

Financial Aid Package

2025-2026

The UF Office of Student Financial Aid and Scholarships (SFA) is pleased to offer you the aid listed on your Financial Aid Package and College Financing Plan available at **ONE.UF**.

We have considered your eligibility for grants, scholarships, part-time employment, and loans. Your aid package represents the best aid possible, given our available funds and guidelines for each program.

Your financial aid package and summary contains important information about your financial aid offer, including specific information about your obligations when you receive aid. It provides the names of your expected financial aid, along with their estimated amounts, itemized by semester. It also contains information on how to accept this aid, how to report additional outside resources, and important facts about how you will receive your financial aid.

A College Financing Plan is available to you at **ONE.UF**. The College Financing Plan is a consumer tool that is designed to simplify information about costs and financial aid in an easy-to-read format. It will help you in comparing institutions in terms of grant and scholarship amounts, and net costs.

For your own benefit, please take the time to read all the information provided carefully. You are responsible for being aware of all eligibility requirements and application procedures. To receive your offered aid, you will need to submit all required documentation.

If you have questions after reading this information, contact the OneStop at www.onestop.ufl.edu for further assistance.

We wish you success in achieving your academic goals.

UF Student Financial Aid and Scholarships

Check the Status of Your Financial Aid and More <http://one.ufl.edu>

Keep track of your **financial aid file and aid offer** on UF's **ONE.UF** website. Visit <http://one.ufl.edu> and select "Login with Gatorlink." Login with your Gatorlink username and password. In the new window that appears, scroll down to the "Financial Aid" section and select the correct aid year (2025-2026). On the financial aid summary page that appears, you can view your satisfactory academic progress status, estimated cost of attendance, financial aid package (grants, scholarships, work-study, loans) along with your Student Aid Index (SAI), if a FAFSA was completed.

Your **cost of attendance** includes two types of costs: **(1) Direct Costs** (costs that are paid directly to UF, such as tuition, fees, UF housing, and on-campus Gator Dining plans); and **(2) Indirect Costs** (costs that are paid by the student, which may include off-campus housing, off-campus food, transportation, textbooks, school supplies, computer, phone, and personal expenses such as laundry, toiletries, and minor miscellaneous expenses).

On **ONE.UF**, you can view "**Action Items**," then choose "**To-Dos**" to complete any and all requirements to receive the aid you have been offered. "To-Do" items include verification documentation that must be completed before some aid can be disbursed.

"**Related Links**" direct you to "Contacting a Financial Aid Adviser," "Direct Deposit," "Authorize Information Release," and "College Financing Plan" information. Also on **ONE.UF**, you can take action on student loans; complete verification forms and other financial aid documents; report additional aid you are receiving; update your address with UF; and grant permission to have your financial aid pay all UF charges.

If you would like SFA, the University Bursar (UB), or Business Services to discuss your financial records with third parties (such as parents or scholarship donors), you will need to complete the "**Student Authorization to Release Financial and Academic Records**" found at **ONE.UF**. <http://www.sfa.ufl.edu/process/additional-information/info-release>.

Visit SFA's Website for Additional Information www.sfa.ufl.edu

Submit the Free Application for Federal Student Aid (FAFSA) annually at studentaid.gov/FAFSA. The 2025-26 FAFSA opened in December 2024.

Financial Aid Help

Financial aid advising services are available at the **OneStop**. You can schedule an appointment at www.onestop.ufl.edu. The OneStop is open from 8:00 am-5:00 pm, Monday to Friday (excluding holidays) and can be reached by phone at 352-392-2244.

View Your Aid!

1

Log in with your Gatorlink username and password at <https://one.uf.edu>.

2

Scroll to “Financial Aid” and click on the federal aid year you would like to view (2025-2026).

3

Scroll to your “Aid Package,” which includes grants, scholarships (gift aid), work study, and loans.

Decoding your Financial Aid Summary

- A** To receive federal aid, you must be making **Satisfactory Academic Progress** toward a degree. Your current academic progress status will always display here.
- B** **Cost of Attendance:** This is more than just the cost of your tuition! This amount represents our estimated cost for attending UF full-time and includes your tuition and fees, plus estimates for the costs of food, transportation, housing, and technology needs.
- C** **Student Aid Index:** This is an index number determined by the Department of Education. It is used to determine your eligibility for need-based aid.
- D** Your **Aid Package** may have different sections:
 - E** “**Gift Aid**,” as the name implies, is free money such as scholarships and grants, which students do not have to repay.
 - F** “**Federal Work Study**” is on-campus employment. To receive this form of aid, look for a work-study position at <https://jobs.ufl.edu>.
 - G** **Loans** are a form of financial aid that must be repaid. You can decline, reduce, or accept your loan by clicking the “Take Action” Button. Click the “i” next to the aid listed to find out more about that aid type.

