

**Office of
Student Financial Aid**
A Division of Student Affairs
Where Students Are First
The University of Georgia
www.uga.edu/osfa
(Also en español)



1 7 8 5

2005-06

APPLICATION INFORMATION

FALL SEMESTER 2005

SPRING SEMESTER 2006

SUMMER 2006



The University of Georgia

Division of Student Affairs
Office of Student Financial Aid

January 2005

Dear Student:

Whether you are a new or returning University of Georgia student the Office of Student Financial Aid (OSFA) is pleased to offer Web information (www.uga.edu/osfa) as well as access to a well-trained staff who are prepared to assist with questions you may have about our student financial aid programs. As you review our Web information please make note of any questions you have and call or email us at osfa@uga.edu. Those of you enrolled at the Gwinnett University Center should visit www.uga.edu/osfa/gwinnett for specific information pertaining to you.

The most important thing you can do to eliminate problems in the student financial aid application process is to apply as early as possible. The 2005-06 Free Application for Federal Student Aid (FAFSA) is available for electronic completion at www.fafsa.ed.gov. We strongly encourage you to file electronically as the processing time is half of the time required for a paper application. For those who are applying for the first time electronically, you may request your PIN at www.pin.ed.gov. If you do need a copy of the paper FAFSA you may call us and follow the instructions to request that a copy be mailed to you.

Completing the 2005-06 FAFSA will allow OSFA to determine your eligibility for federal and state need-based student financial aid programs. While the first responsibility for paying for college expenses belongs to students and their families there are a number of grant, loan and work programs available to assist with those costs.

If you file the FAFSA and are also eligible for the HOPE Scholarship you not need complete any other application to apply for HOPE. If you are interested only in the HOPE Scholarship and this is your first year at the University, please go to www.gsfc.org/hope to complete the electronic HOPE application.

In order to provide more timely responses to your application for student financial aid, OSFA uses your University assigned email address to inform you when new information is available for you to review on the Application Status option under the Student Financial Aid menu on the OASIS System. Those who are applying for admission to the University who list an email address in their admission file will also receive email notifications. It is very important you regularly check your email for messages from us.

Our office has a staff of counselors available Monday through Friday from 8:00 to 5:00 to answer your questions. If you are on campus, you are welcome to visit us in the Holmes/Hunter Academic Building beside the Arch on North Campus, or telephone (706) 542-6147 and ask for a counselor. It may not be possible for students and parents with disabilities to visit our second floor office. If this is the case, please let us know when you telephone and we will meet you in a convenient location. Our staff looks forward to providing assistance as you plan for this very important part of your educational experience.

Sincerely,

Susan D. Little
Director

IMPORTANT TELEPHONE NUMBERS AND WEB ADDRESSES

Office of Student Financial Aid	www.uga.edu/osfa	(706) 542-6147
Bursar:		
Payment Extension for Tuition & Fees and Food Services/Bookstore/Housing		(706) 542-2965
Loan, Grant or Scholarship Checks	www.bursar.uga.edu	(706) 542-2965
Admissions:		
Undergraduate	www.admissions.uga.edu	(706) 542-8776
Graduate	www.gradsch.uga.edu	(706) 542-1739
Law	www.lawsch.uga.edu	(706) 542-7060
Registrar	www.reg.uga.edu	(706) 542-4040
Food Services	www.uga.edu/~food-serv	(706) 542-1256
Housing	www.uga.edu/~housing	(706) 542-1421
Student Employment (Clark Howell Hall)	www.uga.edu/career	(706) 542-5284
Federal Processor (FAFSA Status; Duplicate Student Aid Report)	www.fafsa.ed.gov	1-800-433-3243
HOPE Information	www.gsfc.org	1-800-505-4732
University of Georgia Information	www.uga.edu	(706) 542-3000
To Apply for Federal Student Aid On-Line	www.fafsa.ed.gov	
Scholarship Searches	www.uga.edu/osfa/announcements.html	
	www.fastweb.com	
	www.collegeboard.com	
	www.finaid.org	
	http://apps.absolutelyscholarships.com/exec/scholarship	
Federal Trade Commission (Scholarship Scams)	www.ftc.gov/bcp/online/edcams/scholarship	
Federal Direct Loan (General Information)	www.ed.gov/DirectLoan	
Federal Direct Loan (Site for current borrowers - students and parents)	www.dlsvicr.ed.gov	

The University of Georgia is an Equal Opportunity/Affirmative Action Institution and does not discriminate on the basis of race, color, sex, religion, national origin, age, disability, or veteran status in its programs or activities. The Director of the UGA Equal Opportunity Office at 3 Peabody Hall, Athens, Georgia 30602 (telephone 706-542-7912) has been designated to handle inquiries regarding these non-discrimination policies.

TABLE OF CONTENTS

2005-06 APPLICATION PROCESS	1
Overview	1
Priority Consideration Deadline & Application Process Defined	1
When Aid Pays School Charges	1
Free Application For Federal Student Aid (FAFSA)	1
PIN	1
Income Tax Returns	1
Student Aid Report (SAR)	2
UGA Aid Application Status	2
Verification Process	2
Early Award System	2
Electronic Financial Aid Award	2
Important Loan Notice	3
GENERAL INFORMATION	3
Basic Student Eligibility	3
Cost of Attendance	3
Established Financial Need	3
STUDENT FINANCIAL AID POLICIES	4
Disclaimer	4
Academic Assistance Courses	4
Summer Aid Deadlines	4
Retroactive Aid Awards	4
Full Time/Half Time Enrollment Status	4
Loans & Enrollment Status	4
Dropping Courses vs Withdrawing	4
Incomplete Grades	5
Independent Study Courses	5
Graduate or Professional Students	5
Admission Classification	5
Additional, Different Bachelor's Degree or Teacher Certification or Preparatory Coursework	5
In-Service Education	5
Fee Payment, Deferments, and Aid Disbursement	6
Outside Sources of Aid	6
Qualified State Tuition Plans	6
Eligible Non-Citizen Confirmation	6
Ineligible Non-Citizens	7
Selective Service Registration	7
Aid & Taxes	7
Study Abroad	7
Employee Tuition Assistance Program	7
Quality Assurance Program	7
Fee Waivers	7

TABLE OF CONTENTS

TYPES OF AID	7
Grants/Scholarships	8
Federal Pell Grant	8
Federal Supplemental Educational Opportunity Grant (FSEOG)	8
Leveraging Educational Assistance Partnership (LEAP) Grant	8
HOPE Scholarship	8
Law Enforcement Personnel Dependent (LEPD) Grant	10
Georgia Public Safety Memorial Grant	10
Georgia HERO Scholarship	10
ROTC Scholarships	11
Scholarships	11
Student Resource Center	11
Federal Work-Study Program (FWS)	11
Loan Programs	11
Federal Direct Loan Process	11
Promissory Notes & Entrance Counseling	11
Loan Disbursement	12
Subsidized Loans	12
Unsubsidized Loans	12
Grade Level/Loan Year	12
Annual Loan Maximums	12
Aggregates	12
Proration	13
Multiple & 30 Day Delay Disbursements	13
Origination Fee & Interest Rate	13
1.5% Rebate	13
Federal Direct Parent (PLUS) Loan	13
FAFSA	13
Interest Rate	13
Repayment	13
Disbursement	13
Recourse When PLUS Denied	13
How To Request PLUS	14
Federal Perkins Loan	14
Federal Student Aid's Student Loan Ombudsman's Office	14
Service Cancellable Stafford Loans	14
HOPE Teacher & Promise Scholarship (forgivable loan) Programs	14
Debt Management	15
Loan Consolidation	16
SATISFACTORY ACADEMIC PROGRESS POLICY	16
Measurement of Quality	16
Undergraduate Students	16
First Dismissal	17
Second Dismissal	17
Graduate Students	18
Measurement of Quantity	18
Undergraduate Students	18

TABLE OF CONTENTS

Graduate Students	19
Evaluation	19
Transfer Students	19
Mandatory Academic Assistance Credit Hours	19
Independent Study	19
Study Abroad/Student Exchange Programs	19
Appeals Process	19
Re-establishing Eligibility	19
Academic Dismissal and Financial Aid Eligibility	19

Dates To Remember...

The priority consideration deadline for completion of the 2005-06 application process is **March 1, 2005**. Applications submitted after this date will be considered only for those Federal Campus-Based aid programs with funds still available. Check your Application Status on OASIS to see if your application process is complete.

In any event, if you have not completed the application process by the following dates, you should be prepared to pay all educational costs, including tuition and fees, housing and food services. You will receive your student financial aid once processing is complete.

Fall 2005 by August 1, 2005
Spring 2006 by December 1, 2005
Summer 2006 by May 1, 2006

***APPLICATIONS FOR AID MUST BE COMPLETED ANNUALLY.
APPLICATIONS FOR THE 2005-06 ACADEMIC YEAR CAN BE FILED
ELECTRONICALLY JANUARY 2, 2005.***

The following University of Georgia locations are approved for federal student aid purposes by the U.S. Department of Education:

✓ Athens ✓ Fort Valley ✓ Gwinnett University Center ✓ Tifton

**ALL INFORMATION WAS CURRENT WHEN PRINTED.
CHANGES MAY OCCUR WITHOUT NOTICE.**

2005-06 APPLICATION PROCESS

OVERVIEW

All graduate and undergraduate students must complete the **entire 2005-06 Free Application for Federal Student Aid (FAFSA) process** in order to receive consideration for federal and/or state aid. The sole exception to this requirement is for students applying **ONLY** for the HOPE Scholarship. HOPE applicants should refer to page seven *HOPE Scholarship* for the specific instructions on completing the **Electronic** HOPE Application (e-HOPE) in lieu of the FAFSA. The FAFSA application process is used to determine your eligibility for aid such as the Federal Pell Grant, Federal Direct Loans, including the Federal Direct Parent Loan for Undergraduate Students (PLUS), the HOPE Scholarship, and limited funded federal/state **campus-based aid**, i. e. Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), Federal Perkins Loan and the Georgia Leveraging Educational Assistance Program (LEAP).

