



**Inside:**

- [Academic Progress](#)
- [Deferments, Billing, & Financial Aid](#)
- [FAFSA on the Web](#)
- [Federal Phone No. Toll-Free](#)
- [Florida Bright Futures](#)
- [GRE Fee Waivers](#)
- [ISIS Status Checks](#)
- [Off-Campus Work Study](#)
- [Online Forms](#)
- [Payment Options](#)
- [Q & A: Transient Students/ Correspondence Courses](#)

## **Aid Calendar**

### **JUNE 30, 1999**

Pell Grant 1998-99 Deadline

### **JULY 1, 1999**

Summer A Short-Term Loan Application Deadline

### **JULY 23, 1999**

Summer A/B/C Deferred Fee Payment Deadline

### **AUGUST 1, 1999**

Summer B/C Short-Term Loan Repayment Deadline

### **AUGUST 23, 1999**

Fall Classes Begin

### **OCTOBER 15, 1999**

Last day to be considered for fall 1999 Federal Direct Loans (FDSL, FDUSL, FDPLUS)

## IMPORTANT PROCEDURE CHANGE for Federal Direct Stafford Loan Promissory Notes

The Office for Student Financial Affairs is pleased to announce a simplified Federal Direct Stafford Loan *Master Promissory Note* procedure beginning this year. The major feature of the new process is the *Master Promissory Note*, a multi-year promissory note that allows students, in most cases, to complete only one promissory note for all of their Direct Stafford loans at a single school. Understanding the new master note and how it works will be crucial to your future aid awards at the University of Florida (UF). Here's how it works:

1. The *Master Promissory Note* is new.

If you are a previous borrower, you will remember completing a separate promissory note for each new Direct Loan borrowed. Now, you will sign and return only *one* promissory note.

2. Also new--the **Federal Direct Unsubsidized Stafford Loan Acceptance Form**. Because there is no longer a separate promissory note for unsubsidized loans, if you receive an unsubsidized award an *Acceptance Form* will be included with your promissory note and/or financial aid award notice. The "acceptance" form lets us know that you **will** or **will not** accept an unsubsidized loan. This keeps us from disbursing, and you from subsequently having to return, money you do not want. **Returning an acceptance form is required to receive unsubsidized loan funds!**

3. Your *Master Promissory Note* does not show your specific loan amount, loan period, or type of your loan(s), because it will also serve as your note for future loans. To know how much you will receive, your loan period, and the type of your loan, refer to the *Financial Aid Award Notice* that accompanies your *Master Promissory Note*. You will also receive a *Disclosure Statement* from the Federal Department of Education with your specific loan information. Keep all *Disclosure Statements* for your records.

4. **Item #8 on the Master Promissory Note.** Do not enter information in Item #8. To remain eligible to receive your maximum loan eligibility, leave this item blank. If you wish to request less than is listed on your award letter, indicate this on your award letter, or contact us.

5. Which types of loans are covered by the promissory note? the Federal Direct Stafford/Ford Loan (Subsidized) and the Federal Direct Unsubsidized Stafford/Ford Loan. Federal Perkins Loans, Institutional loans, and Federal Direct PLUS Loans (for parents) are not covered.

**Please Note.** Because this process is new, in some cases during 1999-2000 more than one promissory note may still be required!

## NEW Resource Room

apply online \* look up jobs \* scholarship searches

Student Financial Affairs has created a Resource Room in S-107 Criser Hall for students and potential students at UF. Its express purpose is to enable students to research and apply for financial aid, including scholarships and part-time jobs.

Students can access (to name just a few resources): the U. S. Department of Education's "*FAFSA on the Web*" site; e-mail; and ISIS (UF's integrated student information system). The Resource Room is staffed by Federal Work-Study students available to help with use of the screens. The room is open from approximately 8:30 a.m. to 4:30 p.m. weekdays (except on state holidays). Come in and take advantage of this new opportunity!

