



Gator Aid

'08-'09

Financial Aid Application Guide

Fall 2008, Spring 2009, & Summer 2009

2008-09 GATOR AID INFORMATION

contents

HOW TO APPLY	4-5
HOW YOUR NEED IS DETERMINED/ OTHER AID & SUMMER AID	6
ARE YOU A	7
COMMON MISTAKES	8
VERIFICATION/ STUDENT RIGHTS	9
GET CONNECTED AT UF	10-11
2008-09 IMPORTANT DATES/ ADDRESSES & PHONE NUMBERS	12

Office for Student Financial Affairs

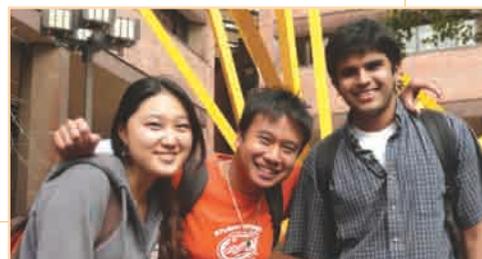
The Office for Student Financial Affairs (SFA) is the financial aid office at the University of Florida (UF). SFA provides financial aid advising and information about application and financial aid programs to students, prospective students, and their parents. Come to our lobby in S-107 Criser Hall if you need assistance with any part of the financial aid process. Office hours are 8:00 a.m.–5:00 p.m., Monday through Friday.

SFA also has satellite offices at the Colleges of Dentistry, Law, and Medicine, and at the HPNP Bldg. for the Colleges of Public Health & Health Professions; Nursing; Pharmacy; & Veterinary Medicine. Students attending these colleges should contact the satellite offices. See Addresses & Phone Numbers on p. 12 of this brochure.

Who is Eligible for Aid?

For most financial aid programs at UF, you must:

1. Be a U. S. citizen, national, or permanent resident alien.
2. Be enrolled or accepted for enrollment at least half time in a degree program. For complete information on enrollment go to: www.sfa.ufl.edu/receiving/enroll.html.
3. Make satisfactory academic progress toward a degree. See UF's Financial Aid Academic Progress Requirements in the *Gator Aid Handbook* and the SFA Web site: www.sfa.ufl.edu/receiving/academicprogress.html.
4. Register with the Selective Service Administration, if required to do so.
5. Not be in default on a federal or institutional loan or owe a repayment on a previous financial aid award received at UF or other institution.



2008-09 University of Florida Estimated Costs of Attendance for a Two-Semester Academic Year

	Undergrad On Campus	Undergrad Off Campus	Undergrad Living at Home	Grad Off Campus
Tuition/Fees*	\$3,790	\$3,790	\$3,790	\$7,850
Books and Supplies	960	960	960	960
Computer Costs	1,100	1,100	1,100	1,100
Housing	4,630	6,190	—	6,190
Food	2,520	2,520	1,530	2,520
Transportation	480	480	480	480
Clothing Maintenance	620	620	620	620
Personal/Health Insur.	1,640	1,640	1,640	1,640
Total Budget	\$15,740	\$17,300	\$10,120	\$21,360

* Tuition/fee figures are projected estimates for 2008-09 for incoming freshmen and graduate students entering UF for the first time. Tuition/fees for continuing students may be lower. **Out-of-state** undergraduates should add \$17,610 to projected tuition/fees. **Out-of-state** graduate students should add \$15,880 to projected tuition/fees. Undergraduate tuition/fees listed are based on an average of 30 credit hours of 0-4999 level courses. Graduate tuition/fees are based on 24 credit hours of 5000-9999 level courses. Rates per credit hour and block fees include the student health fee.

All projected figures are subject to change.

2008-09 TUITION/FEEES

The final approved tuition/fees for 2008-09 are not available at the time of printing. For Tuition and Fee information, go to the University Financial Services student page at: www.fa.ufl.edu/ufs. University Financial Services is located in S-108 Criser Hall.

Financial Aid Programs

Financial aid is any grant, scholarship, part-time employment, or loan offered for the express purpose of helping students pay education-related expenses. Such aid is usually provided by federal, state, university, or private agencies. SFA offers one or more of the various types of aid as a “financial aid package” to students who apply on time and are found eligible. For more information go to: www.sfa.ufl.edu.

Grants . . .

Grants are awards for students with the greatest financial need; they do not have to be repaid.

- **Federal Pell Grants.** The Federal Pell Grant program is the largest federally funded, undergraduate grant program. Awards are based on students’ enrollment status and their expected family contribution determined by information they supply on the *Free Application for Federal Student Aid (FAFSA)*. Awards for students enrolled full-time range from \$400 to \$4,925 per academic year.

- **Federal Supplemental Educational Opportunity Grant (FSEOG).** FSEOG is a federally funded program awarded by SFA to undergraduates who demonstrate exceptional financial need. Awards at UF generally range from \$100 to \$4,000 per academic year.

- **Federal Academic Competitiveness Grant (ACG).** ACG is a federally-funded program awarded by SFA to undergraduates who are U.S. citizens, qualify for Pell Grant, and complete a rigorous high school program after January 1, 2005. Awards range from \$200 to \$1,350 per academic year. See studentaid.ed.gov/PORTALSWebApp/students/english/AcademicGrants.jsp.

- **National Science & Mathematics Access to Retain Talent (SMART) Grant.** SMART is a federally-funded grant program awarded by SFA to undergraduates in qualifying majors who are U.S. citizens, qualify for Pell Grant, and meet academic requirements. Awards range up to \$4,000 per academic year. See studentaid.ed.gov/PORTALSWebApp/students/english/SmartGrants.jsp.

