



## New Features When Keeping Track of Your Aid on ISIS

All students must keep track of their financial aid file and awards through ISIS.

**NEW:** For 2006-07 awards, students must use the new "Additional Aid Reporting" feature to report "additional aid" not listed on your award letter. On ISIS, under "Financial Aid" under the correct award year, simply select Additional Aid Reporting."

"Aid Status" and "Awards and Disbursements" are other financial aid categories.

You will now use ISIS to "cancel" or "reduce" your award right on your "Awards and Disbursements" page.

### Expect Financial Aid E-Mails

Student Financial Affairs (SFA) uses email as the primary way to communicate with financial aid applicants and recipients.

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. On ISIS, screen prompts help you complete financial aid requirements. Check your e-mail daily for important aid correspondence.

Types of financial aid e-mails include:

- Financial Aid Award Notices
- Follow-Up Letters
- Direct Loan Correspondence (re: entrance counseling)
- Academic Progress Notifications
- Verification Notifications
- Requests for Additional Documentation

### GatorLink

SFA sends business 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](http://www.gatorlink.ufl.edu).

Students who do not check GatorLink e-mail daily may not get important financial aid correspondence.

## Consolidate Now: Student Loan Interest Rates Rise July 1

Student borrowers take note! Interest rates for Federal Direct Stafford loans will rise again for 2006-07. For students already in repayment, Stafford rates will rise from 5.3% to 7.14%. PLUS rates will rise from 6.1% to 7.94%. Stafford loan rates for students in school, within the six-month grace period, or in deferment will increase from 4.70% to 6.54%.

You may want to act now—before July 1—to consolidate your loans through the Federal Direct Consolidation Loan program to lock in a lower rate for the life of your loan. For more information, call Direct Loan Borrower Services Consolidation at: 1-800-557-7392; 1-800-557-7395 TDD; or go to: [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov).



## LOST on Campus New SFA Video Premieres at PREVIEW this summer!

Visit our Web site to view our new Welcome video that is being introduced during PREVIEW this summer. *LOST on Campus* is primarily for new students, but fun for anyone to watch. It is also currently showing on the UF Housing channel. The video is available in Quicktime and Media Player and best viewed over cable, DSL, or LAN. We hope you enjoy it! <http://www.sfa.ufl.edu/101/video.html>

## Use SFA's Scholarship Finder

Did you know SFA's Web site has a list of all scholarships available through UF from campus agencies, colleges, and departments? Now we've added a feature to our Web site to make them easier to find. To use it, click on the "Scholarship Finder" button on our site at [www.sfa.ufl.edu](http://www.sfa.ufl.edu).

## CALENDAR

### JUNE 30, 2006

Pell Grant 2005-06 Application Deadline

### JULY 1, 2006

Summer A Short-Term Loan Repayment Deadline

### JULY 3

Summer B Classes Begin

### JULY 4

Holiday, Office Closed

### JULY 28, 2006

Summer A/B/C Deferred Fee Payment Deadline

### AUGUST 1, 2006

Summer B/C Short-Term Loan Repayment Deadline

### AUGUST 23, 2006

Fall Classes Begin

### OCTOBER 16, 2006

Last day to be considered for Fall 2006 Federal Direct Loans

## SFA WEB SITE

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

## INSIDE

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# Financial Aid Academic Progress Policy

## Respond quickly to academic progress e-mails

UF students receiving financial aid are required to maintain satisfactory academic progress according to federal, state, and institutional guidelines to continue receiving aid. Students with an excessive number of withdrawals from courses may be affected.

Academic progress measures are complex. They include a minimum, cumulative grade point average, the number of hours it takes a student to complete degree objectives, the percentage of their hours carried and achieved within given time-frames, and compliance with a maximum number of terms that students may receive aid.

SFA reviews the academic progress of all federal student aid recipients each term after

grades are posted and **notifies students who don't meet minimum requirements via e-mail with a link to an academic progress petition on ISIS**. Affected students may appeal the denial of financial aid due to academic progress.

SFA strongly encourages students who receive an academic progress e-mail to respond immediately to keep their aid from being delayed.

Petitions are also available from S-107 Criser Hall and our Web site. For more information read UF's Financial Aid Academic Progress Policy on our Web site at <http://www.sfa.ufl.edu/infoserv/faq.html#satisfactory>.

## Financial Aid & Withdrawals

Students who officially withdraw for a term or stop attending all courses may have to repay all or part of the financial aid disbursed to them in that term. Students should also be aware that withdrawals may affect their compliance with financial aid satisfactory academic progress.