PRIORITY CONSIDERATION DEADLINE & APPLICATION PROCESS DEFINED

Students can apply for the Federal Pell Grant and/or Federal Direct Loans by completing the 2005-06 FAFSA process any time during the 2005-06 award year. Federal **Campus-Based** funds such as the FSEOG, FWS, Federal Perkins Loan, LEAP and OSFA awarded scholarships are limited. Students who complete the **entire application process** which consists of submitting the 2005-06 FAFSA, completing the Verification process (if selected), furnishing us any other requested documentation (citizenship, Selective Service registration, etc.) no later than March 1, 2005, will comprise the **initial group** of students who receive **priority consideration** when we award these funds. If funds still remain after we have considered and awarded the eligible students in this initial group, we then consider and award eligible students who completed the application process by March 2, 3, 4, etc. until these funds are exhausted. The aid application process may take four or more weeks during peak processing times.

WHEN AID PAYS SCHOOL CHARGES

If you do not receive your **electronic** 2005-06 Financial Aid Award by the semester deadlines reflected on **page iii** of this document you should plan to pay **all** educational costs for that term. Your aid will be disbursed to you once you complete the process. Also, if you are awarded Federal Direct Loans, those funds are not available until you have returned your signed 2005-06 Financial Aid Award to us, have returned a correctly completed Federal Direct Loan Master Promissory Note (if required) to the University Student Accounts Office by the stated semester deadline dates and completed any required loan entrance counseling.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

We have the paper 2005-06 FAFSA available in the **Office of Student Financial Aid (OSFA)** January 3, 2005; however, we urge you to **electronically** complete and submit the 2005-06 FAFSA or your 2005-06 Renewal FAFSA which are available January 1, 2005. Visit the FAFSA on the Web home page at **www.fafsa.ed.gov** for more information. Students and parents who **electronically** file make fewer errors and the process is much faster than filing the paper FAFSA. We encourage electronic filers to print and complete the Pre-Application Worksheet before actually completing the Web based 2005-06 FAFSA. You can print the Pre-Application Worksheet from Section 1 of the FAFSA on the Web home page. The UGA Title IV school code is **001598**. You may contact us for a paper 2005-06 FAFSA if you do not have computer access or choose not to file electronically.

Use your name exactly as it appears on your Social Security Card. Do not use nicknames, abbreviations, or middle names as first names. The U. S. Dept. of Ed. requires your name on the FAFSA to identically match your name on Social Security Administration records. You will be required to submit additional information if there is a name conflict.

PIN

Those students who submitted a 2004-05 FAFSA should have received a **Personal Identification Number (PIN)** from the U. S. Department of Education (U.S. Dept. of Ed.). The PIN serves as your personal identifier and permits you to access your personal information in various U.S. Dept. of Ed. systems. Your PIN also serves as your **electronic** signature for U. S. Dept. of Ed. purposes, so do not share it with anyone. If you cannot locate your PIN or do not have one, go to **www.pin.ed.gov** to request a PIN. Once you receive your PIN, you can then complete and submit the **electronic** FAFSA. Parents of dependent students also need to request a PIN.

INCOME TAX RETURNS

When providing Federal Income Tax information on the FAFSA or Renewal FAFSA, use **completed** 2004 U.S. Income Tax

Return(s). Using estimated tax information or failing to complete all required items on the FAFSA will require correction which can substantially lengthen the application process.

STUDENT AID REPORT (SAR)

If you provide your **e-mail** address on your 2005-06 FAFSA, the U.S. Dept. of Ed. Central Processing System (CPS) will send you a PIN e-mail containing a direct link to your PIN (if you don't already have a PIN); and a Student Aid Report (SAR) **e-mail** notification containing a direct link to your data on "SAR on the Web". You will receive this notification approximately one week after submitting your completed electronic 2005-06 FAFSA to the CPS. If you do not provide your e-mail address on your FAFSA, the CPS will send you a green paper SAR and if you do not have a PIN, they will also mail you a PIN. You will receive these document approximately three to four weeks after you submit your complete FAFSA. Review the SAR for accuracy. If the SAR needs corrections, make them on Part 2-Information Review Form, provide appropriate signatures **and send Part 2 to OSFA**. We then **electronically** transmit and receive the corrections. **If the SAR is correct, do not submit it to OSFA.**

UGA FINANCIAL AID APPLICATION STATUS

Students who have applied for aid but do not have a 2005-06 Early Award on **OASIS** (see below) or have not received the **electronic** notice of their 2005-06 Financial Aid Award can **electronically** review their financial aid award status by accessing the "Application Status" option under the *Student Financial Aid Menu* on the **OASIS** system <https://oasisweb.uga.edu> . Application Status will indicate if and what additional information we still need to complete your aid application process.

VERIFICATION PROCESS

The U.S. Dept. of Ed. created a Verification Process to confirm the accuracy of information submitted on the FAFSA. Your SAR may indicate your application was selected for Verification. However, UGA participates in the U.S. Dept. of Ed.'s Quality Assurance Program (QAP) so only students who receive Verification Worksheets from us are required to complete the process at UGA. Even if your SAR does not state you have been selected by the U.S. Dept. of Ed., you may be required to complete a Verification Worksheet and provide tax forms. **You should only provide tax documents if we request them.** At a minimum, we will ask you to verify the following: Adjusted Gross Income, federal income taxes paid, untaxed income, household size, and number of family members in college. **If requested, complete the Worksheet and submit copies of all 2004 signed federal income tax returns and W-2 forms.** As part of the Verification Process, it may become necessary for you to submit additional information. You should promptly submit the requested information to us. If discrepancies are noted between the information submitted on your FAFSA and the Verification documents, we will electronically transmit the correct information to the U.S. Dept. of Ed. Central Processing System (CPS). We will contact you if we need additional information to process your application for student financial aid. Please respond promptly to prevent delays in processing your application for aid. **We cannot determine your aid eligibility until the Verification Process is complete.**

EARLY AWARD SYSTEM

Many students complete the 2005-06 FAFSA process or are awarded a scholarship prior to our receiving the 2005-06 Academic Year tuition information needed to generate an official **electronic** 2005-06 Financial Aid Award. Our Early Award System will provide a reasonable **estimate** of 2005-06 financial aid awards. This early award information is available to students through the OASIS System <https://oasisweb.uga.edu> under the *Student Financial Aid Menu*.

ELECTRONIC FINANCIAL AID AWARDS

Following the Spring 2005 Semester and once tuition rates are finalized by the Board Of Regents we begin officially awarding aid to students who have completed the 2005-06 application process. All UGA students are required to register a MyID which creates a UGA e-mail address. In the 2003-04 Award Year, we began using your UGA e-mail address as the preferred mechanism to **electronically** notify you of the availability of your Financial Aid Award on the **UGA Online Access to Student Information Systems (OASIS)** <https://oasisweb.uga.edu>. If you are a new UGA student who has not yet created a MyID, we will send your notification to the e-mail address that you provided on your Admissions application. It is critical that you regularly check your e-mail account and delete old e-mails in order to avoid reaching your disk space capacity; otherwise your electronic Award notification may be rejected by your account. For more information about e-mail notifications from OSFA, see www.uga.edu/osfa/myfa-email.html.

When you access your 2005-06 Award on OASIS, review all Award messages and the information we provide concerning the types of aid included on your Award. If your award includes the offer of Federal Work-Study (FWS) assistance and/or student loans, you will be directed to print, sign and return a copy of your Award to us. Gift aid (HOPE Scholarship, Federal Pell Grant etc.) is automatically accepted for you at the time of the award. We also notify applicants who requested aid that is not available.

IMPORTANT LOAN NOTICE

NEW UGA federal student loan borrowers who are eligible for and request a Federal Direct Loan or a Federal Direct Parent (PLUS) Loan, will receive a **PROMISSORY NOTE** from the Student Accounts Department in the Bursar's Office. It must be completed and returned in the envelope provided. Also, first time federal student loan borrowers will be directed to electronically complete federally required loan entrance counseling. To receive the Promissory Note, you must first have indicated on your 2005-06 Financial Aid Award the amount of the awarded loan you wish to accept and then returned a signed copy of the award to OSFA. Student borrowers who received a loan at UGA during the 2004-05 academic year signed a Master Promissory Note for that loan and will not be required to sign another Promissory Note in 2005-06. Please refer to pages 10-15 of this document for additional information regarding the Federal Direct Loan Program.

Students who meet the general eligibility requirements (including admission into a degree-seeking program) will have their eligibility for aid determined when we have received valid electronic SAR data and, if selected, all requested Verification information.

IMPORTANT

You have completed the application process once OSFA has received your signed Award and, if applicable, your Federal Direct Loan Promissory Note has been correctly completed and returned to the Student Accounts Department in the Bursar's Office.

GENERAL INFORMATION

BASIC STUDENT ELIGIBILITY

To be considered for student financial aid you must:

- be a United States citizen or eligible non-citizen of the United States (see page 6); and,
- have been accepted for admission to an approved degree-seeking program or Teacher Certification program by the Office of Undergraduate Admissions or the Office of Graduate Admissions; or be currently enrolled in an approved degree-seeking program or Teacher Certification program (students whose degree program status changes should contact OSFA); and,
- be making progress toward the completion of your course of study according to the "Satisfactory Academic Progress Policy for Student Financial Aid Recipients (page 15)"; and,
- not be in default on a Guaranteed Student/Federal Stafford Loan, Federal Direct Loan, Federal Parent (PLUS) Loan, Federal Direct Parent (PLUS) Loan, Federal Supplemental Loan, National Direct/Defense Student Loan, Federal Perkins Loan, Health Professions Loan, Income Contingent Loan or Federal Consolidation Loan received at any institution; and,
- not owe a refund on a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Student Incentive Grant, or Leveraging Educational Assistance Program award received while attending any institution; and
- have a valid Social Security Number; and
- register with the Selective Service, if required; and
- have resolved any drug conviction issue.

COST OF ATTENDANCE

The Cost of Attendance (COA) for student aid purposes is an estimate of the cost for a student to attend the University of Georgia. It is based on the student's residency, program of study and whether the student will live on or off campus while attending the University. The COA includes tuition and fees, books and supplies, room, board, and living expenses. The COA for students enrolled **only in Independent Study courses includes only tuition and fees and books and supplies**. Students with child care, computer or study abroad expenses should contact us to document allowable expenses. Students receiving either a Federal Direct Loan, or a Federal Direct Parent (PLUS) Loan will also have average mandatory loan fees added to their COA. **Aid packages that include State or Federal need-based assistance cannot exceed COA.** Out-of-state students receiving out-of-state tuition waivers will be awarded using a Georgia Resident COA.

