

Federal Direct Grad PLUS Loans

NEW for 2006-07: Graduate Students Can Apply

Recent legislation has extended Federal Direct PLUS program eligibility to graduate students, providing them a new financial aid option. Until this summer the program has been available only to the parents of undergraduate, dependent students. Graduate students with an acceptable credit history now may borrow Grad PLUS loans up to their cost of attendance. The Graduate PLUS went into effect July 1, 2006 and is available to students for fall 2006 and spring 2007.

To apply for a Graduate PLUS loan students must submit a *Free Application for Federal Student Aid (FAFSA)* as well as a *Federal Direct Graduate PLUS*

Loan Request Form available on our Web site in the "Forms" section. Students must also accept their full amount of Federal Direct Stafford Loan (Subsidized and/or Unsubsidized) before borrowing through the Graduate PLUS program. As with other federal loans, students must complete a PLUS *Master Promissory Note* to receive loan funds. The interest rate for 2006-07 is 7.9% (fixed rate).

UF Payment Options

See inside.



New UF Scholarship Program

the Florida Opportunity Scholarship

This fall the University welcomed the first student recipients of the Florida Opportunity Scholarship. A reception was held to welcome the 436 new scholars at the UF President's Mansion on September 6. President Machen gave the new scholars a warm welcome.

The new program, a UF initiative, was supported by the Florida legislature in early June 2006 when it created the First Generation Matching Grant Program. Florida Opportunity Scholarships are designed to ensure that those

who meet eligibility requirements will not have to work or borrow to attend UF, but rather will have their need fully met with grants and scholarships. Awards go to Florida residents in college for the first time who are admitted to an undergraduate program beginning summer 2006 or later. Requirements stipulate that neither parent may have earned a bachelor's degree, and the total family income must be less than \$40,000.



Will Financial Aid Academic Progress Requirements Affect You ?

CHECK before you drop a class, withdraw, or take an incomplete

Continuing Students: Are you sure you've met all requirements for satisfactory academic progress for financial aid recipients? (These are NOT the same as UF's academic requirements for continuing enrollment and graduation.) Before you drop a class or take an incomplete, check how your financial aid academic progress will be affected.

Academic progress measures include a minimum, cumulative grade point average, the number of hours it takes to complete degree objectives, **and** the percentage of hours

attempted and achieved within given time-frames. For the complete Satisfactory Academic Progress Standards for Financial Aid Recipients, go to: <http://www.sfa.ufl.edu/receiving/academicprogress.html>. Check your progress against these standards each semester after your final grades are recorded.

If you have already appealed to the UF Academic Progress Committee, you will receive a letter regarding compliance. It is important to fulfill all indicated requirements speedily to avoid academic progress suspension.

CALENDAR

OCTOBER 16, 2006

Last day to be considered for Fall 2006 Federal Direct Loans

NOVEMBER 23-24

Thanksgiving, Office Closed

NOVEMBER 28, 2006

Fall Deferred Fee Payment Deadline

DECEMBER 1, 2006

December Short-Term Loan Repayment Deadline

JANUARY 2, 2007

2007-2008 Financial Aid Applications Available

SFA WEB SITE

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

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Can My Initial Award Change?

Yes. Initial financial aid awards are our best estimate of what you are eligible to receive. Your award may be increased, reduced, or even canceled if:

- Your family financial circumstances change, causing your need to change.

- You receive any additional outside resource, such as a privately awarded scholarship, which was not listed on your initial award letter.
- You do not enroll for the required number of hours to receive aid through programs awarded you.
- You provided incorrect data on your

FAFSA.

- You do not maintain academic progress as required by UF's Financial Aid Academic Progress Guidelines (published in the *Gator Aid Handbook*).
- You are suspended by your college or the University.