Students who withdraw must follow UF's official withdrawal policy, found on the SFA Web site at:

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

Official withdrawal from UF, including withdrawal for students called to active military service, is coordinated by the Dean of Students Office (DSO) in 202 Peabody Hall, telephone (352) 392-1261. More information is provided on the DSO Web site at:

<http://www.dso.ufl.edu/supportservices/withdrawals.php>.

## Can You Afford More Loans?

Students today are graduating with record loan debts. You can keep track of how much debt you are accumulating by monitoring your debt when you complete the direct loan confirmation process accepting your loans each year. You can also check the National Student Loan Database (NSLDS) at <http://www.nsls.ed.gov>.

Another resource, the Consumer Credit Counseling Service of Mid-Florida, a United Way agency, offers free budget and credit counseling to teach students how to prevent future debt problems. For information, call 1-800-245-1865 or (352) 371-2227; or go to: <http://www.cccsmidflorida.com>.

## FINANCIAL AID Q & A

**Q.** I have unusual circumstances that might affect my aid award. What should I do?

- A.** Check with your financial aid adviser if any of the following apply to you or your family, to see if this might affect your financial aid application.
- Divorce of parents, or you from your spouse
  - Death of a major wage earner
  - Loss of job of a major wage earner
  - Loss of other income or benefits (such as Social Security or child support) by you, your parents, or your spouse.

**Q.** How will I receive my Florida Bright Futures Scholarship?

- A.** At the beginning of each semester the Florida Department of Education will forward funds to UF. As soon as UF has determined the credit hours for which you are enrolled at the end of drop/add, your funds are deposited into your checking account if you have signed up for direct deposit; or you are mailed a check. The amount you will receive is the amount of your award minus tuition fees and other money owed the university.



## VERIFICATION TIPS

### Be organized, respond quickly

If you are asked by Student Financial Affairs (that's us!) to verify information you supplied on your FAFSA by providing documentation, be sure to respond quickly. If you wait until you arrive at school in the fall to bring in the documents, your financial aid may be significantly delayed.

The best approach is: don't panic, just be organized. When you receive a request for documents, get the materials together and mail them to SFA.

We recommend that you keep track of your financial aid file status on ISIS. When you sign on to ISIS and click on "Financial Aid." Select "Aid Status" under the correct year to find out if your file is complete, or what documents are still needed to complete your application. Your Aid Status page will provide a link to each required verification form, if any, in PDF format.

Local IRS offices cannot provide tax return copies or transcripts. To get photocopies of your IRS forms: call 1-800-829-1040. Select Option 2. The federal IRS site is <http://www.irs.gov>.

## Verification Forms on the WEB

SFA's Web site may prove useful for accessing printable, downloadable verification forms. If your adviser suggests it, you can print forms directly from our site at: <http://www.sfa.ufl.edu/pub/forms.html>.

# FINANCIAL AID *in the News*

## Florida Governor Signs College-Aid Bill

(NASFAA's Financial Aid News on the Web, 06/05/06)

"The first members of a family to go to college would be eligible for a new financial aid program under a measure Gov. Jeb Bush signed into law this morning," the Miami Herald reports. "Bush pushed for the creation of the 'First Generation Matching Grant program' in the wake of university enrollment figures released last September that showed an overall decline in the number of black students attending Florida's 11 public universities....The idea behind the new program is to provide another form of financial assistance to spur families to send their children to college. It is modeled after a program already in place at the University of Florida." Read more at <http://www.nasfaa.org/publications/2006/awflorida1stgen060506.html>

## New Aid Rules Make Student Work a Better Deal

(U.S. News & World Report, 06/02/06)

"Every June, millions of parents say the same three words to newly graduated high school seniors: Get a job! But work-averse teens sometimes argue that it isn't worth the effort, since every dollar they earn could reduce future college financial aid by as much as 50 cents.

...Get ready to put those work gloves on. In a move that will no doubt delight parents, the government has reduced that penalty for working students.

Starting July 1, 2007, the federal government won't deduct any of the first \$3,000 of the student's earnings against need-based financial aid, such as Pell grants." Read more at:

<http://www.usnews.com/usnews/biztech/articles/060602/2studentjobs.htm>

## Student Loans, Time for Payback

(Washington Post, 06/01/06)

"Right about this time every year, many college graduates begin to face reality.

They realize they now have to start paying back their student loans. For many, it's the first time they've really paid attention to how much they've borrowed and their options for paying back OPM (other people's money)." Read more at:

<http://www.washingtonpost.com/wp-dyn/content/article/2006/05/31/AR2006053102172.html>



## Applying for a Student Job at UF

To search for student jobs, use the online job lists at the following two locations.

1. For on-campus jobs use the main UF job listings at <http://jobs.ufl.edu>, which now lists all Federal Work-Study, Federal Community Service, and OPS positions.

