



Aid Calendar

SFA Student Resource Center

August 14 - September 5, 2000

Registration Period Office Hours: 8:15 a.m.-5:00 p.m.
Phones: 8:00 a.m.-4:45 p.m.

Student Financial Affairs maintains a financial aid resource center in S-107 Criser Hall for students and potential UF students 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 Center 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). You can also access [the Resource Center here](#).

August 23, 2000

Fall Classes Begin

SEPTEMBER 1, 2000

Fall Fee Payment Deadline

October 15, 2000

Last day to be considered for fall 2000 Federal Direct Loans

2000-2001 Direct Loan Interest Rates & Fees

November 17, 2000

Fall Deferred Fee Payment Deadline

Interest rates for new loans disbursed on or after July 1, 2000:

- Stafford Loans 7.59%
- PLUS Loans 8.99%

DECEMBER 1, 2000

Fall Short-Term Loan Repayment Deadline

An additional bonus this year! Federal Direct Stafford origination fees will be reduced to 1%.

NEW REQUIRED FEDERAL DIRECT LOAN CONFIRMATION PROCESS

If you are awarded a Federal Direct Stafford Loan as part of your financial aid award package, beginning this year you must confirm that you will accept your loan before it can be disbursed. This keeps us from disbursing, and you from subsequently having to return, money you do not want.

We urge you to complete this requirement as soon as possible to ensure that your funds are disbursed at the beginning of the fall term. No loan funds will be paid to you until you go to the confirmation site and accept your loan.

The new requirement, instituted to encourage students to become actively involved in the loan process and to make informed decisions about the amount they borrow, is now in effect for both subsidized and unsubsidized Federal Stafford Loans, as a reminder to students that borrowing is a serious financial obligation.

To make the new requirement easy to complete, UF has added the confirmation site to ISIS. At this site, you will accept, reject, or reduce the amount of the loan offered to you.

Since last year, students have needed to sign only one promissory note-the Master Promissory Note-for all their Stafford Loans, including subsidized and unsubsidized loans, for multiple academic years. "Signing Stafford Loan promissory notes annually used to be the trigger for students to review their loan indebtedness and confirm that they actually wanted to borrow the amount of money offered", said Karen Fooks, Director for Student Financial Affairs. "Without a new note each year, it would be easy for students to lose track of how much they are borrowing and, at graduation, end up very surprised at the amount of their loan indebtedness. We want students to be in control of the amount they borrow."

To complete the confirmation process, go to the [Federal Direct Stafford Loan Confirmation Site on ISIS](#).

www.students.gov

The U. S. government has created a valuable student web portal to the U.S. government. At www.students.gov you can: register to vote, apply for federal student aid, buy savings bonds, e-file taxes, get a passport or a driver's license, register for the Selective Service, or contact your congressmen. Students.gov also provides you an Access America Student Account, an automated system that provides a simple, accurate way for students to access up-to-date information about their federal financial aid via the internet or phone.

check aid status on ISIS

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. ISIS: www.isis.ufl.edu

- Select More ISIS Services,
- Select Financial Information
- Select Financial Aid 2000-01

What Do You Know About: Fee Payment, Deferments, & Financial Aid?

Fee Payment & Deferments

Fact 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 on the web](#) by selecting "More ISIS Services," then "Financial Information."

Fact 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;
2. SFA TIPS (dial (352) 846-1183);
3. TeleGator (dial 37GATOR).

Fact 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 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 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 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).

Sign up for DIRECT DEPOSIT of aid on the Web:

1. Go to: www.isis.ufl.edu
2. Under "Financial Information," choose EFT Sign-up

online forms may help if you are selected for verification



If you are chosen for verification (the federal process of confirming data supplied by students on aid applications) our advice: don't panic. When you receive a request from us for documentation, gather the materials requested (mail away for them if necessary) and send them to us.

Forms you may need during verification are available on our web site. Generally, we mail you the forms, but you may be asked to complete one and find it faster to download than wait for mail. For photocopies of your IRS forms: call 1-800-829-1040; or go to 104 N. Main Street, Suite 301, Gainesville.