ESTABLISHED FINANCIAL NEED

Established Financial Need is the difference between the Cost of Attendance (COA) at UGA and your Expected Family Contribution (EFC). The U.S. Dept. of Ed. uses the information you provide on the FAFSA and a formula established by law to calculate your EFC. The formula considers the reported family income and assets and makes adjustments based on the number of household

members and the number of those members other than parents who are in college. The Federal Processor electronically provides your EFC to OSFA. The EFC **does not** represent an amount of money owed to the University. It is used to determine Established Financial Need. The Federal Perkins Loan, Federal Work-Study (FWS), Federal Supplemental Educational Opportunity Grant (FSEOG), Leveraging Educational Assistance Partnership (LEAP) and Federal Direct Subsidized Loan are awarded based on Established Financial Need.

STUDENT FINANCIAL AID POLICIES

DISCLAIMER

OSFA reserves the right, on behalf of the University, to **review and cancel** awards at any time if you fail to meet the requirements of the Satisfactory Academic Progress Policy for Student Financial Aid Recipients or because of changes in your financial or academic status, academic program, resident status, enrollment status, etc. All student financial aid awards are contingent on the availability of funds.

ACADEMIC ASSISTANCE COURSES

Only the first thirty attempted semester hours of non-degree undergraduate credit course work (including mandatory Academic Assistance) are counted when determining a student's enrollment status for aid purposes. Voluntary Academic Assistance, audited and Regents' Test remediation courses are **not considered** in determining enrollment status for aid eligibility.

SUMMER AID DEADLINES

Students who plan to first apply for aid in the Summer of 2006 must transmit their 2005-06 FAFSA in time for it to **reach** the Federal Processor no later than June 30, 2006. Also, OSFA must receive your valid Student Aid Report (SAR) while you are still enrolled and otherwise eligible. No aid can be awarded if either of these deadlines is missed.

RETROACTIVE AID

If the semester(s) for which you are requesting aid has ended AND you are no longer enrolled, you will usually not be eligible for a retroactive aid award. If you are in Verification when the semester ends, you MAY be eligible once Verification is complete. Federal Direct Loan processing deadlines require loans to be processed before the last day of class. Please contact us if you have questions.

FULL TIME/ HALF TIME ENROLLMENT STATUS

	Fall/Spring		Summer	
	Full Time	Half Time	Full Time	Half Time
Undergraduate	12	6	12	6
Graduate (Except below)	9	5	6	3
Law(JD), PHARMD and DVM	12	6	6	3

This chart reflects the number of credit hours required for student financial aid recipients for full and half time enrollment during the 2005-06 school year. Your enrollment status affects your eligibility for various types of assistance.

Your official UGA enrollment status is determined each term by the number of hours in which you are officially registered at the end of Phase III (Drop/Add) Registration. For example, if you enroll full time, receive aid that was contingent on full time enrollment and then drop to less than full time before the closing of Phase III Registration you will be required to repay that aid.

LOANS & ENROLLMENT STATUS

If you receive a Federal Direct Loan or your parent receives a Federal Direct Parent (PLUS) Loan you must maintain at least half time enrollment **at all times** (see Full Time/Half Time Enrollment above). Dropping below half time enrollment at any time may result in subsequent loan disbursements being canceled. If you later re-enroll at least half time, you must contact us to confirm your loan status.

DROPPING COURSES VS WITHDRAWING

Dropping a course(s) during the official Drop/Add period at the beginning of each term will result in that course(s) not being counted or considered in determining your aid eligibility for that term. Dropped semester hours do not count toward HOPE eligibility or

Satisfactory Academic Progress (SAP) standards. No grades are posted for dropped hours. However, hours from which you withdraw will be considered as enrolled and attempted hours for purposes of determining HOPE eligibility and the quantitative portion of the Satisfactory Academic Progress (SAP) standards. Withdrawing from a course results in a grade of W or WF which will appear on your official UGA academic transcript.

INCOMPLETE GRADES

When a grade of incomplete is replaced with a final grade your eligibility for the HOPE Scholarship and/or other aid will be reviewed again. This may result in a request for repayment of aid already received and/or cancellation of future aid. Please read the *Satisfactory Academic Progress Policy For Student Financial Aid Recipients* beginning on page 15 for additional information regarding the potential adverse impact of incomplete grades on financial aid eligibility.

INDEPENDENT STUDY COURSES

If you are enrolled **only** in Independent Study courses your enrollment status can never be considered to be more than half time. Students enrolled in both regular **and** Independent Study courses may have reduced student financial aid eligibility as shown in this chart. Students may also owe a partial repayment or fail to meet Satisfactory Academic Progress (SAP) standards if courses are not completed by the end of the regular term. Aid for Independent Study is awarded only for the term in which you register for the Independent Study course(s). UGA Independent Study students should refer to <http://www.gactr.uga.edu/id/> for additional information regarding federal financial aid and/or HOPE Scholarship aid eligibility. **Students should also contact Student Accounts regarding the special aid disbursement rules for Independent Study.**

Enrollment Hours for Student Aid Recipients Regular/Independent Study			
Regular	Independent Study	Adjusted Total Course Load	Status
0	6-12	6	Half time
2	6	6	Half time
3	3-9	6	Half time
6	3	9	Three-quarters time
6	6	12	Full time

GRADUATE OR PROFESSIONAL STUDENT

U. S. Dept. of Ed. regulations define a graduate or a “professional student” as a student who is enrolled in a course of study that is beyond the bachelor’s degree level or is enrolled in a program leading to a first professional degree; has completed at least three academic years of full-time study, either before entrance into the program or as part of the program itself; and is not receiving federal aid as an undergraduate for the same period of enrollment. Bachelor’s degree students enrolled in the Bachelor of Forest Resources, Social Work, and Journalism degree programs are **not** professional students for the purposes of applying for student financial aid. However, Doctor of Pharmacy and Doctor of Veterinary Medicine students do meet the federal definition of a professional student.

ADMISSION CLASSIFICATION

Irregular, non-degree, transient, unclassified post-graduate, and provisionally admitted students are generally not eligible for federal or state student financial aid unless they can qualify under one of the categories in the following paragraph. HOPE Scholarship recipients may contact us to request information on receiving HOPE as a transient student at another HOPE eligible institution.

ADDITIONAL, DIFFERENT BACH DEGREE OR TEACHER CERT OR PREP COURSE WORK

If you have a bachelor’s degree and are enrolling in a **different** bachelor’s degree or a Teacher’s Certification program or are taking preparatory course work to enter a **different** second bachelor’s degree program, after you complete the FAFSA process we will send you a “**Certification of Enrollment in Post-Baccalaureate Course Work**” form to be completed and returned to OSFA. Students enrolled in a Teacher Certification program are eligible to apply for Federal Direct Loans or Federal Direct Parent (PLUS) Loans. Students must be enrolled in at least six hours each semester. If you are not working toward a **different** degree or a Teacher Certification or not taking required preparatory courses for admission to a **different** second bachelor’s or graduate program, you are not eligible to receive federal student financial aid.

IN-SERVICE EDUCATION

If you enroll in In-Service Education courses you **may** be eligible to receive aid if you are in a degree-seeking program. You must obtain a certification letter from us for each course.

FEE PAYMENT, DEFERMENT & AID DISBURSEMENT

The Bursar's Office Web site at <http://www.bursar.uga.edu/> provides a wealth of information regarding your student account, payment deadlines, and aid disbursement. The "Student Accounts and Financial Aid" section of each semester's OASIS Schedule of Classes also provides important information. If you pre-register for classes, note the Payment Deadline on your Student Account Summary which can be accessed in OASIS. Failure to pay by the deadline indicated on your student account summary will result in late fees, flags on your student record and even schedule cancellation.

Students who have been awarded student financial aid may be eligible for student account deferments. Questions concerning deferment should be directed to the Student Accounts Department in the Bursar's Office (706)542-2965. If all aid eligibility requirements have been met, checks are mailed ten days before the semester begins for students who are pre-registered for the required number of hours and have no flags or holds on their records.

OUTSIDE SOURCES OF AID

You must report to OSFA any aid you receive or expect to receive from an outside source regardless of when you receive notification of the award. This includes scholarships, grants, loans, VA education benefits and assistantships or fee waivers. The receipt of such aid may result in a reduction, cancellation, and/or repayment of your award(s).

QUALIFIED STATE TUITION PLANS

Some states sponsor plans referred to as Qualified State Tuition Programs (QSTP's). Because these plans are covered in section 529 of the federal tax code, they may also be called section 529 plans. There are two types of QSTP's which are treated differently in determining student aid eligibility.

- ***Prepaid tuition plans*** allow the pre-purchase of tuition credits for the student. Prepaid tuition plans are not reported as assets when completing the FAFSA; however, we must consider distributions from the plan as a student resource when determining the student's eligibility for other types of financial aid.
- ***State-sponsored college savings plans (529 Plans)*** allow a benefactor to deposit money into an account that will be used for the student's college expenses. This type of plan is essentially a special education savings account and is considered an asset **of the owner** and not the beneficiary (student); therefore, we do not consider any distributions from this plan when determining the student's eligibility for other types of financial aid. The Georgia Higher Education Savings Plan is a state-sponsored college savings plan.

OSFA urges all students to carefully review the Satisfactory Academic Progress Policy for Student Financial Aid Recipients on pages 15-19 of this document.

ELIGIBLE NON-CITIZEN CONFIRMATION

Students applying for federal Title IV aid as eligible non-citizens whose citizenship status is not confirmed on the SAR must provide OSFA with documentation. OSFA will then initiate a secondary confirmation with the United States Citizenship and Immigration Services (USCIS). This confirmation must be received before students can be awarded any aid. The general requirement for eligible non-citizens is they are in the U.S. for other than a temporary purpose. To be considered for financial assistance through the Office of Student Financial Aid, you must have one of the following citizenship or eligible resident classifications and documentation if requested:

1. U.S. Citizen
2. U.S. National (includes natives of American Samoa and Swain's Island)
3. Permanent resident of the U.S. who has a Permanent Resident Card (Form I-551, since 1997) or Resident Alien Card (Form I-551, before 1997) or an Alien Registration Receipt Card (Form I-151, issued prior to June 1978), or an Arrival/Departure Record (Form I-94) stamped with the notation "Processed for I-551, Temporary Evidence of Lawful Admission for Permanent Residence" or "Temporary Form I-551, Admission for permanent residence at—".
4. Citizens of the Federated States of Micronesia and the republics of Palau and Marshall Islands. NOTE: These students are eligible only for Federal Pell Grants, Federal Supplemental Opportunity Grants or Federal Work-Study (FWS). They are not eligible for federal student loans.
5. A non-citizen who has a valid I-94 with one of the following endorsements
 - a. Refugee
 - b. Cuban-Haitian Entrant
 - c. Asylee
 - d. Parolee

INELIGIBLE NON-CITIZENS

Individuals with any of the following statuses **are not eligible** for any financial assistance administered by this office:

Application for Voluntary Departure (Form I-797); Employment Authorization Card (Form I-688A), Employment Authorization Documents (Form I-688B or the I-766), or the Temporary Resident Card (Form I-688). Nonimmigrant visas such as F-1, F-2, or M-1 Student Visas, B-1 or B-2 Visitor Visa; J-1 or J-2 Exchange Visitor Visa; H or L series Visa (which allow temporary employment in the U.S.), or a G series Visa (pertaining to international organizations), or a Notice of Approval to Apply for Permanent Residence (I-171 or I-464) or an I-94 stamped "Temporary Protected Status".