### '99-2000 Federal Direct Loan Interest Rates & Fees

For new loans disbursed on or after July 1, 1999, interest rates will be as follows:

Stafford Loans 6.32%

PLUS Loans 7.72%

An additional bonus this year--origination fees for Federal Direct Staffords will be reduced from 4% to 3%.

**DIRECT DEPOSIT of your financial aid:** to sign up, go to S-108 Criser Hall, or use the web at: **DIRECT DEPOSIT** <http://fa.ufl.edu/ufs/forms/>

## Fee Payment & Deferments

**FACT No. 1** Students do not receive a bill from UF before the fee payment deadline detailing how much they owe for classes. After registering, students must calculate and pay fees using the "Tuition and Fee" brochure mailed to them before the term begins by University Financial Services (UFS). Students can also check their tuition fee debt and other university debts: using TeleGator (at 37GATOR); or using **ISIS** by selecting "More ISIS Services," then "Financial Information."

**FACT No. 2**--If you have a financial aid award (scholarships, grants, loans) and do not owe tuition/fees from a previous term, **your fees will be automatically deferred**--until the *deferred fee payment deadline*.

**FACT No. 3**--You will NOT receive a notice that your fees are deferred. To check your deferment status, use:

1. **ISIS** on the web; deferments become visible on ISIS just before each term begins **or**
2. **SFA TIPS**--dial (352) 846-11832.**or**
3. **TeleGator**--dial 37GATOR.

**FACT No. 4**--If you do not have a fee deferment but think you should, come to Student Financial Affairs, S-107 Criser Hall. Otherwise, you must pay your fees by the fee payment deadline *to avoid being charged a \$100 late payment fee*.

**FACT No. 5**--When you calculate your fees, if your financial aid won't be enough to cover your fees, you must pay the difference *before the fee payment deadline*.

**FACT No. 6**--After the fee payment deadline, you will receive a *Statement of Account* from UFS summarizing the status of your UF account. The statement will reflect **ONLY** debts still owed the university; it will not reflect either your deferment or any other financial aid credits. If you have a fee deferment, receiving your statement does **not** mean you have to pay these fees right away! *See Fact No. 2. You have until the deferred fee deadline to pay.*

## Financial Aid Disbursement

- Students generally receive financial aid beginning in the first week of classes, by **direct deposit** or by **mail at their local address from UFS**. Some programs (such as Pell Grant and Florida Bright Futures) require that disbursement be delayed until after the end of drop/add period.
- All unpaid UF debts (except prior-term fees) are deducted from financial aid before it is disbursed. *Prior-term fees* must be paid *before* aid can be disbursed.
- UFS disburses aid only after verifying your enrollment status and making sure you have no academic or financial hold (for prior-term fees).



## PAYMENT OPTIONS

You have several ways to pay your UF tuition fees and other debts. No matter what method of payment you use, all payments are applied on the basis of age of the debt. The oldest debt is **always** paid first. When you pay by credit card--using ISIS, TeleGator, or kiosks--you are charged a non-refundable \$24 surcharge (for unlimited charging during the term). The fee is added to your UF account the next business day.

1. In person at UFS at S-108 Criser Hall: by cash, personal check, cashier's check, money order, or debit/ATM card.
2. At blue student kiosks around campus: by debit/ATM card or credit card.\*
3. Using TeleGator: by credit card.\* To use TeleGator, dial 37GATOR.
4. Using **ISIS on the Web**: by credit card\*.

\* **MasterCard or Visa**

## Use ISIS To Check Aid Status

**Financial aid info**--the status of your financial aid file, documents still needed, your aid award, deferment status, and disbursement status--is available on the internet through ISIS--UF's online Integrated Student Information System. Use **ISIS** regularly to keep track of your financial aid file status. Select "More ISIS Services," then "Financial Information."

## Online forms may help if you are selected for verification



**If you are chosen for verification**--the federal process of confirming data supplied by applicants on their aid applications--our advice: don't panic. The best approach is to be organized. When you receive a request from us for documentation, gather the materials requested (mail away for them if necessary) and send them to us. The key is returning them quickly.

For photocopies of your IRS forms: call 1-800-829-1040; or go to 104 N. Main Street, Suite 301, Gainesville.

