



Proof of Health Insurance Now Required

Effective June 30, 2014, all newly admitted or re-admitted domestic students who are enrolled at least half-time in a degree-seeking program along with all international students are required to purchase the Student Health Insurance Plan unless proof of comparable coverage is provided.

Students who do not have health insurance and/or do not submit a waiver will be automatically enrolled in the Student Health Insurance Plan for the immediate semester and will be financially responsible for the related charge, which will be placed on the student's myUFL/ISIS account.

For more information, including plan rates and benefits, UF requirements and how to complete a waiver, visit <http://studentinsurance.shcc.ufl.edu>.

Financial aid recipients who must purchase the UF plan will have the cost reflected in the personal component of their cost of attendance. Students with financial aid allotment questions/concerns should contact their pre-assigned adviser at Student Financial Affairs.

UF Online, transient, non degree seeking, dual enrolled, certificate students, and UF employees enrolled in the EEP program are exempt from this requirement.

CONNECT WITH SFA

www.sfa.ufl.edu



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www.sfa.ufl.edu/podcast/

UF Federal School Code: 001535

Check the status of your financial aid

Use ISIS "Aid Status" to:

- Find out if your financial aid file is complete or if you have outstanding requirements that will prevent the disbursement of your financial aid.
- Request student loans.
- Print verification documents.

To check your aid status:

- 1 Go to www.isis.ufl.edu
- 2 On the left menu, under "Financial Aid," choose "Aid Status" for the correct academic year.



Remember to check your financial aid status frequently via ISIS.

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Direct Subsidized Loan 150% Limit

If you are a first-time borrower on or after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. This time limit does not apply to Direct Unsubsidized Loans or Direct PLUS Loans. If this limit applies to you, you may not receive Direct Subsidized Loans for more than 150 percent of the published length of your program. This is called your “maximum eligibility period.” Your maximum eligibility period is generally based on the published length of your current program. For example, if you are enrolled in a four-year bachelor’s degree program, the maximum period for which you can receive Direct Subsidized Loans is six years (150 percent of 4 years = 6 years).

Because your maximum eligibility period is based on the length of your current program of study, your maximum eligibility period can change if you change to a program that has a different length. Also, if you receive Direct Subsidized Loans for one program and then change to another program, the Direct Subsidized Loans

you received for the earlier program will generally count toward your new maximum eligibility period.

Certain types of enrollment may cause you to become responsible

for the interest that accrues on your Direct Subsidized Loans when the U.S. Department of Education usually would have paid it. These enrollment patterns are described below.

Do I become responsible for paying the interest that accrues on my Direct Subsidized Loans because . . .	Yes	No
I am no longer eligible for Direct Subsidized Loans and I stay enrolled in my current program?	√	
I am no longer eligible for Direct Subsidized Loans, did not graduate from my prior program, and am enrolled in an undergraduate program that is the same length or shorter than my prior program?	√	
I transferred into the shorter program and lost eligibility for Direct Subsidized Loans because I have received Direct Subsidized Loans for a period that equals or exceeds my new, lower maximum eligibility period, which is based on the length of the new program?	√	
I was no longer eligible for Direct Subsidized Loans, did not graduate from my prior program, and am enrolled in an undergraduate program that is longer than my prior program?		√
I lose eligibility for Direct Subsidized Loans and immediately withdraw from my program?		√
I graduated from my prior program prior to or upon meeting the 150 percent limit, and enroll in an undergraduate program that is the same length or shorter than my prior program?		√
I enroll in a graduate or professional program?		√
I enroll in preparatory coursework that I am required to complete to enroll in a graduate or professional program?		√
I enroll in a teacher certification program (where my school does not award an academic credential)?		√

Student Financial Aid Questions & Answers

Q: I was selected for verification. How can I submit documents to SFA?

A: Submit documents via
 fax (352) 392-2861
 mail PO Box 114025, Gainesville, FL 32611-4025, or
 walk in to our office on campus at S-107 Criser Hall.

Q: A loan has been awarded to me. What steps do I need to take to receive it?

A: Complete a Master Promissory Note (MPN) and Entrance Counseling at www.studentloans.gov AND accept your award on ISIS.

Q: Will an additional outside scholarship affect my award?