Check ISIS Regularly to Review Your Aid Status

- To see if all your requirements are satisfied to receive aid
- To check for revisions to your awards
- To accept/decline your awards
- To check your aid status (deferments, holds, satisfactory progress)

CHECK ISIS now for revisions to your original award offer (see article above), and then on a regular basis, but at least once a month. Awards must be revised any time we (Student Financial Affairs)

receive information that changes your eligibility for need-based financial aid.

Your award may be revised:

- If information is received regarding your eligibility for scholarships and other resources such as tuition waivers, VA benefits, or other outside funds, your eligibility for federal funds may change.
- If information is received that changes

- your enrollment status (after classes begin, your enrollment status may require that your awards be adjusted),
- your FAFSA results; and/or
- your budget (residency changes, living arrangements, etc.).

Go to ISIS at <http://www.isis.ufl.edu>. For more financial aid information go to: <http://www.sfa.ufl.edu>.

UF Payment Options

Students have a number of ways to pay UF tuition fees and other UF debts:

1. Use ISIS at www.isis.ufl.edu

MasterCard or American Express: a 2.6% service charge is assessed for using credit cards.

2. In person at University Financial Services, S-113 Criser Hall:

Pay by cash, check, money order, bank debit/ATM card, or MasterCard or American Express (a 2.6% service charge is assessed for credit card use).

3. Electronic Funds Transfer

Sign up for electronic funds transfer to pay UF debts directly from your checking account. Go to ISIS at www.isis.ufl.edu; under "Financial Services" choose "EFT Sign Up."

- ### 4. By mail (checks only).
- Mail to: University Financial Services, P. O. Box 114050, Gainesville, FL 32611-4050. Make checks payable to "University of Florida." Include student's name, UFID, local address, and phone number.

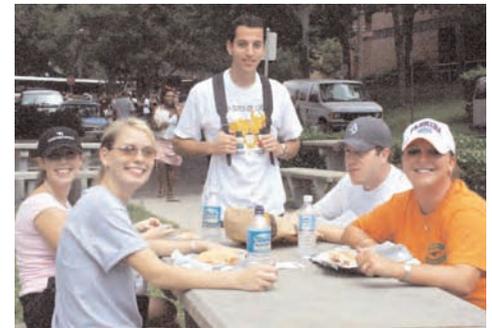
5. UFS Drop Boxes (checks only):

- Outside S113 Criser Hall (24hrs.)
- Residence Hall Locations
- Law School Dean's Office

6. At the Housing Office

Payments are accepted for tuition, accounts receivable, and housing charges (cash or checks only).

Note: No matter what method you use, your oldest UF debt is **always** paid first.



FINANCIAL AID in the News

Weirdest Scholarships

(Forbes, 09/14/06)

"Bringing your friends home to show off a new Ham radio or your great-great-great grandfather's rebel flag probably won't boost your popularity in high school. But it could help you hit it big on the college scholarship circuit," Forbes reports. "...Depending on where in the United States you choose to attend school, you can receive college scholarships for being short, tall, fat, left-handed or a distant relative of Lambert and Annetje Van Valkenburg."

Read more at:

<http://www.NASFAA.org/publications/2006/awweirdscholarships091506.html>

College Life by the Numbers

(Christian Science Monitor, 09/13/06)

"As colleges reopen, here's a statistical snapshot of life on campus—from tuition

costs to faculty politics—without any calculus thrown in," The Christian Science Monitor reports. Some statistics provided in the article:

- 17.6 million students are enrolled in America's 4,216 colleges and universities.
- 30.4 percent of undergrads are minorities.
- \$12,605 is the average annual tuition, room, and board at four-year public colleges for in-state students, more than double the 1990 cost.
- \$34,698 is the average annual tuition, room, and board at four-year private colleges, also more than twice the 1990 tab.
- \$74,602 is the average annual earnings of workers with an advanced degree.
* \$18,734 for those with no high school diploma.

