawmakers in both chambers approved just days before heading home for the holidays. To achieve those savings, the bill would slash government subsidies to private lenders, raise interest rates for students and parents, and require borrowers to pay a 1-percent fee to agencies

that guarantee loans." Read more at: <http://chronicle.com/weekly/v52/i18/18a00101.htm>

Huge College Loans Eating Up Salaries: Rich In Education, Poor on Student Debt

(Seattle Post-Intelligencer, 01/26/06)

"John Donald and Teresa Bujacich, both health care professionals, don't consider themselves poor, and they wouldn't meet anyone's objective measure of being poor. Yet they share many of the same challenges as other working poor in the Seattle area," reports the Seattle Post-Intelligencer. "...The reason? Student-loan debt....Experts say this generation of college students is the most debt-burdened in history." Read more at:

http://seattlepi.nwsource.com/local/257094_studentloandebt26.html

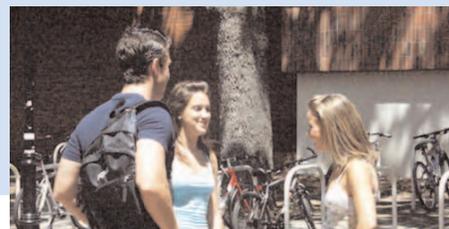
NASFAA Updates "Parent and Student Guide to Federal Tax Benefits for Tuition and Fees"

(NASFAA's Financial Aid News on the Web, 02/01/06)

"The Guide includes information about the Hope Scholarship and Lifetime Learning tax credits, provides guidance on understanding the tuition and fees tax deduction, and gives links to IRS publications that address these topics."

Read more at:

<http://www.studentaid.org/TaxBenefitsPSIntro.html>



SUMMER 2006 . . .

Plan NOW for Summer Aid

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 2006.

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 2006 Federal Direct Stafford or PLUS Loan, be sure to apply for it by **April 15, 2006**.
3. Line up a summer job; or get work in the spring to save for the summer.
4. Check our Scholarship Finder at: <http://www.sfa.ufl.edu/101/scholarshipfinder.htm>

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:

<http://www.sfa.ufl.edu/programs/studyingabroad.html>

UF Policy on Summer

The UF academic year consists of three semesters: fall, spring, and summer. Students who enter UF with fewer than 60 credits must earn at least nine credits before graduation during summer terms at State University System institutions, except students entering UF beginning with Summer B 2002 who earn nine credit hours from accelerated mechanisms such as the AICEP, AP, IB, or approved dual enrollment, or who earn credit during a summer term through any UF-approved study-abroad program. SFA supports this requirement. SFA may offer summer money to qualified students if: (1) funds are available for summer awards after fall and spring semester awards are met; or (2) the student chooses to use aid originally awarded for fall or spring term during summer.

Summer Enrollment Requirements

The term(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 and Federal Work-Study), 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 and Federal Work-Study 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:

<http://www.sfa.ufl.edu/receiving/summeraid.html>



UNIVERSITY OF FLORIDA

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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

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.

CHECK AID STATUS & LOANS ON ISIS

Don't Stand In Line

Check your financial aid status online on ISIS at www.isis.ufl.edu. Find out: if your aid file is complete, whether your aid has been disbursed, if you have been selected for verification!

If your file is incomplete, the "Aid Status" screen will explain the steps you still need to do to complete it. If you need to complete verification, you will be prompted through the requirements.

3 Steps to Get Your Loan

- **Complete Federal Direct Loan Confirmation or Federal Perkins Loan Disclosure/Confirmation**
Go to ISIS, choose "Financial Aid Services," then choose confirmation for the type of loan you have. You must complete the loan confirmation process before your loan can be disbursed.
- **Complete 1st-Time Borrower Entrance Counseling**
First-time Federal Direct Loan and Federal Perkins/NDL Loan borrowers must complete Entrance Counseling

before loan disbursement. Go to ISIS. Under "Financial Services" select "Direct Loan Entrance Counseling." Perkins borrowers will be sent information by University Financial Services.

- **Complete Loan Exit Counseling**
Select "Financial Services," then "Student Loan Exit Counseling." For information on Exit Counseling go to the University Financial Services Web site at: www.fa.ufl.edu/ufs.

Also on ISIS, you can:

- **Update your Mailing Address**
Choose "Financial Services," then "Address Change." You are responsible for keeping both local and permanent addresses and phone numbers current with UF. Be sure your address is up to date.
- **Sign Up for Direct Deposit**
Choose "Financial Services," then "EFT Sign Up." For more information, contact University Financial Services in S-113 Criser at (352) 392-0737.

Florida Bright Futures

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

Florida Department of Education

Web site at: www.firn.edu/doe/bin00072/home0072.htm

Send questions by e-mail to: 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
General Info: 1-800-366-3475

SFA Forms on the Web

Printable forms such as *Additional Aid Forms*, *Academic Progress Petitions*, *Budget Revision Petitions*, and verification forms are available on our Web site at: <http://www.sfa.ufl.edu/pub/publications.html>. Check with your aid adviser before printing verification forms.



Financial Aid 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

Federal Direct Loan Servicing Center
1 (800) 848-0979; 1 (800) 848-0983 (TDD)
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

"Don't Get Scammed on Your Way to College" and more, free at studentaid.ed.gov
<http://studentaid.ed.gov/PORTALSWebApp/students/english/publications.jsp>

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) 273-0620

College of Medicine

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

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

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