U. S. citizens also must provide documentation if their citizenship is not confirmed on the SAR.

SELECTIVE SERVICE REGISTRATION

Men ages 18 through 25 are required to register with the Selective Service System (SSS) to be eligible for Federal and state of Georgia financial aid funds. Any male students age 18 through 25 who have not yet registered with the SSS can do so when they complete the 2005-06 FAFSA or can register via the SSS Web site at <http://www.sss.gov/>.

AID & TAXES

If your gift aid (grants and scholarships) exceeds the cost of your tuition, fees, books and supplies, consult federal and state income tax instructions or your tax preparer when completing your tax returns.

STUDY ABROAD

Students regularly enrolled in a UGA degree program who enroll in a UGA Study Abroad program or a non-UGA study abroad program (and have completed the University's "**Study Abroad Credit Approval Form**") are eligible for aid. Contact us to document allowable expenses. Please note that since Study Abroad grades are generally not posted by the end of the enrolled semester, your Standards of Academic Progress can be adversely affected resulting in loss of financial aid eligibility until the Registrar receives the grades and we are able to reconsider your Academic Progress. Refer to the UGA Study Abroad Web site at www.uga.edu/oie/studyabroad.htm and click on "Financial Aid & Scholarships" for additional information.

EMPLOYEE TUITION ASSISTANCE PROGRAM (TAP)

Amounts received under the Board of Regents' Employee Tuition Assistance Program (TAP) will be reflected on the Award of any student receiving other student financial aid. The dollar value of TAP must be considered when determining aid eligibility and can result in the reduction of student financial aid already awarded.

QUALITY ASSURANCE PROGRAM

UGA participates in the U.S. Dept. of Ed.'s Quality Assurance Program (QAP) which is designed to help postsecondary educational institutions improve the delivery of student financial aid. OSFA periodically requires randomly selected students to provide Verification of application information. Students who do not provide the requested documentation will have future aid canceled and must repay any federal aid which has already been disbursed.

FEE WAIVERS

If you receive an in-state and/or an out-of-state fee waiver after a semester begins, you may be required to repay aid already disbursed in order to reduce or eliminate an overaward. We are required to consider any fee waiver(s) you receive when determining your eligibility for other types of student financial aid.

TYPES OF AID

Grants, loans, Federal Work-Study (FWS) and a limited number of scholarships are available through this office to help defray educational expenses at the University of Georgia. Grants do not have to be repaid. FWS awards are earned during the period of enrollment. You must repay loans. You must be enrolled at least half time to receive a LEAP Award, Federal Direct Loan or Federal Direct Parent (PLUS) Loan. Federal Pell Grants are available for less than full time students depending on need. HOPE Scholarships, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Perkins Loans, and FWS are available for one or more hours of enrollment. All student financial aid is initially awarded based on anticipated full time enrollment unless otherwise noted on your Award. The following programs are available at the University of Georgia.

FEDERAL PELL GRANT

Federal Pell Grants are awarded to undergraduate students earning a first bachelor's degree. The grant amount is determined by the Cost of Attendance, the Expected Family Contribution provided by the U.S. Department of Education (U.S. Dept. of Ed.), and your enrollment status. If you are enrolled full time (twelve or more credit hours), you receive your full eligibility. If you are enrolled nine to eleven credit hours, you receive three-fourths of your eligibility. If you are enrolled six to eight credit hours, you receive one-half of your eligibility. If you are enrolled in fewer than six credit hours, you receive one-fourth of your eligibility.

FSEOG

Federal Supplemental Educational Opportunity Grants (FSEOG) are awarded to undergraduate students. Eligibility is based on Established Financial Need, and funding is limited to students with full Federal Pell Grant eligibility. FSEOG is awarded subject to the Priority Consideration Deadline.

LEAP GRANT

Leveraging Educational Assistance Partnership Grants (LEAP) provide \$500 per semester to undergraduate Georgia residents enrolled at least half time. Eligibility is based on Established Financial Need, and funding is limited to students with full Federal Pell Grant eligibility. LEAP is awarded subject to the Priority Consideration Deadline.

HOPE SCHOLARSHIP

The HOPE (Helping Outstanding Pupils Educationally) Scholarship Program is funded by the Georgia Lottery for Education and is available only to degree-seeking undergraduate students.

Currently, to qualify for the Georgia HOPE Scholarship based on eligibility as a high school graduate, a student must have graduated from a fully accredited high school in 1993 or later, with a minimum 3.0 cumulative grade point average on a 4.0 scale, or an 80.0 numeric average, and have obtained a diploma in the college preparatory track. This information is determined by the high school and reported to the Georgia Student Finance Commission (GSFC).

A student not meeting the above academic requirements may be eligible to receive the HOPE Scholarship after attempting the equivalent of at least 30 hours of college level coursework, provided he or she meets the residency and citizenship requirements set forth below and has a HOPE grade point average of 3.00 at the end of the term in which the 30th hour is attempted. A student who has attempted more than 30 hours of coursework must have had at least a 3.00 HOPE GPA at the end of the semester in which the 30th/60th/90th hours were attempted. **Note:** The GPA used in HOPE calculations does not necessarily match the cumulative GPA on the official UGA transcript and OASIS.

Amount of HOPE Scholarship

The amount of the semester HOPE payment is equal to tuition and mandatory fees for the semester, less the amount of any other scholarship which must be applied solely to the student's tuition. By action of the GA General Assembly, the maximum fee amount is \$435 (the 2003-04 total). Future fee increases will not be paid by the HOPE Scholarship.

HOPE recipients are also entitled to a book allowance of \$150 per semester if enrolled in six (6) or more credit hours, or \$75 if enrolled in fewer than six credit hours. You may access a copy of the HOPE Information Sheet provided by the Georgia Student Finance Commission in PDF format at www.gsfc.org/Main/dsp_main.cfm You will need the Adobe PDF Reader to open this form.

HOPE Application Process

Students who wish to apply only for the HOPE Scholarship are encouraged to complete the Electronic HOPE Application (eHOPE) which can be accessed at <https://www.gsfc.org/hope/secure/EHOPE/index.cfm>. You must complete the application process before the end of Spring Semester 2006 in order to be paid for the 2005-06 award year. If you completed a HOPE Application (paper or electronic) in a previous year for UGA, you need not complete another HOPE application as we automatically award you HOPE if you are still eligible. Male students must register with the Selective Service System (see page 7).

If you wish to apply for HOPE **and federal student aid**, you must complete the 2005-06 Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. You are required to complete the FAFSA each academic year you wish to apply for federal student aid. See 2005-06 Application Process on page 1 for additional information regarding the federal student aid application process.

Length of HOPE Eligibility

Eligible students may continue to receive the HOPE Scholarship if they have a 3.00 or better HOPE GPA at the end of the semesters in which they attempt their 30/60/90th credit hours. In addition, there is now an *End-of-Spring Semester Checkpoint* for all HOPE Scholarship recipients. You must have a cumulative 3.0 GPA at the end of each Spring term in order to continue eligibility, except for Freshman recipients who enroll in fewer than 12 hours for each of their first three terms. All credit hours attempted after high school graduation are considered in determining a student's HOPE eligibility regardless of whether the credit hours were paid for by HOPE or not. **NOTE:** The HOPE GPA does not necessarily match the cumulative GPA on the official UGA transcript and OASIS. Please contact OSFA to inquire regarding your HOPE GPA.

Eligibility ends once the student graduates with a bachelor's degree or at the end of the semester in which the 127th hour is attempted, regardless of whether or not the student ever applied for or received the Scholarship. An exception to the 127 attempted hour limit is made for students enrolled in specific five year undergraduate degree programs comprised of more than 127 hours (Landscape Architecture and Pharmacy). In such instances, if the student has a 3.00 HOPE GPA after attempting 127 hours, eligibility will end with the semester in which the student has cumulatively attempted the number of hours required for graduation in the student's major field of study or 150 attempted hours, whichever is less. There are no exceptions for extra hours for dual degree programs, second majors or change of major.

HOPE Attempted Credit Hours Defined

As previously noted, HOPE credit hours are not necessarily the same as the credit hours reflected on OASIS. Credit hours attempted or earned while in high school, including advanced placement credit hours, and hours exempted by examination **do not count** as hours attempted or in calculating the HOPE GPA. **All** credit hours attempted at the college level are counted for HOPE purposes, including those assigned "W" or "WF" grades, those attempted at other institutions (including Out of State institutions) whether or not the credit hours transfer to UGA and Developmental Study Hours, including English as a Second Language if the student has been fully admitted as an undergraduate student.

HOPE Paid Hours Defined

In addition to the Attempted-Hour limit, there is now the Paid Hour limit. All hours for which students received payment from Accel (Accel pays for college classes taken while enrolled in high school), HOPE Grant (Summer 2003 forward), and HOPE Scholarship programs are included in calculating the total Combined Paid hours. Students are eligible for combined payment for a maximum of 127 semester hours, unless they are enrolled in specific programs of study designed to require more than 127 semester hours for graduation. In that case, students are eligible for a maximum of 150 semester hours OR the number of hours required for graduation, whichever is less. If a student reaches the Attempted-Hours limit before reaching Combined Paid-Hours limit, he or she is ineligible to receive further HOPE Scholarship payment.