- **Florida Student Assistance Grant (FSAG).** FSAG is a need-based, state grant program for undergraduates attending eligible Florida institutions. Recipients must meet Florida residency requirements for student aid and be enrolled in eligible academic degree programs. Awards range from \$200 to \$1,808 per academic year.

- **I. Douglas Turner Grant.** Turner Grant is a UF-funded program awarded by SFA to undergraduates who demonstrate exceptional need. Awards generally range from \$100 to \$7,500 per academic year.

- **UF Graduate Grant.** UF Graduate Grants are UF-funded grants awarded by SFA to graduate students who demonstrate exceptional financial need. Awards range from \$100 to \$2,000 per academic year.

Scholarships . . .

Scholarships are awards, based on academic merit or special criteria, that do not have to be repaid. Financial need may also be considered. Students do not have to work or perform service to receive scholarships.

- **Florida Bright Futures Scholarships.** This program, awarded by the State of Florida, provides three awards: the Florida Academic Scholars Award, the Florida Medallion Scholars Award, and the Florida Gold Seal Scholars Award. Each award has different academic criteria for eligibility and provides a different award amount. The top-ranked scholar from each high school district also receives the Florida Top Scholar’s Award, providing up to \$1,500. Go to: www.sfa.ufl.edu/programs/brightfutures.html.

- **Privately Funded Scholarships.** A number of privately funded scholarships are available through UF. These scholarships are awarded by SFA based on guidelines provided by the donors, financial need, and merit. To receive funds, students must enroll full-time. Scholarships generally range from \$200 to \$2,500 per academic year. Go to: www.sfa.ufl.edu/programs/sfascholarships.html.

Employment . . .

Part-time student jobs through the following programs require an overall 2.0 grade point average. Students usually work 10-20 hours a week and earn at least minimum wage.

Student job lists are available online.

1. On-Campus Jobs: Go to: jobs.ufl.edu.

- **Federal Work-Study (FWS).** FWS is a federally funded, need-based student work program (including Federal Community Service) awarded by SFA.

- **Other Personnel Services (OPS).** OPS employment, an institutionally/ state-funded program, is not based on need. Application is open year-round.

2. Off-Campus Jobs:

Non-UF employment. Go to

www.sfa.ufl.edu/job.html.

Most long-term student loans have low interest rates and offer deferred repayment.



Student Loans . . .

- **Federal Direct Loan Program.** Federal Direct Loans include the Federal Direct Stafford, Federal Direct Unsubsidized Stafford, Federal Direct PLUS, and Federal Direct Graduate PLUS programs.

Subsidized Stafford Loans are need-based, federally subsidized loans with a fixed interest rate of 6.0% for undergraduate students, 6.8% for graduate students. Repayment is deferred until students graduate, withdraw, or enroll less than half-time. Interest is paid by the federal government until six months after students graduate, withdraw, or drop below half-time enrollment. An origination fee is charged at disbursement.

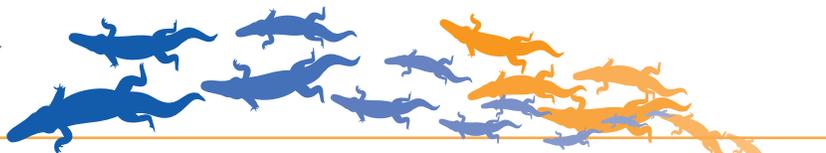
Unsubsidized Stafford Loans are not based on need. “Unsubsidized” means the interest is not deferred while in school. However, repayment may be deferred until after students graduate, withdraw, or enroll less than half-time. Unsubsidized loans have a 6.8% fixed interest rate. An origination fee is charged at disbursement.

Federal Direct PLUS Loans allow *parents of dependent undergraduates*, as well as *graduate/professional students* to borrow up to the cost of education minus other financial aid. There are no aggregate loan limits. The program has a fixed interest rate of 7.9%. An origination fee is charged at disbursement. Unless deferred, repayment begins 60 days after the loan is fully disbursed. For complete information on Direct Loans go to: www.ed.gov/DirectLoan/faq.html.

- **Federal Perkins Loans.** Perkins Loans are awarded by SFA to students with the greatest financial need. Interest of 5% begins to accrue when the loan becomes due after a nine-month grace period.

- **University of Florida Long-Term Loans.** SFA awards UF and/or private donor, need-based loans, such as the Student Aid for Education Loan, the Cora B. Pilling Loan, the John G. and Fannie F. Ruge Memorial Loan, the Hart R. Stringfellow Loan, the Meril S. Beers Loan, and the Arthur L. Wallace Loan. Awards vary from \$500 to \$3,500 annually. Interest rates range from 4% to 9%. These loans require co-signers.

HOW TO APPLY



1. Complete a Free Application for Federal Student Aid (FAFSA) on or after January 1, 2008.

Apply each year! Financial aid is not renewed automatically.

APPLY Online at www.fafsa.ed.gov

- Go to *FAFSA on the Web* at: www.fafsa.ed.gov.
- Request a federal PIN (see “Your Federal PIN” on p. 5).
- Follow the instructions on the site. Be sure you read “Before Beginning a FAFSA.”
- Read “Common Mistakes on the FAFSA” in this *Application Guide* on p. 8.
- List “University of Florida” and the UF Federal School Code (001535) as a school choice in Step Six of the FAFSA.
- Sign your FAFSA. Students can sign the FAFSA electronically using their federal PIN (see “Your Federal PIN” on p. 5). Parents of dependent students can also sign electronically but must either request their own PIN, or print, sign, and mail the signature page to the processor.
- After applying, you can check the status of your application and/or make corrections online at www.fafsa.ed.gov.