Students not yet employed by UF should use the following procedure:

- Go to "Jobs at UF" at: <http://jobs.ufl.edu>
- Click on "View Job Postings/Apply for Job"

- Under "Job Categories," check "Student Assistants"
- Click "Search"
- Select Jobs that interest you and click "Apply for Jobs in Basket."
- Either Sign In or Register.
- Fill out the required fields. Follow instructions and Submit Your Resume to complete the application process.

Students who are current UF employees can reach "Jobs at UF" through myUFL at:

<https://my.ufl.edu>. On the myUFL Menu select "My Self Service" and then "Jobs at UF." Follow the instructions above.

2. For off-campus jobs through community agencies, go to: <http://www.sfa.ufl.edu/job.html>. For jobs that interest you, call the contact person for an interview.

**UF Federal School Code**  
001535

## Apply for Scholarships . . .

Most students applying for financial aid will need a combination of grants, loans, work, and scholarships to cover costs. Obtaining scholarships will help you keep your loan debt lower. The following tips will give you some basic guidelines in your search for scholarships.

- Use free online scholarship searches.
- Apply to as many sources as possible. Always apply for need-based aid first.
- If you meet basic requirements, APPLY! **Don't apply** for scholarships with qualifications you don't match.
- Apply as far in advance as possible.
- Be complete and concise, but also creative, in your application materials.

- Avoid spelling and grammatical errors; **ALWAYS have someone else read and proofread your application before you send it off.**
- Don't talk yourself out of applying. You have as much of a chance to get an award as others.
- Get a large calendar and plot application deadlines; look at it every day. Set up a scholarship file with copies of your letters, transcripts, and personal statements.
- NEVER get discouraged or take rejection personally. Universities would love to give every deserving student a scholarship, but limited dollars make this impossible.

## FREE Scholarship Searches

Use the following free scholarship searches to find scholarships tailored specifically to you. Please note that SFA cannot guarantee results from these sources.

fastWEB: [www.fastweb.com](http://www.fastweb.com)

SRN Express: [www.srnexpress.com](http://www.srnexpress.com)

College Board Scholarship Search: [www.collegeboard.com/pay](http://www.collegeboard.com/pay)

College Toolkit: [CollegeToolkit.com](http://CollegeToolkit.com)

BrokeScholar: [www.brokescholar.com](http://www.brokescholar.com)



# 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/TED); Florida Relay Service: Dial 711; or 1 (800) 392-3008 (TED). Online at: <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.*

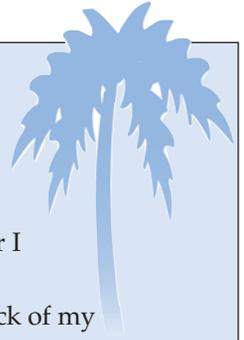
# FINANCIAL AID 101

Financial Aid 101 is a step-by-step primer on financial aid application and disbursement designed for new aid applicants, Preview attendees, or as a refresher for anyone applying for or receiving financial aid. It's also a good intro to our Web site. By the time you finish (5-15 minutes), you will know the answers to most of your financial aid questions.

1. Go to the SFA Web site at <http://www.sfa.ufl.edu>.
2. Click on the "Financial Aid 101" button:
3. Click on "Start the Class."

Questions answered include:

- How and when do I apply?
- What happens after I apply?
- How do I keep track of my aid file?
- How is my aid disbursed?
- What if I am receiving Florida Bright Futures AND Florida Prepaid?
- What are my PINs? and more. . .



## YOU CAN STILL APPLY for 2006-07 AID

If you need financial aid for fall 2006, apply immediately! 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).

Applying online is faster, and the application has built-in edits to help prevent application errors. *FAFSA on the*

*Web* also has an application status check so you can track the status of your *FAFSA* after you apply. *Gator Aid Application Guides* for 2006-07 are available at SFA in S-107 Criser Hall. Students can apply online in the SFA Resource Center in the SFA lobby.

## 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](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  
General Info: 1-800-366-3475

## TOLL-FREE Federal Student Aid Number

Use the federal toll-free number—(1-800-433-3243)—to request a *Free Application for Federal Student Aid (FAFSA)*, for application status checks, duplicate *Student Aid Reports (SAR)*, changes to institutions listed on the *SAR*, and other federal aid info.



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

Federal Direct Loan Servicing Center  
1 (800) 848-0979; 1 (800) 848-0983 (TED)  
[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 (TED)  
[www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)

"Don't Get Scammed on Your Way to College" and more, free at [studentaid.ed.gov](http://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

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

### Masters in Business Administration (MBA)

Erica Beard  
P-102-I Peabody Hall  
(353) 392-1275 (ext.3386)