HOPE Reinstatement

When a student receives the HOPE Scholarship as a freshmen but loses eligibility for failing to have a 3.00 HOPE GPA at the annual Spring term checkpoint or after attempting 30 credit hours, that student has two remaining opportunities for reinstatement. These opportunities occur after the 60th and 90th credit hours attempted. If the student's HOPE GPA has improved to 3.00 after the 60th or 90th hour attempted, the Scholarship may be reinstated. Students who are not eligible for HOPE after attempting 90 credit hours are permanently ineligible for the HOPE Scholarship. **Please note**, HOPE can only be regained at the end of the Spring term if the Spring term is also the student's 60 or 90 hour benchmark.

Residency For HOPE Purposes:

1. A student attending a Georgia University System institution who is seeking a HOPE Scholarship as a freshman (1st tier) meets the residency requirements for purposes of HOPE eligibility if he or she met the requirements to be classified as a legal resident of Georgia, under Board of Regents in-state tuition policy, at the time of his or her high school graduation. Additionally, the student must meet those requirements at the time of enrollment for the school term for which the scholarship is sought. The student may have graduated from an out-of-state high school (i.e., the dependent child of military personnel who are legal residents of Georgia stationed outside of Georgia).
2. A student attending a Georgia University System institution who is seeking a HOPE Scholarship as a freshman (1st tier) meets the residency requirements for purposes of HOPE eligibility if he or she receives an out-of-state tuition waiver from the Georgia University System institution he or she is attending, and the student graduated from a Georgia high school in 1993 or later (i.e., the dependent child of military personnel stationed in Georgia would be eligible).
3. A student attending a Georgia University System institution who is entering the HOPE Scholarship Program as a sophomore (2nd tier), junior (3rd tier) or senior (4th tier) meets the residency requirements for purposes of HOPE eligibility if he or she

meets the requirements to be classified as a legal resident of Georgia, under Board of Regents instate tuition policy at the time of enrollment for the school term for which the scholarship is sought. A student who receives an out-of-state tuition waiver is not classified as a legal resident of Georgia and therefore does not meet the residency requirements for entry to the HOPE Scholarship at the 2nd tier and above.

Citizenship for HOPE Purposes:

To be eligible as a freshman, a student must be a U.S. Citizen or a Permanent Resident Alien who meets the definition of an eligible non-citizen under federal Title IV requirements for the 12-month period prior to high school graduation. To be eligible to enter HOPE as a sophomore (2nd tier), junior (3rd tier) or senior (4th tier), a student must be a U.S. Citizen or a Permanent Resident Alien who meets the definition of an eligible non-citizen under federal Title IV requirements for the 12-month period prior to the term for which the scholarship is sought. Full-time employees of the FTAA and their spouses and dependent children are not exempt from these citizenship requirements.

HOPE Enrollment Status

HOPE eligibility is not conditional upon full-time enrollment. There is no minimum number of enrollment hours required in order for this scholarship to be disbursed.

Transfer Students

A student transferring to the University of Georgia from an out-of-state institution, and who was not named as a HOPE Scholar upon graduation from high school, will not be considered for the HOPE Scholarship until he or she has attempted the equivalent of 30 semester hours. Also, the student must meet the RESIDENCY and CITIZENSHIP requirements set forth above and must have a HOPE 3.00 GPA at the end of the semester in which the 60th hour (and 90th if appropriate) is attempted.

Transient Students

UGA HOPE students who wish to enroll as a transient student at another HOPE eligible institution may receive HOPE funds at the transient institution. You can access the UGA HOPE Transient Form at www.uga.edu/osfa/forms.html and follow the instructions.

Evaluation of Eligibility for Continuing Recipients

The HOPE Scholarship is a renewable scholarship provided the student meets the Institutional financial aid Satisfactory Academic Progress (SAP) requirements (see page 15) and has a HOPE GPA of not less than a 3.00 at each of the previously discussed checkpoints and benchmarks.

LEPD GRANT

Law Enforcement Personnel Dependents Grants of \$2,000 per academic year are awarded to eligible Georgia residents who are dependent children of Georgia law enforcement officers, prison guards, or firefighters who were permanently disabled or killed in the line of duty. Eligible students should contact the Georgia Student Finance Authority at 1-800-505-GSFC.

GEORGIA PUBLIC SAFETY MEMORIAL GRANT

The Georgia Public Safety Memorial Grant is awarded to the sons or daughters of any Georgia law enforcement officers, firefighters, EMT, corrections officers or prison guards who were permanently disabled or killed in the line of duty. This program is funded by the Georgia Lottery for Education and covers the Cost of Attendance at a Georgia public post-secondary institution, minus other gift aid received, including the Law Enforcement Personnel Dependents Grant. Eligible students should contact the Georgia Student Finance Authority at 1-800-505-GSFC.

GEORGIA HERO SCHOLARSHIP

The Georgia HERO (Helping Educate Reservists and their Offspring) Scholarship Program provides educational assistance to members of the Georgia National Guard and U.S. military reservists who served in combat zones on or after May 3, 2005 or the children of such members. Please visit http://www.gsfc.org/GSFC/grants/dsp_HERO_Prog.cfm on the Georgia Student Finance Commission's web site for more information and to print the HERO application.

ROTC SCHOLARSHIPS

U. S. Air Force ROTC - See the U.S. Air Force ROTC scholarships at www.afrotc.com/scholarships

U. S. Army ROTC - See the UGA U. S. Army Web page www.ugarotc.com Click on "Scholarships".

HOPE eligible students who receive an ROTC Scholarship for tuition receive only the book portion of the HOPE Scholarship.

SCHOLARSHIPS

By completing the 2005-06 FAFSA you will be considered for the scholarships OSFA awards; however, there are other opportunities to explore. Local churches, clubs, professional organizations, and civic groups offer scholarships. Students currently enrolled at UGA will find books containing information on available scholarships in the Main Library and in our office. High school seniors may want to check local high school libraries and guidance offices, college and university libraries, and offices of student financial aid. Scholarship announcements we receive are posted on our Web page at www.uga.edu/osfa/announcements.html. Also check with the academic department in which you are enrolled.

The World Wide Web has become an increasingly helpful resource when seeking scholarship sources. The Financial Aid Information Page www.finaid.org contains scholarship and grant information, as well as warnings about fraudulent scholarship search firms. We also recommend the free fastWEB Scholarship Search www.fastweb.com. The College Board Web site www.collegeboard.org contains a database of scholarship sources called Expan Scholarship Search. The Absolutely Scholarships Search site <http://apps.absolutelyscholarships.com/exec/scholarship> has a database of over 200,000 scholarships.

STUDENT RESOURCE CENTER

Computers are available for your use in the **Student Resource Center** located in our office at 220 Holmes/Hunter Academic Building, Monday-Friday, 8:00 AM-5:00 PM. No appointment is necessary and we provide assistance. **We recommend you not pay anyone to find scholarships for you.** Scholarship search companies that charge a fee generally provide information you can obtain on your own for free. Please visit the Federal Trade Commission Web site www.ftc.gov/bcp/online/edscams/scholarship to review warning signs.

FEDERAL WORK-STUDY

Federal Work-Study (FWS) eligibility is based on Established Financial Need and is awarded subject to the Priority Consideration Deadline (see page 1). Awards range from \$1,500 to \$3,000 per year. Jobs are on campus and work schedules are planned around your class schedule. Beginning jobs pay \$5.50 per hour and generally require 10 to 18 hours of work per week. **FWS awards do not defer tuition and fees.** Students are paid bi-weekly for hours worked. Every student awarded FWS will be provided a Web link from their the electronic Award to the instructions to follow in order to apply for available Federal Work-Study positions on the UGA DAWG TRAK site. Go to <http://www.uga.edu/osfa/fws/> for more info about FWS.

LOAN PROGRAMS

FEDERAL DIRECT LOAN PROCESS

The University of Georgia participates in the **William D. Ford Federal Direct Loan Program** which enables students and parents of dependent students who are enrolled half time or more to borrow low interest money for educational expenses. You can request consideration for a Federal Direct Loan when you complete the 2005-06 FAFSA or can submit a written request to us after you have completed the FAFSA application process. If eligible, we will include the loan(s) on your 2005-06 Financial Aid Award on OASIS <https://oasisweb.uga.edu>. You will be directed to print and send a signed copy of your Award to OSFA indicating you accept the loan as offered, accept a lesser amount or decline the loan.

PROMISSORY NOTE & ENTRANCE COUNSELING

If you accept the loan and have not previously borrowed a Federal Direct Loan while enrolled at UGA, Student Accounts in the Bursar's Office will send you a preprinted Master Promissory Note to sign and return to them (not OSFA) and they will direct you to complete the Web based federally mandated loan entrance counseling. If you signed a Federal Direct Loan Master Promissory Note and received a Federal Direct Loan in 2004-05 at UGA, you will not be required to sign another promissory note or to complete loan entrance counseling.

LOAN DISBURSEMENT

The Student Accounts Department (not OSFA) will disburse your loan funds to you. Please refer to their Web page at www.bursar.uga.edu for additional disbursement information.

There are two types of Federal Direct Student Loans: Subsidized Loans and Unsubsidized Loans.

SUBSIDIZED LOANS

The Federal Direct **Subsidized** Loan:

- Subsidized means repayment on the borrowed amount (principle) is deferred and the interest on the loan is paid by the federal government while you are enrolled in school on at least a half time basis.
- The amount of Subsidized Loan offered depends on your estimated financial need and year in school (grade level) as determined by OSFA.

UNSUBSIDIZED LOANS

The Federal Direct **Unsubsidized** Loan:

- Unsubsidized means repayment on the borrowed amount (principle) is deferred while you are enrolled at least half time but you are responsible for paying the interest on the loan while you are in school; however, you can elect to postpone (capitalize) the interest payments while in school and the accrued interest will be added to your loan debt.
- The amount of Unsubsidized Loan depends on your grade level and when added to your other aid cannot exceed your Cost of Attendance (COA)

GRADE LEVEL OR LOAN YEAR

Loan Grade Level or Year in school is determined by the number of semester hours earned:

Year 1 (0-29 Earned Hours)

Year 2 (30-59 Earned Hours)

Year 3 (60-89 Earned Hours)

Year 4,5 (90+ Earned Hours)

ANNUAL LOAN MAXIMUMS

The annual maximum **combinations** of subsidized and unsubsidized loans are:

<u>Year</u>	<u>Dependent Student Annual Maximum</u>	<u>Independent Student Annual Maximum</u>
1	\$2,625	\$6,625 (only \$2,625 can be subsidized)
2	\$3,500	\$7,500 (only \$3,500 can be subsidized)
3-5	\$5,500	\$10,500 (only \$5,500 can be subsidized)

The annual maximums apply to the **entire** 2005-06 academic year i.e. the Fall 2005, Spring 2006 and Summer 2006 semesters. You may request your annual maximum over Fall, Spring, and Summer semesters, or over Fall and Spring. If you request less than your annual maximum over Fall and Spring, you can then request we award the balance of your annual loan maximum for the Summer Semester, if you are otherwise eligible. For example:

2005-06 Dependent First Year Student 12 Month Maximum \$2,625			
Fall Semester 2004	\$1,313		\$875
Spring Semester 2005	\$1,312	OR	\$875
Summer 2005	-0-		\$875

AGGREGATES

The total outstanding loan debt you can have from the federal student loan program is:

- \$23,000 as a dependent undergraduate student.
- \$46,000 as an independent undergraduate student (only \$23,000 of this amount can be subsidized).
- \$138,500 as a graduate or professional student (only \$65,500 of this amount can be subsidized). The graduate debt limit includes any federal student loans received for undergraduate study.