OR, File a Paper FAFSA

- Get a Free Application for Federal Student Aid (FAFSA):
 1. Request one from the Federal Student Aid Information Center at 1-800-433-3243; OR
 2. Download and print one from the Federal Student Aid Web site at www.federalstudentaid.ed.gov.
- List “University of Florida” and the UF Federal School Code (001535) as a school choice in Step Six of the FAFSA.
- Read “Common Mistakes on the FAFSA” in this *Application Guide* on p. 8.

Renewal Applications

- YOU MUST REAPPLY FOR AID EACH YEAR. The *Renewal Application* at FAFSA on the Web has part of your information from the previous year already filled in to make the process easier. Go to www.fafsa.ed.gov and select “Fill out a Renewal FAFSA.”

2. You will receive a Federal Student Aid Report (SAR) from the federal processor after you submit your FAFSA.

The SAR indicates your Expected Family Contribution (EFC), which is used to determine your eligibility for financial aid. It also lists information you recorded on your FAFSA, so you can check your information for accuracy.

- If you provide your email address on your FAFSA, you will get an online SAR as soon as 24 hours after your FAFSA is processed. If no corrections are needed, keep the SAR with your financial aid records.
- If you want to be considered for aid at UF and UF is not listed in the SAR’s “College Release Section,” you must call the federal processor at 1 (800) 433-3243. Or you can use your Federal PIN to make a correction at: www.fafsa.ed.gov.
- If your email or mailing address changes, update it with the federal processor to make sure you get your *Student Aid Report*, electronic PIN, Renewal Reminder, and other correspondence. You can make these updates at www.fafsa.ed.gov or on your SAR.

3. Follow up on your application. It may be selected for Verification/Quality Assurance.

- You are responsible for following up on your aid application.
- Check the status of your aid application and award on ISIS at www.isis.ufl.edu (see p. 10).
- Do not wait until school begins to submit required documents and ask questions if you are unsure about any part of the application process.
- If your application is selected for Verification or Quality Assurance, you will be required to provide verifying documentation before aid can be disbursed to you (see “Verification/Quality Assurance,” p. 9). Respond promptly to requests for information or documentation. Most forms for this process are available to print from your “financial aid status” page on ISIS, or on SFA’s Web site (see p. 10).

4. You will receive a Notification of Financial Aid Award from us.

- When UF receives your application information from the federal processor and you have been admitted to UF, SFA will award you an aid package based on your eligibility.
- You will receive a *Notification of Financial Aid Award* by email stating the terms and conditions of aid programs awarded to you. Read it carefully, and follow any instructions that pertain to you.

**UF Federal School Code
001535**

Enter your **CORRECT**
Social Security No.
on your *FAFSA* to get
financial aid on time!

Apply Weeks Early to meet the **March 15** "ON-TIME" Deadline

- Submit your *FAFSA* or *Renewal FAFSA* to the federal processor as soon as possible **AFTER** January 1.
- We must receive the results of your **FAFSA** with a valid "Estimated Family Contribution" from the federal need analysis processor by March 15 for you to be considered "on-time."
- Apply several weeks before this date to be sure the federal processor has time to send us your results before the deadline. Financial aid is awarded first-come, first-served. Late applicants are considered for aid that remains when their application file is complete.
- Apply for financial aid at the same time, or even before, you apply for admission.

Estimating Taxes

If you haven't filed your 2007 federal income tax forms when it is time to apply for aid, report "*estimated*" 2007 income information on your *FAFSA*. You can correct your *FAFSA* if the estimate differs from your actual income. **Be sure to keep a copy of your tax return.**



Still have a question? Come to our office in S-107 Criser Hall, or call us at (352) 392-1275. For questions on completing the *FAFSA*, call the federal processor at 1 (800) 433-3243/(319) 337-5665. The Student Resource Center in our lobby can help with such services as using ***FAFSA on the Web***, free scholarship searches, finding a student job, and using *ISIS*.

Your Federal & State PINS

Your PINS are "Personal Identification Numbers" that function as electronic signatures and IDs. You will have separate PINS for federal aid and State of Florida program, so be sure to use the correct PIN. **You will use your PINS year after year. Keep them in a safe place!**

Your Federal PIN

Your federal PIN allows you access to personal information in U.S. Department of Education (USDOE) systems such as applying for federal student aid.

Use your Federal PIN to:

- (1) access *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 *FAFSA* corrections; and
- (5) review your grant and loan history on the National Student Loan Data System.

2008-09 Application Help Sessions

"Financial Aid Application Help Sessions" are held each spring in January and February. Students can get individual help completing the *FAFSA* online. All sessions are open—no appointment is required. In January, watch our Web site, the *Independent Florida Alligator*, UF's *Gator Times* email, or Student News on myUFL for times and locations.

Request a Federal PIN, request a replacement PIN, or update your PIN mailing address at the USDOE's PIN Site at: www.pin.ed.gov.

Your State of Florida PIN

If you receive a Florida Bright Futures award from the State of Florida, you will also receive a System ID and Personal Identification Number (PIN) with instructions on how to access your Bright Futures record on the Web. Use these to:

- (1) view your State of Florida award,
- (2) update your information,
- (3) update your college choice,
- (4) view the amount disbursed each semester,
- (5) monitor your hours remaining for the year and for the scholarship, and
- (6) view a list of correspondence sent to you by the Florida Bright Futures Program.

For questions on Florida programs, call: 1 (888) 827-2004. For information, go to: <https://www.floridastudentfinancialaid.org>.

Change in Family Circumstance Petitions

If you/your family have extenuating circumstances including the examples below, check with your financial aid adviser to see if this might affect your financial aid application. Students petitioning financial aid awards are strongly encouraged to do so from March 1 through June 1.

1. Divorce of parents, or you from your spouse.
2. Death of a major wage earner.
3. Loss of 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.