Forms you and your parents may need during verification are available on our web site. These forms are for printing only; they are not interactive. **Do not print and mail us these forms without instruction from us.** Generally, we mail the forms to you, but you may be asked to complete one and find it faster to download than wait for it by mail.

To open the forms you will need the free Adobe Acrobat reader plugin. A link to the Adobe site is clickable from our forms page. Adobe Acrobat can be time-consuming to use! A good rule: don't scroll through the document. Just open it, print it, and then close Acrobat.

## Academic Progress for Aid Recipients

Federal regulations require UF to review the academic progress of all students who receive federal student aid. The Office for Student Financial Affairs (SFA) notifies students who do not meet the required standards of academic progress after grades are posted each semester, including students on warning and probation. Students may appeal the denial of financial aid by submitting an appeal form, available from S-107 Criser. Postbaccalaureates must petition to receive financial aid.

Students receiving financial aid should become familiar with UF's Financial Aid Academic Progress Policy, printed in the *Undergraduate Catalog*, the *Gator Aid Handbook*, as a handout available from customer service in S-107 Criser, and in the wraparound that accompanies all financial aid award letters. The policy is also available on SFA's web site.

## Federal Student Aid Info Center Now Toll-Free

The Federal Student Aid Information Center is phasing out their toll phone line (319-337-5665). You can now call toll-free **1-800-4 FED AID (1-800-433-3243)** for all services formerly offered on the toll line, including application status checks, duplicate *Student Aid Report (SAR)* requests, changes to institutions listed on the *SAR*, and loan tracking. Application status checks and duplicate *SAR* requests can be made through an automated phone feature (select option 1). The toll line will continue to be available for the benefit of callers from foreign countries who are unable to call toll-free numbers in the U.S.

## GRE Fee Waivers

The Educational Testing Service of Princeton, NJ, and UF offer qualified students a waiver of fees for taking the Graduate Record Examination (GRE) each year. Fee waivers are available to financial aid applicants who meet fee waiver eligibility requirements, and they can be used for both the General and Subject GRE tests. GRE waivers are available to seniors only. Waivers for the testing dates in December 1999 will be available in the financial aid office in late August 1999. Waivers are given on a first-come, first-serve basis, and the supply is limited.

## Off-Campus Federal Community Service Jobs

Did you know that, in addition to hundreds of on-campus jobs, the Federal Work-Study (FWS) program also offers students the opportunity to use their FWS award to work off-campus? Off-campus FWS employers must be nonprofit or government agencies that perform work in the public interest. If this kind of work appeals to your interest, or is in line with your major, check the online job bulletin board and look under Federal Community Service. New organizations are admitted each semester, so check back. The Off-Campus FWS program provides students with wonderful experiences. If you have an FWS award, one of these jobs might be for you!

### **FAFSA** *on the Web* You Can Still Apply!

Financial aid is still available--take advantage of faster application time and instant editing of your application: use **FAFSA on the Web** available from the Federal Department of Education.

You will need an Electronic Access Code (EAC). If you have one from last year, use it. To request one, go to *FAFSA on the Web*. You will receive your EAC in seven to ten days by mail.

*FAFSA on the Web* (Macintosh-, PC-, and UNIX-compatible) is available using the domestic version of Netscape Navigator 3.0-4.05, and Internet Explorer 4.0 and 4.01 with Service Pack 1. Download these free from the site. To use *FAFSA on the Web*, go to: <http://www.fafsa.ed.gov/>

Federal School Code: 001535
-----------------------------

## Florida Bright Futures

*----special issues----*

The Florida Department of Education (FDEP) provides up-to-date information about Florida Bright Futures renewal requirements, reinstatements, appeals, distribution of funds and other topics on their web site at:
---

[Florida Bright Futures:http://www.firn.edu/doe/](http://www.firn.edu/doe/)

## Undergraduates in Graduate-Level Programs

According to the Florida Department of Education, students classified as undergraduates, enrolled in an undergraduate certificate or degree-seeking program, and taking graduate-level hours to satisfy an undergraduate program of study course requirements, can be funded for the graduate level hours at the undergraduate rate of tuition and fees for those hours.