Read more at:

<http://www.nasfaa.org/publications/2006/awcollegestats091306.html>



UF Federal School Code
001535

Looking for a Student Job

Seven days a week, 24 hours a day, the following two Web sites make job hunting easy.

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

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 required fields. Follow instructions and "Submit Your Resume" to finish applying.

Students who are current UF employees 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, go to: <http://www.sfa.ufl.edu/job.html>. For jobs that interest you, call the contact person for an interview.

You Can Still Apply for 2006-07 Aid

If you need financial aid for 2006-07, apply immediately! We encourage applying online using *FAFSA on the Web* at: www.fafsa.ed.gov.

Applying online is faster, and the application has built-in edits to help prevent application errors. *You can also*

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 who need assistance applying online can use the SFA Resource Center in the SFA lobby.

Update Contact Info with the Feds

Get Your 2007-08 Renewal Reminder

Heads up! Make sure your 2007-08 *Renewal Reminder* and other information from the Feds is sent to your correct address. Take time NOW to update your e-mail address, mailing address, and other contact information at the *FAFSA on the Web* site at www.fafsa.ed.gov.

You can view your contact information via the "Student Access" section of the site and update it via the "Corrections" section. OR, you can update contact information on your *Student Aid Report (SAR)* and mail it to the *FAFSA* processor at the address on the SAR.

The Feds automatically send *Renewal Reminders* to renewal-eligible students.

There are two types of renewal reminders: *E-mail Renewal Reminders* are sent to most applicants who have previously received a PIN and provided a correct e-mail address.

PIN Mailer Renewal Reminders are sent to most students who did not provide an e-mail address on their 2006-07 *FAFSA*. A *PIN Mailer Renewal Reminder* is a paper document mailed to the student's permanent mailing address. It contains the student's Federal PIN, which is used to access the *Renewal Application* through *FAFSA on the Web*.

Call 1-800-4FED-AID for questions about using *FAFSA on the Web*.



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.

GRE Fee Waivers

UF and the Educational Testing Service of Princeton, NJ, offer eligible students a waiver of fees for taking the Graduate Record Examination (GRE). Fee waivers are available to financial aid recipients who are seniors and who meet eligibility requirements established by the GRE Board, including financial need. Waivers can be used for both General and Subject tests. Waivers are given out on a first-come, first-served basis at S-107 Criser Hall and are available only once per individual.

SFA Student Resource Center

SFA has a Student Resource Center, located in S-107 Criser Hall.

Our staff is available to help you apply online, use ISIS to track your financial aid, search for a scholarship, or find a student job.

You can access: ISIS; the U.S. Department of Education *FAFSA on the Web* site; email; UF's online job lists; free scholarship searches, and more.
The Resource Center also provides

Academic Competitive Grant & National SMART Grant

Are one of these grants listed on your aid award? In 2006-07, the federal government initiated two grant programs based on academics. Students who complete the *FAFSA* and are determined eligible for a Pell grant are automatically considered for these two programs. For the federal description of these programs, go to their student portal: <http://studentaid.ed.gov/PORTALSWebApp/students/english/NewPrograms.jsp>

numerous scholarship applications and financial aid publications provided by outside agencies throughout the year. Stop by any time during office hours.

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



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

Visiting SFA?

Bring Your UFID

Thinking of stopping by SFA to check on your financial aid? Don't forget your Gator One card, or your UFID plus a picture ID to meet our confidentiality requirement.

Did You Know?

- You must reapply for financial aid every year in January/February.
- Spring classes begin January 8.
- You can complete an online *Free Application for Federal Student Aid (FAFSA)* at www.fafsa.ed.gov.

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

Federal Direct Loan Servicing Center
1 (800) 848-0979; 1 (800) 848-0983 (TED)
www.dlssonline.com/tools/sitemap.asp
(choose FAQ)

Federal Direct Loan Consolidation
1 (800) 557-7392; 1 (800) 557-7395 (TED)
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

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Mike Menefee
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(352) 273-6202

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