HOW YOUR NEED IS DETERMINED

The financial information you and your family provide on your *Free Application for Federal Student Aid (FAFSA)* is analyzed by the federal need analysis processor using “Federal Methodology,” a standard formula established by the U.S. Congress. It is used by the federal processor to calculate *expected family contribution (EFC)*—how much individual students and their families are expected to pay toward their educational expenses.

After analyzing your financial information, the federal processor sends the results to the university, indicating how much you and your family should be able to pay toward your education. If the cost of attendance at UF is greater than what the processor indicates you and your family should be able to pay, then the university considers that you have *financial need*.

Cost of Attendance **- Family Contribution** **= Financial Need**

Cost of Attendance includes tuition/fees, books and supplies, housing, food, transportation, clothing maintenance, and personal items/health insurance (see “2008-09 Estimated Costs of Attendance” on page 2).

Expected Family Contribution consists of expected **parental contribution** and/or **student contribution**, depending upon the student’s classification as “dependent” or “independent.” *Federal Methodology* is used by the federal processor to determine the amount of each applicant’s expected family contribution. It takes into account the family’s income and assets, employment costs, living expenses, taxes, family size, and the number of family members in college.

Dependent vs. Independent

The U.S. government has established criteria for classifying financial aid applicants as *dependent* or *independent*.

- If you are able to check “YES” to any item in Step Three on the 2008-09 *FAFSA*, you are considered *independent* for financial aid purposes. If classified *independent*, your need is evaluated on your own and (if applicable) your spouse’s income and assets.
- If you are classified *dependent*, your own assets and income are considered as well as your parents’ assets and income when your financial need is determined.

OTHER AID & SUMMER AID

Other Sources of Aid

The following are additional sources of aid other than SFA. Students who receive funds through these sources and also apply for aid through SFA must notify us they will receive this assistance as soon as they are notified.

- **UF Admissions Office.** The Admissions Office awards academic achievement scholarships, primarily to incoming freshmen and transfers.
- **Florida Prepaid College Plan.** The Florida Prepaid College Plan allows parents, grandparents, and others to lock in the cost of college today. For more info, see our Web site; or the Prepaid Web site at: www.floridaprepaidcollege.com.
- **Individual UF Colleges.** Aid available through individual colleges within the university is listed in the *Gator Aid Handbook* and on our Web site at: www.sfa.ufl.edu.
- **The State of Florida.** The Florida Department of Education Office of Student Financial Assistance (OSFA) sponsors many programs, such as the Florida Bright Futures Scholarship, the Florida Student Assistance Grant, the Jose Marti Scholarship Challenge Grant, and the Rosewood Family Scholarship. For more information, go to the OSFA Web site, at: www.floridastudentfinancialaid.org.
- **Outside Scholarships/Loans.** SFA includes a chapter on outside aid in our *Gator Aid Handbook* and offers free scholarship searches and an electronic scholarship bulletin board through our home page on the Web at: www.sfa.ufl.edu/programs/otheraid.html.

Summer Attendance Requirement

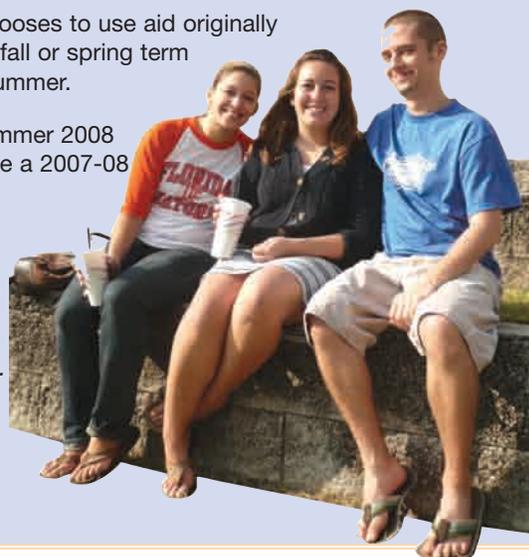
An academic year at UF includes fall, spring, and summer semesters. Freshmen and sophomores entering the State University System must complete at least nine credit hours during a summer session to graduate (for exemptions, see www.registrar.ufl.edu/catalog/policies/regulationgraduation.html).

SFA supports this requirement and will award summer money if:

- (1) funds are available for summer awards after fall/spring semester needs have been met, OR
- (2) a student chooses to use aid originally awarded for fall or spring term during the summer.

To apply for Summer 2008 financial aid: Use a 2007-08 *FAFSA*.

To apply for Summer 2009 financial aid: Use a 2008-09 *FAFSA*.



ARE YOU A

Graduate Student?

In addition to the Graduate Grant, graduate students may apply for Federal Direct Stafford Loans, Federal Direct Unsubsidized Stafford Loans, Federal Direct Graduate PLUS Loan, and most work programs described in this *Application Guide*. Graduate students pursuing master's or doctoral degrees can also apply for fellowships, assistantships, and other awards offered through individual colleges and the Graduate School. For these awards, students should apply through the dean's office of their college or department and check on their application deadlines.

Students applying for loans or work through SFA should understand that fellowships, fee waivers, and health insurance benefits must be included in aid packages. Students who accept an assistantship, fellowship or traineeship **must receive Graduate School approval** before accepting other employment.

You are responsible for notifying SFA of all assistance you receive from any source. Receiving fellowships or fee waivers affects eligibility for aid through SFA.

Contact the Graduate School for more information about graduate aid. The Office of Research, Technology, and Graduate Education in 256 Grinter Hall maintains a comprehensive list of private and outside scholarships and fellowships.

Postbaccalaureate Student?