A: Possibly. Each student who applies for aid is eligible for a certain amount according to their financial circumstances and educational costs. If an outside scholarship results in your receiving more aid than you are eligible to receive, you may lose other aid. This will depend upon the type of other aid you are receiving. If you receive an outside scholarship, check with your financial aid adviser to find out how or if it will affect your total package.

Q: My parents don’t give me money. Am I “Independent” for financial aid purposes?

A: Federal Student Aid has a convenient, easy to use online table to aid students and parents in determining their dependency status. <https://studentaid.ed.gov/sites/default/files/dependency-status.png>

Q: Do I need to reapply for financial aid each year?

A: Yes. Complete the FAFSA at fafsa.ed.gov. You can file a FAFSA as early as January 1 each year. UF’s “On-Time” deadline to receive the results of your FAFSA from the federal processor is March 15. Apply well before March 15 to ensure that the federal processor has time to analyze and send the results of your FAFSA to our office. Financial aid is awarded on a first come, first served basis so apply as early as possible to be considered for the most, and best aid. In order for us to consider you for a financial aid package, you must be an admitted student and have met the “On-Time” deadline. We must receive the results of your FAFSA with a valid EFC (Expected Family Contribution) by March 15 for you to be considered “On-Time.”

Make Sure to Stay Eligible for Your Financial Aid

You need to make satisfactory academic progress in order to continue receiving federal student aid. In other words, you have to make good enough grades, and complete enough classes (credits, hours, etc.), to keep moving toward successfully completing your degree.

Students who fail to meet the following criteria will be ineligible for federal, state, and/or institutional scholarship and grant funds:

- maintain the required cumulative grade point average,
- successfully complete the required percentage of attempted coursework,
- complete their program of study within the prescribed length of time.

Read about the quantitative and qualitative components you must meet to maintain your eligibility for financial aid at our website:

<http://www.sfa.ufl.edu/additional/academic-progress/>

Sign up for Direct Deposit

UF now requires that all students receiving financial aid sign up for direct deposit.

To sign up, go online to <https://my.ufl.edu/> and select "Access myUFL" to login. On the top toolbar, select "Main Menu." Choose "My Campus Finances," then "Student Direct Deposit."

Direct Deposit is the quickest and safest way to receive your financial aid refunds.

Please direct any questions about direct deposit to the University Bursar (UB) at (352) 392-0737.

Florida Bright Futures Renewal Requirements

- All Bright Futures recipients are required to meet minimum credit hour and GPA requirements in order to renew their award each year. Students enrolled full time for both semesters are required to earn at least 24 semester hours in order to renew their award at the end of each academic year. For students not enrolled full time for both semesters, the hours required to renew are prorated.
- Students who do NOT earn the credit hours for which they were funded by the end of the evaluation period will be TERMINATED from the scholarship program.
- Students who do NOT earn their program's required GPA at the end of their first evaluation period will be permitted a one-time restoration opportunity. Traditional students receiving funding during fall/spring will be permitted a one-time summer opportunity. Innovation Academy students receiving funding during spring/summer will be permitted a one-time fall opportunity.



Bright Futures Renewal Predictor

Determining exactly how many hours you will need to renew your particular Bright Futures award can be confusing. SFA has created a Renewal Predictor to aid you in determining your individual renewal requirements.

<http://www.sfa.ufl.edu/programs/bright-futures/renewal/>

For more information, students should contact the FDOE Office of Student Financial Assistance at 1-888-827-2004.

www.floridastudentfinancialaid.org

Florida Bright Futures Refund Policy

- Students will be required to repay their award hours for any course dropped or withdrawn after the drop-add period.
- Hours repaid for dropped or withdrawn courses are added back to the student's total semester hours available, and are not included in the student's total credit hours required to renew the award.
- Repayment for the cost of dropped or withdrawn award hours is required to renew a Bright Futures award for the subsequent academic year.
- Nonpayment of dropped or withdrawn Bright Futures award hours may also negatively affect renewal eligibility for other state programs.