PRORATION

Loans for graduating seniors and others who will enroll only one semester in the 2005-06 academic year are subject to proration.

MULTIPLE DISBURSEMENT & 30 DAY DELAY

Federal student aid statutes require that for one semester loans, schools must make at least two disbursements to the student during the semester and the school can not make the second disbursement before the semester midpoint. Also, newly enrolling first year undergraduate students cannot receive their first disbursement of a Federal Direct Loan until 30 days following the first day of classes.

ORIGINATION FEE & INTEREST RATE

Federal Direct Loan interest rates are variable. For the year beginning July 1, 2005, the interest rate is **4.7 %** while in-school and **5.3%** if in loan repayment. The interest rate is tied to the rate for 91-day Treasury bills plus 1.7% or 2.3%. A loan origination fee of **3%** is deducted from each disbursement. This money is retained by the federal government to reduce the cost of supporting low-interest loans. Repayment begins six months after graduation or termination of at least half time enrollment.

1.5% REBATE

This is an incentive benefit for borrowers making their first 12 loan repayments on time. The rebate is given up front upon borrowing. If at repayment timely payments are not made, the rebate will be reversed and charged back to the total loan amount. Student Accounts will add the 1.5% back after the 3% loan fee is subtracted from the gross disbursed amount.

FEDERAL DIRECT PARENT (PLUS) LOAN

The **Federal Direct Parent Loan for Undergraduate Students (PLUS)** is an educational loan for parents of dependent (as defined by federal student aid statute) undergraduate students enrolled at least half time. Financial need is not a requirement, but good credit is required. Loan eligibility is based on the Cost of Attendance minus other aid received.

FAFSA

The 2004-05 FAFSA application process must be completed by **ALL** students requesting loans, even if the only aid being requested is the PLUS Loan.

INTEREST RATE

Federal Direct Parent (PLUS) Loan interest rates are variable. For the year beginning July 1, 2005 the interest rate for Federal Direct Parent (PLUS) Loans is **6.1%**. The interest rate is tied to the rate for 91-day Treasury bills plus 3.1%. A loan origination fee of **4%** is deducted from each delivery of loan proceeds.

REPAYMENT

The first payment will be due within 60 days of the final disbursement of the loan.

DISBURSEMENT

As is the case for all student aid at UGA, Federal Direct Parent (PLUS) Loan funds are disbursed by the Student Accounts Department in the Bursar's Office. **OSFA does not disburse checks.** Federal PLUS Loans are disbursed each semester they appear on the Award. See the Student Accounts Web page <http://www.bursar.uga.edu/>

RECOURSE WHEN PLUS DENIED

If your parent is denied the Federal PLUS Loan and elects not to use an endorser, you may be eligible for additional unsubsidized Federal Direct Loan funds, not to exceed the Cost of Attendance and the 12 month maximum. First and second year students may borrow up to \$4,000; third and fourth year students may borrow up to \$5,000. A written request must be mailed, faxed (706) 542-8217, or e-mailed (osfa@uga.edu) to OSFA before the additional Unsubsidized Loan can be processed.

HOW TO REQUEST THE PLUS

Federal Direct Parent (PLUS) Loans are automatically awarded to eligible students whose parents received PLUS Loans at UGA during 2004-05. Any other parent of a dependent student who would like to borrow should provide us with a written request for a Parent (PLUS) Loan including the student's name, Social Security Number and indicate the desired loan amount. The request may be mailed, e-mailed to osfa@uga.edu, or faxed (706) 542-8217 to OSFA.

FEDERAL PERKINS LOAN

Federal Perkins Loan eligibility is based on Established Financial Need as determined by the FAFSA application process. Repayment begins nine months following graduation or after leaving school. Interest accrues at 5% per annum during repayment. The loan is processed by the University. Annual loan limits are \$4,000 for undergraduates and \$6,000 for graduates with a \$20,000 cumulative undergraduate limit and \$40,000 cumulative undergraduate/graduate limit. Undergraduates are limited to a cumulative \$8,000 until 60 semester hours have been earned. Federal Perkins Loans are awarded subject to the Priority Consideration Deadline. If additional funds become available later in the year because awarded students decline the loan, then additional loans are awarded as students contact us to request the loan.

STUDENT LOAN OMBUDSMAN'S OFFICE

If you have a problem with resolving a loan dispute or solving other problems with federal student loans after you leave school, the U.S. Department of Education Student Loan Ombudsman's Office can help. Contact Information for U.S. Department of Education Student Loan Ombudsman's Office:

Web site: www.ombudsman.ed.gov **E-mail:** fsaombudsmanoffice@ed.gov

Telephone: 877-557-2575 (toll free) | 202-377-3800 (not toll free) | **Fax:** 202-275-0549

Mail: U. S. Department of Education, FSA Ombudsman, 830 First Street, N.E.
Washington D.C. 20202-5144

SERVICE-CANCELLABLE STAFFORD LOANS

Service-Cancellable Stafford Loans are made by the Georgia Student Finance Authority to Georgia residents preparing for professions with a critical shortage in Georgia. You may cancel principal and interest payments by working in an approved Georgia location twelve months for each academic year of assistance. The current approved critical fields at UGA are: Agriculture Education, Pharmacy, and Veterinary Medicine and are subject to change by legislative action. We will contact students in an approved field of study to determine their interest in this loan.

HOPE TEACHER & PROMISE SCHOLARSHIP LOAN PROGRAMS

The **HOPE Teacher-Promise Scholarship Loan Program** is designed to provide forgivable loans to individuals wanting to be teachers in Georgia public schools. For more information, read below.

The **HOPE Teacher Scholarship Loan** is for students pursuing advanced education degrees in critical shortage fields. The eligible fields for the 2004-2005 academic year are as follows:

- Business Education (Grades 7-12)
- Education for Exceptional Children (Grades P-12): Behavior Disorders, Hearing Impaired, Interrelated Special Education, Learning Disabilities, Mental Retardation, Orthopedically Impaired, Visually Impaired
- English Education (Grades 7-12)
- Foreign Language Education (Grades P-12): French, Spanish
- Health Occupations (Grades 7-12)
- Mathematics Education (Grades 7-12)
- Middle Grades Education (Grades 4-8) with a primary concentration in: Math, Science, Math and Science
- Science Education (Grades 7-12): Broad Field Science, Biology, Chemistry, Earth/Space, Physics
- Trade and Industrial Education (Grades 7-12)

To apply for 2005-06, please visit http://gacollege411.org/finaid/loanprograms/hope_teacher_scholarship.asp.

The **Hope Promise Scholarship Loan** is for high-achieving undergraduate juniors or seniors pursuing a bachelor's degree in education. When initially applying, a student must have a 3.0 GPA to qualify. To apply for 2005-06, please visit http://gacollege411.org/finaid/loanprograms/promise_teacher_scholarship.asp.

For more information, contact the Georgia Student Finance Commission at 1-800-505-GSFC.

SALARY REQUIREMENTS	
Minimum Gross Annual Income Needed to Meet 10% Rule	
Loan Debt @ 6%	Income Needed
Less than \$5,000	\$6,661
\$5,000-\$9,999	\$13,321
\$10,000-\$24,999	\$33,304
\$25,000+	\$67,704

Before borrowing you should determine how much you can afford to borrow and how you are going to manage your loan debt once you begin repayment. Explore other financial aid options before borrowing. Determining a manageable debt level is based on two estimates: how much you will borrow and how much you will earn once you complete school. A general rule states that your maximum student loan payment should not exceed 10% of your gross first year salary. Planning ahead will protect you from the serious consequences of defaulting on your loan payments. This results in detrimental effects on your credit rating for at least seven years, loss of repayment and deferment options, possible seizure of federal and

state income tax refunds, referral to a collection agency, legal action and garnishment of wages. Plan your budget carefully and borrow only what you need. Your loan payments will increase as your loan balance does.

The following tables are useful in estimating your required repayment. The estimated monthly payments and total interest charges are based on the standard 10 year repayment plan with a 6% interest rate. Information on graduated and income-sensitive repayment options is available from your lender. These figures are estimates only; specific questions about loan repayment should be directed to your lender. Students with Federal Direct Loans questions should contact the Federal Direct Loan Servicing Center at 1-800-848-0979.

UNDERGRADUATE ESTIMATED FEDERAL DIRECT UNSUBSIDIZED @ 6%			
YEAR IN SCHOOL	AMOUNT BORROWED	ESTIMATE OF CAPITALIZED INTEREST	LOAN BALANCE
FIRST (1-29 HRS)	\$2,625	\$706.09	\$3,331.09
SECOND (30-59 HRS)	\$3,500	\$684.66	\$4,184.66
THIRD (60-89 HRS)	\$5,500	\$695.71	\$6,195.71
FOURTH (90+ HRS)	\$5,500	\$337.50	\$5,837.50
TOTALS	\$17,125	\$2,423.96	\$19,548.96

GRADUATE ESTIMATED FEDERAL DIRECT UNSUBSIDIZED @ 6%			
GRADUATE YEAR	AMOUNT BORROWED	ESTIMATE OF CAPITALIZED INTEREST	LOAN BALANCE
1ST	\$8,500	\$1,075.19	\$9,575.19
2ND	\$8,500	\$521.59	\$9,021.59
TOTALS	\$17,000	\$1,596.78	\$18,596.78

Federal law requires the government to report loan information and the subsequent monthly payment information to credit bureaus. A borrower has the right to prohibit a credit bureau from using information in the borrower's credit record in connection with any credit or insurance transaction not initiated by the borrower. The borrower may exercise this right by calling 1-888-567-8688, Option 2. Students with additional questions may contact Direct Loan Borrower Services at 1-800-848-0979. The following table illustrates the estimated repayment under a standard repayment plan for students who borrowed the maximum annual unsubsidized loan amount each year of a four year undergraduate course of study. The graduate amount reflects unsubsidized loans of \$8,500 per year for a two year course of study. ***This is an estimate only.*** Actual interest capitalized depends on disbursement dates, number of disbursements, the variable interest rate, and the frequency of capitalization. Capitalized interest is either added to the balance of the loan or paid by the borrower quarterly.