Postbaccalaureate students must submit a *Financial Aid Academic Progress Petition* to SFA to have their postbaccalaureate status evaluated before their eligibility for financial aid can be determined. Financial aid eligibility is directly related to a student's degree-seeking status. Petitions are available at SFA's service counters in S-107 Criser Hall, or may be downloaded from our Web site.

Transfer student?

Generally, financial aid can not be transferred from one institution to another. In most cases you must reapply for aid. If you plan to transfer to UF:

1. Contact both Student Financial Affairs (SFA) and the financial aid office at the institution you currently attend for transfer policies.
2. When you receive your *Federal Student Aid Report (SAR)* from the processor be sure the University of Florida (Federal School Code 001535) is listed as a "School to Receive Results" of your *FAFSA*.
3. If you are receiving a Florida Bright Futures Scholarship or other aid program from the State of Florida, contact the Florida Department of Education in Tallahassee. Inform them that your school of record is UF.
4. If you are receiving a Federal Direct Loan or Federal Family Education Loan at your current school, you must cancel that loan, reapply at SFA, and contact all your previous lenders to update your enrollment status and new address.

Study Abroad Student?

Awards from federal aid programs are available to students who participate in university-approved study abroad programs. The reasonable costs of a Study Abroad program, rather than the university's cost of attendance, can be used to determine students' financial aid awards. **Check with Student Financial Affairs (SFA) in S-107 Criser Hall about procedures to receive aid, including scholarships.**

Transient Student?

UF degree-seeking students who elect to attend another school in the Florida State University System for one term may be eligible to receive aid from UF. Financial aid awarded at UF may be processed and



paid by UF upon receipt of consortium agreements and enrollment certifications from the host institution. Students wishing to receive financial aid as a transient student **MUST** see a financial aid adviser **PRIOR** to the term of non-UF attendance to see if they are eligible.

Student with a Disability?

Student Financial Affairs (SFA) in S-107 Criser Hall and the Dean of Students Office (DSO) Disability Resource Center in 001 Reid Hall work together to assist students with disabilities. Criser and Peabody Halls are wheelchair accessible. Students who need special help to apply for aid may contact SFA at (352) 392-1272 (V/TDD). When applying for aid through SFA, students with disabilities may qualify for an increase in their educational budgets to cover disability-related expenses. For financial aid purposes, undergraduates must be registered for at least 12 credit hours per semester to be considered full-time. DSO helps determine disability-related expenses not offered or provided by other agencies. The Disability Resource Center's phone numbers are (352) 392-8565 (V); fax (352) 392-8570. For a TDD number call the Florida Relay Service (Dial 711; or 1 (800) 955-8770 for voice assistance).

Veteran?

Veterans who are enrolled students can work up to twenty-five hours per week tax-free through **VA Work-Study**. Veterans also are entitled to Tutorial Assistance benefits, through which they are reimbursed for tutorial expenses. **Questions on VA benefits should be addressed to the VA Coordinator in the UF Registrar's Office in Criser Hall.**

COMMON MISTAKES

COMPLETING THE FAFSA

Pay special attention to FAFSA items in this section!



Attention:

Dependent Students

Do NOT complete the FAFSA using information pertaining to grandparents or legal guardians. If you cannot provide information about your natural parent(s), contact a financial aid adviser before completing a FAFSA.

Parents of Dependent Students

Parent(s) of dependent students MUST provide:

- Social Security Number(s).
- date(s) of birth.
- last name and first initial.

Not supplying a parent's name, date of birth, or Social Security Number will cause a student's FAFSA to be rejected.

2008, and June 30, 2009 (including your unborn child, if that child will be born before or during the award year). Also include your parents' other dependent children who will be attending postsecondary schools in 2008-09. Always include yourself (the student).

• NUMBER OF FAMILY MEMBERS IN COLLEGE

Include only household members **who will attend college between July 1, 2008, and June 30, 2009 at least six credit hours per term or 12 clock hours per week**. Students must be working toward a degree or certificate leading to a recognized educational credential at a college eligible to participate in federal student aid programs. **Do not include parents attending college.**

• UNTAXED INCOME

Worksheet "A"

• **Earned Income Credit.** Report the totals from Worksheet A, which includes your (and your spouse's/your parents') Earned Income Credit from IRS Form 1040, Form 1040A, Form 1040EZ, or Telefile.

• **Social Security Benefits.** When entering Social Security benefits, include benefits received for **every** child in the family. If Social Security checks are made payable to the parent for the student, be sure to place the benefit amount under the **parent's** untaxed income totals.

Worksheet "B"

- Payments to tax-deferred pension and savings plans.
- Untaxed portions of IRA and Keogh payments, 401(k) and 403(b) plans.
- Child support **received** for all children [total amount of child support you/your parent(s) received from Jan. 1, 2007, to Dec. 31, 2007.]
- Tax exempt interest income.
- Untaxed portions of pensions (excluding "rollovers," which must be identified as such on the IRS return).
- Military/clergy housing, food, living allowances.
- Cash support or any money paid on your behalf (include rent/mortgage, tuition, insurance paid by someone *other than the parent, if dependent*).

• ADJUSTED GROSS INCOME/ INCOME TAX PAID INFORMATION

- Use a completed 2007 tax return if at all possible when completing the financial

aid application.

- If your tax filing is delayed, *estimate* your information to meet the "on-time" UF aid deadline. If you estimate, be sure to update your application after your taxes are filed. Keep a photocopy of your tax return. You may be asked to provide a copy.
- When reporting U. S. taxes paid, do NOT report the amount of tax "withheld" and do NOT include self-employment taxes.
- If your responsible parent is remarried (even if they were not married in 2007), you **must** include your step-parent's income and asset information.
- If you/your parents are married and filed separate income tax returns, income information from both tax returns must be combined and reported.
- If you or your parents are divorced, separated, or widowed, **DO NOT** include information about your or your parent's spouse. For further assistance, call us at (352) 392-1275.