Renewal Requirements	Florida Academic Scholars Award	Florida Medallion Scholars Award
Minimum Cumulative GPA (unrounded & unweighted)	3.0*	2.75
Minimum Hours Required Per Term, if funded Full Time (12+ hours)	12 semester earned hours	12 semester earned hours
Minimum Hours Required Per Term, if funded Three-quarter Time (9-11 hours)	9 semester earned hours	9 semester earned hours
Minimum Hours Required Per Term, if funded Half Time (6-8 hours)	6 semester earned hours	6 semester earned hours

*Florida Academic Scholars with 2.75-2.99 will renew as Florida Medallion Scholars.

UF UNIVERSITY of FLORIDA

Office for Student Financial Affairs
S-107 Criser Hall, P. O. Box 114025
Gainesville, FL 32611-4025
(352) 392-1275
www.sfa.ufl.edu

NEWS Financial Aid for Gators is produced once a semester by the Information/Publication Services section of the Office for Student Financial Affairs, to inform students about financial aid programs and services that help UF students meet educational costs.

Director: Rick Wilder
Editor: Sharon Eyman

NEWS: Financial Aid for Gators is available in other formats for students with documented, print-related disabilities. Students who are speech- or hearing-impaired can contact the Florida Relay Service.
Dial 711 or 1-800-955-8771(TTY)
Online at
<http://www.ftri.org/FloridaRelay>

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

SFA CALENDAR

OCTOBER 10

Deferred Fee Payment Deadline
3:30 pm, UB

OCTOBER 17-18

Homecoming

NOVEMBER 11

Veterans Day

NOVEMBER 26-29

Thanksgiving Break

DECEMBER 10

Classes End

DECEMBER 19-20

Commencement

This Campus Cares

Resources Available

There are many resources available on campus and in the community to help you or someone you know deal effectively with the stresses of college life. The campus counseling center (counseling.ufl.edu, 352-392-1575), student mental health services, and the county crisis center are good places to start. They can provide you with confidential counseling, support, and consultation at no charge. They can also provide guidance on additional specialized campus and community resources available related to eating disorders, substance abuse, sexual assault, study and test-taking skills, medical or spiritual issues, and other areas of concern.

Dean of Students Office

The staff of the Dean of Students Office provides individual student advisement, liaison with campus ministries, orientation for new students, advisement to fraternities and sororities, multicultural student services, veteran student services, services to students over traditional age, women's programs, student judicial affairs services, disabled student services, alcohol abuse prevention programs, black and Hispanic culture resources, and assistance with student withdrawals from the University.

Dean of Students Office
202 Peabody Hall
www.dso.ufl.edu • (352) 392-1261

Federal Student Aid Number

1-800-4-FED-AID
(1-800-433-3243)



Financial Aid Addresses & Phone Numbers

U.S. Department of Education

Student Aid Information Center

P. O. Box 84
Washington DC 20044-0084
1-800-433-3243/1-800-730-8913 (TTY)
www.ed.gov/finaid/landing.jhtml?src=rt

Federal Direct Loan Information

<http://www.studentloans.gov>

- View loan documents
- Entrance Counseling
- Sign MPN
- Complete PLUS Request Process

National Student Loan Data System (NSLDS)

http://www.nsls.ed.gov/nsls_SA

Federal Direct Loan Consolidation

1-800-557-7392; 1-800-557-7395 (TTY)
<http://loanconsolidation.ed.gov>

Florida Bright Futures

For information about application, renewal requirements, reinstatements, restorations, appeals, and other topics, go to the

Florida Department of Education

website,
www.floridastudentfinancialaid.org

Send questions by email:

osfa@fldoe.org

Send mail to:

Florida Department of Education
Turlington Building, Suite 1314
325 West Gaines Street
Tallahassee, FL 32399
Toll-Free Hotline: 1-888-827-2004

Satellite Aid Offices

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

Colleges of Dentistry & Veterinary Medicine
Meredith Dungan
Dental Tower, D3-22
Health Sciences Center
(352) 273-5999

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

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

MBA/Graduate Business Programs
Connie Reed
Hough 203
(352) 273-4960

College of Pharmacy
Debbie Robinson
G208 HPNP Building, 101 Newell
(352) 273-6202

Colleges of Public Health and Health Professions & Nursing
Loucha Simon-Francois
G206 HPNP Building, 101 Newell
(352) 273-6115