SUMMARY OF UNSUBSIDIZED LOAN REPAYMENT FOR UNDERGRADUATE AND GRADUATE STUDENT @ 6%						
	AMOUNT BORROWED	ESTIMATE OF CAPITALIZED INTEREST	LOAN BALANCE	MONTHLY PAYMENT 10 YEARS	INTEREST 10 YR REPAYMENT PERIOD	TOTAL PAID
UNDERGRADUATE	\$17,125.00	\$2,423.96	\$19,548.96	\$217.03	\$6,495.22	\$26,044.18
GRADUATE	\$17,000.00	\$1,596.78	\$18,596.78	\$206.46	\$6,178.81	\$24,775.59

LOAN CONSOLIDATION

The Federal Government is the lender for Federal Direct Student Loans and for Federal Direct Parent (PLUS) Loans at the University of Georgia. The U.S. Department of Education's Direct Loan Repayment Center offers repayment plans that meet students' needs. If you have several loans, loans with more than one lender, or educational loans of different types it may be convenient to consolidate all loans into a single payment. This can be done before or during repayment. Loan consolidation offers a maximum repayment period (with restrictions) of more than ten years if loan amounts of \$7,500 or more are consolidated. Students may reduce the monthly payment amount through loan consolidation as well as have the convenience of a single monthly payment. Making smaller payments over a longer period of time will increase interest costs and the total amount that is repaid. Call (800) 557-7392 for repayment information about Federal Direct Loan(s) or access the Federal Direct Consolidation Loans Information Center at www.loanconsolidation.ed.gov.

The major benefit of consolidating is that you (and your spouse, if you consolidate jointly) will have only one monthly payment to make for all loans consolidated. You may be able to reduce the interest rate on your loans and the amount you repay monthly. You can choose from four repayment plan options that offer the chance to repay your loan(s) in a way that best suits your individual financial needs, including plans that may allow you up to 30 years to repay.

Federal Direct Loan interest rates are variable, based on adjusted Treasury bill rates, and change on July 1 each year. For student loans, the maximum rate is 8.25%. For Parent (PLUS) Loans, the maximum rate is 9%.

THE FOLLOWING LOANS MAY BE INCLUDED IN A DIRECT CONSOLIDATION LOAN:

- * DIRECT STAFFORD/FORD LOANS (SUBSIDIZED AND UNSUBSIDIZED)
- * FFEL STAFFORD LOANS (SUBSIDIZED AND UNSUBSIDIZED)
- * DIRECT AND FFEL PLUS LOANS
- * DIRECT AND FFEL CONSOLIDATION LOANS
- * GUARANTEED STUDENT LOANS (GSL)
- * FEDERAL INSURED STUDENT LOANS (FISL)
- * FEDERAL SUPPLEMENTAL LOANS FOR STUDENTS (SLS)
- * AUXILIARY LOANS TO ASSIST STUDENTS (ALAS)
- * FEDERAL PERKINS LOANS
- * NATIONAL DIRECT/NATIONAL DEFENSE STUDENT LOANS (NDSL)
- * HEALTH PROFESSIONS STUDENT LOANS (HPSL)
- * HEALTH EDUCATION ASSISTANCE STUDENT LOANS (HEAL)
- * NURSING STUDENT LOANS (NSL)
- * LOANS FOR DISADVANTAGED STUDENTS (LDS)

SATISFACTORY ACADEMIC PROGRESS POLICY FOR STUDENT FINANCIAL AID RECIPIENTS

The U.S. Department of Education requires institutions of higher education to establish minimum standards of satisfactory academic progress for students receiving Federal aid. Satisfactory Academic Progress (SAP) means the student is proceeding in a positive manner toward fulfilling degree or certification requirements. It can be further explained in qualitative and quantitative components.

MEASUREMENT OF QUALITY

Quality is measured by the University's Registrar in accordance with the Academic Dismissal Policy found in the current UGA Undergraduate and Graduate Bulletins and reprinted here:

UNDERGRADUATE STUDENTS

Students are subject to the retention standards listed below. Students will be dismissed after two successive terms of probation if their UGA cumulative average is below that required for a designated number of total hours attempted as follows:

Total Semester Hours Attempted	Required Minimum UGA Cumulative Average
0.0-20.9	1.60
21.0-39.9	1.70
40.0-59.9	1.80
60.0-79.9	1.90
80.0 and above	2.00

Students who are required by the institution to enroll in Academic Assistance courses are allowed three attempts to complete a program area (English, math, reading, and counseling). According to Board of Regents' policy, students

who have not met the criteria for completion after three attempts will be placed on academic dismissal from the University for a period of three years regardless of their total hours attempted and UGA cumulative average.

The following policies are used to determine a term of probation, a term of enrollment, total hours attempted, and minimum enrollment requirements:

- ▶ A probationary term is the term of enrollment subsequent to the one in which the student's UGA cumulative average fell below 2.0. Grades earned in courses for which the student received transfer credit are not included in the computation of the UGA cumulative average.
- ▶ Students will be considered enrolled for any term during which they receive a grade or grades other than W or V.
- ▶ Total Hours Attempted include all hours attempted at the University plus all hours transferred to the University with the following exceptions:
 - Hours in courses with grades of I, W, V, NR, and ER are not counted.
 - Hours in courses numbered less than 1000 are not counted, e.g., Academic Assistance courses, Regents' Remediation courses.

NOTE: Total hours attempted as defined above reflect hours used for probation/dismissal calculations and are not necessarily the same as HOPE Scholarship hours attempted or the hours used to measure the quantitative portion of Satisfactory Academic Progress.

- ▶ Students will not be subject to dismissal if they meet the applicable retention standards listed above at the end of their most recent term of enrollment.
- ▶ If students do not meet the applicable retention standards listed above at the end of their most recent term of attendance, they may be continued on probation provided they were enrolled for a minimum of 6 semester hours (3 semester hours during the summer semester) and earned a term average of 2.30 or higher. The following policies apply in the computation of the minimum enrollment requirement:
 - These hours must be in courses numbered 1000 or above that are graded A-F exclusively.
 - Courses in which grades of W, V, I, S, U, NR, or ER are received do not count toward these hours.
 - Change in grades - refer to the current Bulletin.

GRADUATE STUDENTS

Graduate students' progress is monitored by the graduate program in which they are enrolled.

Students may be dismissed by their department at the end of any semester if they have not made sufficient academic progress to warrant continuance of study. Termination of students will follow policies and procedures adopted by the department and reported to the Graduate School. Dismissal by an academic department may be appealed to the dean of the Graduate School after all avenues of appeal have been exhausted at the departmental level. When students are terminated by a department, but not simultaneously by the Graduate School, they may apply for admission to another graduate program if they wish to do so.

Students with a cumulative graduate course average below 3.0 for two consecutive terms are placed on academic probation by the Graduate School. They then must make a 3.0 or higher semester graduate average each succeeding semester that their overall cumulative graduate average is below 3.0. These students are no longer on probation when their cumulative graduate average is 3.0 or above. If they make below a 3.0 semester graduate average while on probation, they are dismissed. When students repeat a graduate course, the last grade will be utilized to calculate the cumulative graduate average that is used for probation and dismissal, admission to candidacy and graduation. Grades of S, U, I, and V will not be used in calculating the cumulative graduate average. However, when a grade of I converts to F, this may result in an action of probation or dismissal for the semester in which the conversion takes place, even if the student is not registered for the semester in which it converted. When students are dismissed under the terms of this policy, they may not apply for admission to another graduate program offered by the University.

Students who are dismissed by the Graduate School for academic reasons may appeal the dismissal to the dean of the Graduate School. The appeal must be submitted to the dean within 30 calendar days following receipt of notice of dismissal. Information concerning the appeal process may be obtained in the Graduate School.

MEASUREMENT OF QUANTITY

UNDERGRADUATE STUDENTS

Student financial aid recipients must show measurable progress toward earning a degree by successfully completing 67% (see example) of the hours for which they enroll each Summer, Fall and Spring. Grades of A, B, C, D, or S count as the successful completion of a course. **The grades of F, W, WF, I, IP, U, NR, ER, or V do not count as the successful completion of a course.** At the end of Spring Semester 2006, those students who did not successfully complete 67% of the credit hours they attempted during Summer 2005, Fall 2005 and Spring 2006 will have their student financial aid terminated effective Fall Semester 2006.

67% Calculation EXAMPLE	
Summer	3 hours enrolled
Fall	12 hours enrolled
Spring	+ 9 hours enrolled
= 24 hours X 67% =16	
Minimum number of earned hours required to maintain Satisfactory Academic Progress (rounded down to nearest whole number)	

In addition to previously stated standards, student financial aid is available for up to 150% of the number of hours required to complete the degree program. For most programs of study, this provides up to 182 attempted semester hours for student financial aid recipients to complete a 121 semester hour program. Students in programs of study which require more than 121 hours of study will have their eligibility for student financial aid extended proportionately. Even periods in which the student did not receive Federal Student Aid funds must be counted.

The purpose of student financial aid is to assist students in earning a degree. Students who have attempted enough hours to complete degree requirements may no longer be eligible for student financial aid.

Students who change majors or degree programs may exceed the maximum allowable number of attempted semester hours before obtaining a degree. Students who decide to change majors or degree programs should do so early so as not to jeopardize eligibility for student financial aid.

Grades of I or W are not hours earned but do count as hours attempted. By registering for and receiving a grade in a course for which credit hours have already been granted, either by work at the University or by transfer, a student forfeits the previous credits in that course. However, all credits will be included in the 150%.

GRADUATE STUDENTS

For Graduate students to remain eligible for student financial aid the following applies:

- Students must maintain the necessary academic and other standards required for continued enrollment.
- Students who withdraw from the University two or more times while receiving aid will no longer be eligible for student financial aid.
- Students must complete their programs within the established time frame as determined by their graduate program.
- Student who change majors must meet academic program requirements.