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.

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*:

Need Help Managing Debt? try consumer credit counseling service

Maybe you've just acquired your first credit card and are itching to use it. Maybe your credit card or other debt has become overwhelming to the point that you've resorted to working more and studying less to pay the bills.

Consumer Credit Counseling Service of Mid-Florida, a nonprofit, United Way agency offers free budget and credit counseling that can help students understand how to get out of debt and prevent future financial problems.

Counseling is available 24 hours per day by phone or in the office by appointment. As well as counseling, the agency offers a debt repayment plan, working with clients' creditors.

The agency has nine locations in the mid-Florida area. The Gainesville office is located at 1227 NW 16th Avenue. For more information, or counseling, call 1-800-245-1865 or (352) 371-2227; or visit the website at: www.cccsmidflorida.com

Florida Bright Futures:

ACCESS Your Bright Futures Award Eligibility Online

Every high school student or renewal student receives a Florida Bright Futures award letter or ineligibility letter from the State of Florida. To view your eligibility status, you can access your record on the Web using the SYSTEM ID and PIN number provided in the letter sent to you by the state. Access the FBFS site at: nwrdc.fsu.edu/fnbdmnu

Using your SYSTEM ID and PIN you can also update demographic information such as: name, address, date of birth, gender, Social Security Number, phone number, and e-mail address. You can also change your post-secondary institution (please note that UF's institutional code is 011).

You can also view eligible hours remaining on for both the academic year and entire scholarship, correspondence history, and current-year disbursement info (hours and dollars disbursed).

If you misplace your SYSTEM ID and PIN number, contact the state toll-free number (1-888-827-2004 to request replacement numbers, which will be mailed to you).

State of Florida Programs Academic Progress Appeals

Florida law provides an appeal process for students who do not meet academic progress requirements for renewal of state financial aid. The law allows exceptions to be made when students fall below the minimum grade point average and/or credit hours earned for a state award. Appeals may be filed under the following two circumstances: illness or emergency. Appeal forms are available from SFA and on the SFA website. Appeals must be received or postmarked within 30 days of the date you receive a Notice of Ineligibility from the State of Florida.

Access/update your FBFS information on the Florida Department of Education (FDE) web site at: nwrdc.fsu.edu/fnbdmnu

Send questions by e-mail to: osfabf@mail.doe.state.fl.us.

Write to: FDE, 325 West Gaines St., Room 255 Collins, Tallahassee, FL 32399-0400 (1-888-827-2004).

Toll-Free Federal Student Aid Info

The Federal Student Aid Information Center toll-free number is 1-800-4 FED AID (1-800-433-3243) for all services, 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 also be made, through an automated phone feature (select option 1).

Academic Progress for Aid Recipients

Federal regulations require UF to review the academic progress of all students who receive federal student aid. 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 submit 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, [available on this website](#), in the Undergraduate Catalog, the Gator Aid Handbook, and as a handout available from customer service in S-107 Criser.

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 testing dates after October 2000 will be available at SFA in late August 2000. 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 type of work appeals to you, check the online job board and look under Federal Community Service. New organizations are added each semester, so check back. If you have an FWS award, one of these jobs might be for you!

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 school. To receive aid as a transient student, you must (1) be enrolled at least half-time at an SUS 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?

Yes, if the following conditions are met:

- 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.

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: www.fafsa.ed.gov/



Financial Aid Phone Numbers

Federal Student Aid Info

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

questions on your application status (select option 1);
requests for duplicate SARs (select option 1):

- 1 (800) 433-3243
- 1 (800) 730-8913 (TDD)

Florida Dept. of Education

Bureau of Student Financial Assistance
325 W. Gaines Street, Room 255 Collins
Tallahassee, FL 32399-0400
1 (888) 827-2004 toll free

Federal Direct Loan Applicant Services

1 (800) 557-7394

Office for Student Financial Affairs

S-107 Criser Hall, P. O. Box 114025
Gainesville, FL 32611-4025
(352) 392-1275

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) 846-1384

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

Mike Menefee
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)

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

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