• ASSET INFORMATION

When answering questions pertaining to parent/ student assets, you must report the net worth of those assets **as of the date you complete the FAFSA. These items cannot be updated after filing the original form. Do not include financial aid you received.**

• WORKSHEET "C"

Read instructions for Worksheet "C" carefully before transferring your responses to the FAFSA. Information should be reported in this item when you/your parents have paid child support or reported as income Federal Work-Study, scholarships, fellowships and/or grants, Hope and Lifetime Learning tax credits, or AmeriCorps awards.

DRUG CONVICTION AFFECTING ELIGIBILITY

STUDENTS MUST ANSWER THE QUESTION ABOUT DRUG-RELATED OFFENSES. DO NOT LEAVE IT BLANK.

A drug-related conviction does not necessarily mean you are ineligible for aid. For more information about the UF's policy on alcohol and other drug use, as well as the federal policy on drug convictions and financial aid eligibility, see "UF Drug-Free Schools Policy" on page 11.

In the 2008-09 school year, we will focus our verification efforts on the following items that tend to be incorrectly reported on aid applications. You/your parents may be asked to document such items.

Do NOT submit copies of tax returns to Student Financial Affairs (SFA), unless we request them. When you receive your Federal Student Aid Report (SAR) from the federal processor, disregard any comment that indicates that you have been selected for verification. **We will notify you if you are selected for verification by our office.**

• MARITAL STATUS

Also see "Adjusted Gross Income/ Income Tax Paid" on this page.

You must report **marital status as of the date you file the FAFSA for all individuals about whom you give information.** If you are not married as of the date you sign the FAFSA, check "unmarried" even if you plan to marry during the award year. Intended spouses cannot be included in household size, and this item cannot be updated after filing the FAFSA. **If your natural mother and father are divorced and the responsible parent has remarried, when indicating the responsible parent's marital status, mark the box that says "married/remarried" and include income/asset information for both parent and stepparent.**

• NUMBER OF FAMILY MEMBERS IN HOUSEHOLD

Include only the number of people that you/your parents now support and for whom you/your parents will continue to provide more than 50% support between July 1,

VERIFICATION/ QUALITY ASSURANCE



What Happens if YOU are Selected?

Each year about 30 percent of students' financial aid applications nationwide are chosen for "verification": a process of confirming data supplied by the applicant and/or parents on aid applications. UF also must resolve discrepancies on students' aid applications and participates in the Federal Quality Assurance Program. Participation in this program allows us to establish verification criteria for UF and determine which student files must be verified.

Because of this, you should disregard any statement on your Federal Student Aid Report that you are being verified.

If your application is selected for verification or quality assurance, or if there are discrepancies on your aid application information, you will receive an email from us alerting you to check your financial aid status on ISIS at www.isis.ufl.edu to determine what documents to provide.

Aid funds cannot be disbursed to you until you have submitted all requested documents and the accuracy of your information has been checked. Do not submit any documents unless we request that you do so. This process can take six weeks or longer.

Do

- turn in all documents requested by SFA as soon as possible.
- be sure all documents are signed.
- be sure your name and UFID and/or Social Security number are on all documents you submit.
- keep photocopies of all information you submit and record the date you send in the documents.
- keep photocopies of tax returns and W-2s.
- call the IRS at 1 (800) 829-1040 if you need copies of your IRS forms.

Do not

- submit incomplete or illegible documents; if you do, they will be returned to you with a request for acceptable forms, causing a delay in processing your aid.
- submit photocopies of income tax forms with information covered up by another form.
- submit any documentation unless requested by SFA.
- Do not panic! Just be organized.

STUDENTS' RIGHTS & RESPONSIBILITIES

Your responsibilities are to:

- complete applications correctly and on time.
- read and understand all materials sent to you from SFA and other financial aid agencies or provided on the SFA Web site; keep copies of all forms and materials that you send in.
- know and comply with the rules governing aid you receive.
- provide all documentation and information requested by SFA.
- comply with the provisions of any promissory note and all other agreements you sign.
- register for the number of hours required for your aid disbursement (for financial aid enrollment requirements, go to: www.sfa.ufl.edu/receiving/enroll.html).
- maintain satisfactory academic progress (see www.sfa.ufl.edu/receiving/academicprogress.html).
- notify SFA of all resources not listed on your award letter.
- use aid only for expenses related to attending UF.
- check your GatorLink email account for financial aid info.
- keep your email and mailing addresses up to date with UF, as well as the state aid and federal aid processors.

You have the right to:

- be informed of correct procedures to apply for aid, cost of attendance, aid available, how financial need is determined, criteria for awarding aid, how academic progress is determined, and what you must do to continue receiving aid.
- be informed of the type and amount of your assistance, how much of your need has been met, and how and when you will be paid.
- appeal financial aid office decisions about your application.
- view the contents in your financial aid file, in accordance with the Family Educational Rights and Privacy Act.
- know the conditions of any loan that you accept.
- know the job description and pay rate for any job that you hold or for which you may apply.



GET CONNECTED AT UF

Your UFID & GatorLink

Your UFID (University of Florida ID Number), assigned to you by the University, is your primary identifier for all your UF records and transactions. It is printed on your Gator 1 ID card. You can also find out your UFID online at: www.it.ufl.edu/ufid.

You will use your UFID to conduct UF business. For instance, you will use it in conjunction with your GatorLink ID and password to access my.UFL and ISIS. To get a GatorLink account, go to: www.gatorlink.ufl.edu.