EVALUATION

OSFA evaluates Satisfactory Academic Progress at the end of the Spring Semester. During or after this review, students remain eligible to receive Summer student financial aid based on previous year eligibility.

TRANSFER STUDENTS

Transfer students are required to earn 67% of the attempted hours for which they enroll. Students are allowed 182 attempted semester hours (including transfer hours) to earn a degree.

MANDATORY ACADEMIC ASSISTANCE CREDIT HOURS

Students required to enroll in non-degree credit hours may be eligible for an additional one to two semesters of aid eligibility depending on the number of non-degree credit hours earned.

INDEPENDENT STUDY

Independent Study courses which are attempted during an academic year must be completed during the term enrolled in order to apply toward the 67% completion requirement. For purposes of measuring Satisfactory Academic Progress, no extension beyond the end of Spring Semester will be allowed. **It is the student's responsibility to contact OSFA upon completion of Independent Study courses for a re-evaluation of the 67% completion rate.**

STUDY ABROAD/STUDENT EXCHANGE PROGRAMS

Hours enrolled in Study Abroad or Student Exchange Programs are counted as attempted hours when applying Satisfactory Academic Progress standards. **Study Abroad grades do not count as successfully completed toward your 67% requirement until they are received by the Office of the Registrar or Undergraduate Admissions.**

APPEALS PROCESS

Student financial aid recipients who have lost eligibility for aid may appeal in writing to OSFA if there are extenuating circumstances. If denied, students may appeal to the Satisfactory Academic Progress Appeals Committee composed of the Registrar, a faculty member from the Committee on Student Affairs, and a faculty member from the Educational Affairs Committee. Students whose appeals are approved will continue to have their records reviewed at the end of each academic year. Appeal forms are available at <http://www.uga.edu/osfa/sapappeal.pdf>.

RE-ESTABLISHING ELIGIBILITY

To re-establish eligibility a student must do **one** of the following:

- Attend Summer 2006 at UGA and successfully complete enough hours to reach the 67% requirement. *For example, if a student enrolls for a total of 36 hours during Summer 2005, Fall 2005, and Spring 2006 and successfully completes only 22 hours, he/she would lack 2 of the 24 hours needed to reach the 67% required completion rate. Registering for and successfully completing 6 hours Summer 2006, would result in 42 total hours of enrollment; 28 hours must be successfully completed to reach the 67% mark.*
- Attend Summer 2006 at another college or university and successfully complete enough credit hours to reach the 67% requirement for the year. In this case, the student is responsible for submitting a grade report for the Summer Session 2006 to Undergraduate Admissions for evaluation. No aid will be awarded until an academic transcript is received and reviewed. *See example above for an explanation of hours required for completion.*
- Enroll without student financial aid eligibility for a semester at UGA or another institution and successfully attain the required credit hours to regain satisfactory academic progress for student financial aid eligibility. *For example, a student who earned credit in only 50% of the hours in which he/she enrolled for Summer 2005, Fall 2005, and Spring 2006 would not be eligible for aid Fall 2006. Fall 2006 enrollment would be at the student's own expense. If 67% of the credit hours attempted Fall 2006 are successfully completed, eligibility for student financial aid would be re-established for Spring 2007. Eligibility would **NOT** be regained for Fall 2006 when the student was re-establishing eligibility.*

If you have questions concerning the Satisfactory Academic Progress Policy for Student Financial Aid Recipients telephone (706) 542-6147 or come to the office at 220 Holmes/Hunter Academic Building.

ACADEMIC DISMISSAL AND FINANCIAL AID ELIGIBILITY

Once a student has been academically dismissed, he/she is no longer eligible for further financial aid until he/she meets the following financial aid reinstatement conditions. These conditions must be met even when students have been approved for Academic Renewal:

Students must enroll at their own expense at the University of Georgia and **earn a minimum** 6 hours (3 hours summer) of resident credit, **AND**

- earn a term average of 2.30 or higher **OR**,
- raise their UGA cumulative grade point average to at least 2.0 **OR**,
- raise their UGA cumulative grade point average to equal or exceed the following:

Total Semester Hours Attempted	Required Minimum UGA Cumulative Average
0.0-20.9	1.60
21.0-39.9	1.70
40.0-59.9	1.80
60.0-79.9	1.90
80.0 and above	2.00

Please note that if you register for and receive a grade in a course for which credit hours have already been granted, either by work at the University or by transfer, you forfeit the previous credits in that course.

FEDERAL PROGRAM INFORMATION ACCESS FOR VISUAL AND HEARING IMPAIRED STUDENT

The U.S. Department of Education wants you to know about the efforts they are making to ensure that visually-impaired and hearing-impaired individuals have full access to information about federal student loan, grant, and work-study programs.

For visually-impaired students the Student Aid Audio Guide is available on CD and contains information about federal student aid programs, application procedures, eligibility criteria, loan repayment options, deferment and cancellation provisions, and non-federal resources as well. To order your free copy call (800) 433-3243. You can also request Braille copies of student aid information publications at this number.

You may call the toll-free Federal Student Aid Information Center at (800) 433-3243 from 8:00AM until midnight (Eastern Time) seven days a week. The information specialists will answer questions about federal student aid in general, or about your specific application.

The Department of Education Web sites are designed for text-only access, which provides accessibility for individuals with screen readers. Please visit www.ed.gov/studentaid and www.students.gov.

For hearing-impaired students all Student Financial Aid major call centers have TTYs. TTY access is available during the "operator service" house of operations. Hearing-impaired students may contact the Federal Student Aid Information center at either (800) 730-8913 or sfmail@ncs.ed.gov.

You may also receive information by writing:

Student Financial Assistance
U.S. Department of Education
P.O. Box 84
Washington, D.C. 20044-0084

**THE MOST IMPORTANT FACTOR
IN APPLYING FOR AID IS TO
APPLY EARLY!!!!**



Student Accounts

110 Business Services Hours: M - F 8am - 5pm Web: www.bursar.uga.edu
424 East Broad Street Phone: (706) 542-2965 E-mail address: stuacct@uga.edu
Athens, GA 30602-4226 Fax: (706) 542-3959

*DISBURSES AID *PROMISSORY NOTE *ELIGIBILITY FOR FEE DEFERMENTS
*ENTRANCE COUNSELING FOR FEDERAL DIRECT LOANS



Bursar's Office

105 Business Services Hours: M - F 8am - 5pm Web: www.bursar.uga.edu
424 East Broad Street Phone: (706) 542-1625 E-mail address: bursar@uga.edu
Athens, GA 30602-4227 Fax: (706) 542-3959

*TUITION & FEE PAYMENT *TUITION & FEE SCHEDULE *TUITION & FEE REFUNDS



Student Financial Aid

@Athens

220 Holmes/Hunter Hours: M - F 8am - 5pm Web: www.uga.edu/osfa
Academic Building Phone: (706) 542-6147 E-mail: osfa@uga.edu
Athens, GA 30602-6114 Fax: (706) 542-8217

@Gwinnett

Room 1050 1 GUC Hours: M - F 8am - 5pm Web: www.uga.edu/osfa/gwinnett
1000 University Center Lane Phone: (678) 407-5133 E-mail: osfaguc@uga.edu
Lawrenceville, GA 30043 Fax: (678) 407-5361

●AID APPLICATIONS ●VERIFICATION ●ELIGIBILITY ●AWARDS

FAFSA PROCESS CHECKLIST

- | | <u>DONE</u> | <u>DATE</u> |
|--|--------------------------|-------------|
| <u>DID YOU:</u> | | |
| 1. Complete the 2005-06 Free Application for Federal Student Aid or the Renewal FAFSA?
Visit www.fafsa.ed.gov . Remember to include UGA's School Code of 001598 . | <input type="checkbox"/> | _____ |
| 2. Notify the Office of Student Financial Aid (OSFA) in writing of all scholarships, assistantships, tuition waivers and other aid you expect to receive for the 2005-06 school year? | <input type="checkbox"/> | _____ |
| 3. Receive an electronic 2005-06 Student Aid Report (SAR) from the Federal Processor?
(Or receive a green paper SAR if you did not provide your email address on the FAFSA).
Is the SAR complete and correct? Yes <input type="checkbox"/> No <input type="checkbox"/> If No, sign, make corrections on Part 2 Of SAR and mail it to OSFA so electronic corrections can be submitted. | <input type="checkbox"/> | _____ |
| | <input type="checkbox"/> | _____ |

If your electronic or green paper SAR is correct * DO NOT *** mail it to OSFA. We will electronically receive your information from the U.S. Department of Education.**

- | | | |
|--|--------------------------|-------|
| 4. Check your Application Status on OASIS to see if your application process is complete? | <input type="checkbox"/> | _____ |
| 5. Receive a 2005-06 Verification Worksheet (<i>if selected</i>) from us (OSFA)? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, have you completed the Verification Worksheet and submitted it to OSFA with requested tax documents? | <input type="checkbox"/> | _____ |
| 6. Receive an Electronic 2005-06 Award notice?
Did you sign and return your 2005-06 Award to OSFA, if applicable? | <input type="checkbox"/> | _____ |
| | <input type="checkbox"/> | _____ |
| 7. Request a federal student loan (<i>if desired</i>), and have you (or your parent if requesting a PLUS Loan):
Received a pre-printed Federal Direct Loan Promissory Note from Student Accounts?
You will not receive a Promissory Note if you signed one in a previous academic year at UGA. | <input type="checkbox"/> | _____ |
| Complete and return the Federal Direct Loan Promissory Note to the Student Accounts Department in the Bursar's Office (if required)? | <input type="checkbox"/> | _____ |
| Parent complete and return Federal Direct Parent (PLUS) Loan Promissory Note to the Student Accounts Department in the Bursar's Office (if required)? | <input type="checkbox"/> | _____ |

APPLY EARLY! You should complete the 2005-06 Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA as soon as the appropriate 2004 tax forms are complete.

Read all printed material. If you do not understand something, call the Office of Student Financial Aid (706) 542-6147.

Keep a folder with copies of everything you submit, including instructions, applications, and notifications.

Reply promptly to a request for additional information, even if you think the information has already been provided.

Make sure accurate Social Security Numbers are on all applications. Your name on the FAFSA and your Social Security Card must match or your application cannot be processed.

Be sure all required signatures are on all applications.

Use your full legal name on all applications. Do not use nicknames, abbreviations, or middle names as first names.

February 24, 2006 /04