## Florida Bright Futures (FBF) & Florida Prepaid

Students participating in the Florida Prepaid Plan who receive an FBF award can receive funds from both plans. Students' tuition and fees can be paid by the Prepaid Plan up to the amount of their eligibility. The FBF award pays any remaining amount of tuition and fees, then any outstanding UF bills. Any balance remaining is issued to the student.

## Students in 3/2 Programs

The Florida legislature is working on the issue of whether, and at what level, students in 3/2 programs of study will be funded through Bright Futures for classes taken at the graduate level. Watch our web site for an announcement of the resolution of this matter as soon as it becomes available!

## Q & A

### What is a "transient student"?

Transient students are UF students who elect to attend another school in the State University System for one term. Financial aid awarded at UF is processed here and sent to the other institution. To receive aid as a transient student, you must (1) be enrolled at least half time at an SUS member school and (2) provide a completed signed copy of a *Transient Form* to Student Financial Affairs by the following deadlines: fall term, August 1; spring term, December 1; summer term, April 1. See your financial aid adviser for more information!

### Can I get financial aid for correspondence courses?

Federal regs allow correspondence work taken in addition to regular coursework to be included in determining your enrollment status under the following conditions:

- the class must apply toward your degree or be remedial work taken to help you in your course of study.
- the class must be enrolled for and completed in the semester in which the hours are used to increase your enrollment status for financial aid purposes.
- the total hours cannot be more than the number of hours you are enrolled for through regular registration.

See your financial aid adviser for more information.

## Important URLs

University of Florida : <http://www.ufl.edu/>

Office of Student Financial Affairs : <http://www.ufsa.ufl.edu/SFA/>

E-Mail Hotline : [SFA\\_Student\\_Info@SFA.UFL.EDU](mailto:SFA_Student_Info@SFA.UFL.EDU)

## Financial Aid Phone Numbers

### Federal Student Aid Info

Questions on federal student aid; help filling out FAFSAs or correcting applications:

1 (800) 433-3243

1 (800) 730-8913 (TDD)

Questions on your application status; requests for duplicate SARs:

(319) 337-5665, or

1 (800) 433-3243

### Federal Direct Loan Applicant Services

1 (800) 557-7394

### Florida Dept. of Education

Office of Student Financial Assistance

325 W. Gaines Street

Room 255 Collins

Tallahassee, FL 32399-0400

1 (850) 487-0049 toll free

**Main Office:** Student Financial Affairs, S-107 Criser Hall, P. O. Box 114025, Gainesville, FL 32611-4025, (352) 392-1275

### Satellite Aid Offices

#### College of

#### Dentistry

*Tom Kolb*

Dental Tower D3-

#17A

Health Sciences Ctr.

(352) 392-0421

#### College of Law

*Trish Varnes*

164 Holland Hall

(352) 392-0421

#### College of

#### Medicine

*Eileen Parris*

M-128 Health

Sciences Ctr.

(352) 392-7800

#### Health

#### Professions,

#### Nursing,

#### Pharmacy, &

#### Veterinary

#### Medicine

*Ron Anderson*

CG-96, Health

Sciences Ctr.

(352) 392-6631

#### Master's in

#### Business

#### Administration

#### (MBA)

Bill Watson

P-102-I Peabody

Hall

(353) 392-1275

(ext. 3386)

---

Financial Aid NEWS is produced by the Information/Publications Services section of the Office for Student Financial Affairs, S-107-A Criser Hall, which provides financial aid services to help UF students meet educational costs. Editor: Susan Mickelberry.

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

**Financial Aid NEWS** is available in alternative formats for students with documented, print-related disabilities. For information, contact Student Financial Affairs' telephone line for students with disabilities: (352) 392-1272 (V/TDD); Florida Relay Service: 1 (800) 392-3008 (TDD).

This page last revised on August 28, 2000 at 8:16 am by Michael Daube.