Your UFID vs. Your Social Security Number (SSN). Please note that when you apply for financial aid you will also be asked for your SSN. Your SSN does not function as an ID at UF; however, it is required by the federal government to process your financial aid application.

my.UFL: the UF Web Portal

Students can conduct most UF business through my.UFL.edu, including ISIS access, updating your mailing address, applying for on-campus student jobs, and accessing Gator Tickets for athletic events. You can also read daily UF announcements under Student News.

To access my.UFL, sign in using your GatorLink user name and password.

Update Your Mailing Address to Receive UF Business Correspondence:

sign in with your GatorLink ID and password, choose “My Account,” then “Update My Directory Profile.”

SFA Email Correspondence

Check your GatorLink email daily for important financial aid correspondence. SFA uses email as the primary way to communicate with financial aid applicants and recipients. SFA also generates emails directly from students’ financial aid files to inform them of requirements they still must complete to receive aid, including loans. Financial aid emails often provide a link directly to ISIS.

GatorLink Accounts

SFA sends business emails directly to your GatorLink email address. Make sure your GatorLink address is up to date and correctly configured to receive UF business correspondence. To check your GatorLink configurations, go to: www.gatorlink.ufl.edu.

Start a Financial Aid File—Keep:

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



Use ISIS: www.isis.ufl.edu

Check Financial Aid Status/Disbursement Info

You are responsible for keeping track of your financial aid file, before and after you receive your award notice. On ISIS under “Financial Aid” for 2008-09, choose from:

1. **Aid Status** (deferments, missing documents, verification, financial aid academic progress, etc.).
2. **Awards & Disbursements** (review your award; accept, cancel, or reduce work and loan awards; report additional aid).
3. **Additional Aid Reporting** (report aid not listed on your aid award; you can also do this under “Awards & Disbursements.”)

Complete Federal Direct Loan Requirements

To receive Federal Direct Stafford or Graduate PLUS Loans, you must complete all loan requirements through ISIS, including:

1. Accept your loan(s) under “Awards and Disbursements (not required for Graduate PLUS).”
2. Complete Direct Loan Entrance Counseling if you are a first-time borrower (see below).
3. Complete a *Master Promissory Note (MPN)*—if needed—by following prompts under “Financial Aid” under “Aid Status.” *Note:* You may also complete a *Master Promissory Note* by going directly to the federal MPN site at www.dlenote.ed.gov.

Complete Loan Entrance & Exit Counseling (Direct Loan and Perkins Loan)

On ISIS under “Financial Services,” choose “Entrance Counseling, Direct Loan” or “Exit Counseling, Student Loan.” Contact University Financial Services in S-108 Criser Hall at (352) 392-0738 for more information.

Complete Federal Perkins Loan Requirements

To receive a Federal Perkins Loan you must accept the loan on ISIS. Under “Financial Services,” choose “Perkins Loan Disclosure/Confirmation.”

Note: Perkins borrowers also must complete a *Master Promissory Note*. University Financial Services mails students letters on how to complete the MPN. For more information, contact UFS in S-108 Criser Hall or at (352) 392-0737.

Sign Up for Direct Deposit

To have your financial aid deposited directly into your checking account, go to ISIS: choose “Financial Services,” then “EFT Sign Up.” For more information, contact University Financial Services in S-108 Criser Hall or at (352) 392-0737.

On SFA's Web Site

Get financial aid program and application information; find out late-breaking news on our "News" feature; request a *Gator Aid: Financial Aid Application Guide*; take Financial Aid 101; apply for a student job; and access free scholarship search services, frequently asked questions, and more at: www.sfa.ufl.edu .

Financial Aid 101

SFA's financial aid primer for incoming students, or continuing students, answers questions such as how to keep track of your aid file, and how Florida Bright Futures and Florida Prepaid affect each other. Go to: www.sfa.ufl.edu/101/101.html .

Scholarship Finder/Cafe

SFA has a Scholarship Finder on our home page and a new Scholarship Cafe under development. Our site also links to free scholarship search services that provide personalized lists of student aid from national, state, public, and private sources. Go to: www.sfa.ufl.edu/101/scholarshipfinder.htm .

SFA Resource Center

SFA's Resource Center in S-107 Criser Hall provides students help with researching and applying for financial aid, including scholarships and part-time jobs. Students can access resources such as

ISIS, *FAFSA on the Web* (U.S. Department of Education's site), and free scholarship searches. The SFA Resource Center is open from 8:00 a.m.–4:30 p.m., Monday through Friday.

SFA Forms on the Web

Our site has forms often needed to complete the application process at: www.sfa.ufl.edu/pub/index.html. A few examples are *Federal Direct PLUS Applications*, petitions, and Verification forms (before printing verification forms check your "Aid Status" page on ISIS, or check with your financial aid adviser).

Other Helpful Web Sites

University of Florida
www.ufl.edu

UF Student Jobs
www.sfa.ufl.edu/job.html

UF Admissions Office
www.admissions.ufl.edu

UF Office of the University Registrar
www.registrar.ufl.edu

UF University Financial Services
fa.ufl.edu/ufs

UF Graduate School
gradschool.rgp.ufl.edu

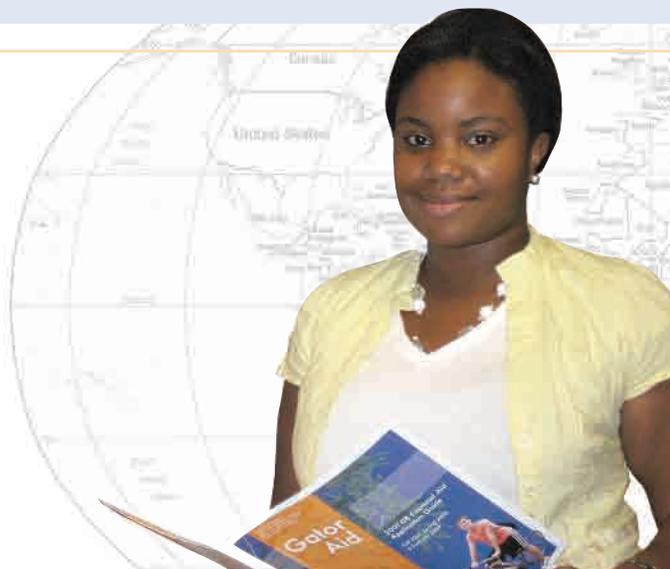
ECSI (UF's Perkins Loan Servicer)
www.ecsi.net

Federal Student Aid
www.studentaid.ed.gov

Direct Loan Servicing Center
www.dl.ed.gov

State of Florida Aid Programs
www.floridastudentfinancialaid.org

Florida Prepaid College Plan
www.florida529plans.com



Confidentiality

The University of Florida ensures the confidentiality of student records in accordance with State University System rules, state statutes, and the Family Education Rights and Privacy Act of 1974, known as the Buckley Amendment. Your family financial information and the type and amount of your aid are held in confidence, and information is released only with your written consent. <http://www.epic.org/privacy/education/ferpa.html>

UF Drug-Free Schools Policy

A summary of UF policies on the use of alcohol and other drugs is provided to you through the Division of Student Affairs Web site in response to the Drug-Free Schools and Communities Act Amendments of 1989 through the Division of Student Affairs Web site at: <http://www.ufsa.ufl.edu:16080/students/dfs.shtml>

ADDRESSES & PHONE NUMBERS

University of Florida

Office for Student Financial Affairs (SFA)

S-107 Criser Hall
P. O. Box 114025
Gainesville, FL 32611-4025
(352) 392-1275
(352) 392-1272 (V/TDD)
www.sfa.ufl.edu

SFA Satellite Offices

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

College of Law
164 Holland Hall
(352) 273-0620

College of Medicine
M-128 Health Sciences Center
(352) 273-7939

Colleges of Public Health and Health Professions; Nursing; Pharmacy; & Veterinary Medicine
G208 Student Services Center
HPNP Bldg., 101 Newell Drive
(352) 273-6202

MBA Financial Aid Office
P-102-I Peabody Hall
(352) 392-1275, ext. 3386



The *Gator Aid Application Guide* is published annually by the Office for Student Financial Affairs, Publications & Information Office, S-102-A Criser Hall.

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The Office for Student Financial Affairs has taken care to ensure the accuracy and timeliness of information in this application guide. However, contents are subject to change without notice because of changing federal and state legislation. All financial aid awards are contingent upon availability of funds and subject to revision.

U.S. Department of Education

Federal Student Aid (FSA) Programs

(Federal student financial aid info; request a FAFSA; help filling out FAFSAs; questions on your application status; duplicate SARs)
1 (800) 433-3243
1 (800) 730-8913 (TTY)
studentaid.ed.gov

Direct Loan Servicing Center Borrower Services

1 (800) 848-0979
www.dl.ed.gov

Florida Department of Education

Office of Student Financial Assistance

1940 N. Monroe Street, Suite 70
Tallahassee, FL 32303-4759
(State student aid programs)
1 (888) 827-2004
www.floridastudentfinancialaid.org

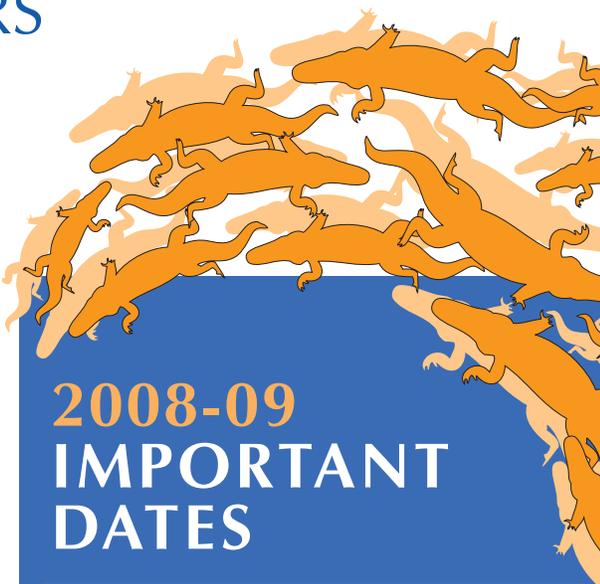
Hearing or speech-impaired students can call SFA's phone line for students with disabilities: (352) 392-1272 (V/TDD)

Students trying to contact a UF agency that does not list a TDD number can call the Florida Relay Service.

Dial **711**, or 1-800-955-8771 (TDD)
1-800-955-8770 (Voice)

SFA's Web site at www.sfa.ufl.edu is screen-reader friendly.

This document is available on request in other formats. Call SFA's phone line for disabilities.



2008-09 IMPORTANT DATES

January 1, 2008

Apply now for aid for 2008-09!

March 15, 2008

"On-Time" UF Financial Aid Application Deadline for 2008-09 aid

Apply weeks early to meet this deadline. The Office for Student Financial Affairs (SFA) must receive the results of your FAFSA with a calculated "Estimated Family Contribution" from the federal processor by this date for you to be considered "on-time." Financial aid is awarded first-come, first-served. Late applicants are considered for aid that remains after "on-time" applicants have been awarded.

June 30, 2009

Deadline to submit a FAFSA to apply for any federal aid program for 2008-09

Financial aid applications are reviewed without regard to race, creed, color, religion, age, disability, sexual orientation, sex, marital status, national origin, political opinions or affiliations, or veteran status.

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

UF UNIVERSITY of
FLORIDA
The Foundation for The Gator Nation