How much will I owe?

Tuition and fees are paid directly to UF. In-State Tuition and fees estimates are \$6,380 for Fall 2025 and Spring 2026 and can be paid directly from your financial aid disbursement.

Financial aid for other educational expenses

You can calculate the amount of aid you will have to pay for other educational expenses by subtracting the tuition/fees cost from your total aid package.

What does this mean?

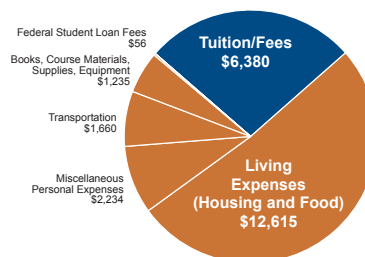
After tuition and fees are paid, you can use the remaining aid towards your housing, food, books, supplies, a computer, cell phone, transportation, and other expenses.

- H** If you will be receiving aid from a source not listed on your aid summary, such as a scholarship, you should report at “**Additional Aid**.” Click the plus sign by “Add Additional Aid” and enter the name and total dollar amount of the aid. **Do not report** UF Scholarships, Bright Futures Scholarships, Florida Prepaid or Private Loans.
- R** Under “**Related Links**” you can “Contact a Financial Aid Adviser” with questions or view your “College Financing Plan.” The College Financing Plan will appear in a new page and allows you to easily compare aid offers from different institutions.

Summary - Federal Aid Year 2025-2026		Total Offered	Total Accepted
B Estimated Cost of Attendance		\$32,493.00	
C Student Aid Index			\$4,175.00
D Aid Package		\$24,180.00	\$11,601.00
E Gift Aid			
Federal Pell Grant	\$3,220.00	\$3,220.00	\$1,610.00
FL Academic Scholars Award	\$6,381.00	\$6,381.00	\$3,190.50
UF Welcome Grant	\$1,000.00	\$1,000.00	\$1,000.00
UF Undergraduate Grant	\$1,000.00	\$1,000.00	\$500.00
Total	\$11,601.00	\$11,601.00	\$6,300.50
F Work Study			
Federal Work Study	\$2,500		\$1,250.00
Total	\$2,500		\$1,250.00
G Loan			
Federal Direct Sub Loan	\$3,500.00		\$1,750.00
Federal Direct Unsub Loan	\$2,000.00		\$1,000.00
Federal Direct PLUS Loan	\$4,579.00		\$2,289.00
Total	\$10,079.00	\$0.00	\$5,039.00
Aid Package Total	\$24,180.00	\$11,601.00	\$11,590.50

Remember to visit ONE.UF often each semester, to check for any outstanding requirements under the “To-Dos” in your “Action Items” that could prevent your financial aid from being disbursed.

Estimated In-State Costs for Fall 2025 and Spring 2026



Additional information on UF Cost of Attendance for In-State, Out-of-State, PaCE, Innovation Academy and UF Online students is available at www.sfa.ufl.edu/costs.



I. YOUR FINANCIAL AID

Your financial aid offer was developed according to federal, state, and institutional regulations to help meet your financial need for the period of August 2025 to May 2026. **All financial aid depends on available funds and is based on full-time enrollment. UF has the right to change or cancel aid if funds are unavailable, if your application contains incorrect data, if your financial situation changes, or if you do not enroll full-time.**

Your aid offer was created based on your financial need as determined by the U.S. Department of Education. Should your FAFSA be reprocessed by the Department of Education, SFA may be required to change your aid package as a result. If there is a change in your eligibility, you will receive a revised aid notification. Revised aid notices and other important financial aid notices will be sent to your Gatorlink email address. Some correspondence is sent through the U.S. Postal Service; therefore, you must also keep your “Local Home Data” and your “Permanent Home Data” up to date in the UF Directory.

Keep track of your financial aid file and aid offer at **ONE.UF**. Visit <http://one.uf.edu> and select “Login with Gatorlink.” Login with your Gatorlink username and password. In the new window that appears, scroll down to the “Financial Aid” section and select the correct aid year (2025-2026). On the financial aid summary page that appears, you can view your satisfactory academic progress status, estimated cost of attendance, financial aid package (grants, scholarships, work-study, loans) along with your Student Aid Index (if a FAFSA was completed).

Also on **ONE.UF**, you can view “Action Items,” then choose “To-Dos” to complete any and all requirements to receive the aid you have been offered. “To-Do” items include verification documentation that may need to be completed.

II. FINANCIAL AID ADVISING

If you have a question about your aid or need financial aid assistance, contact the OneStop between 8:00 am and 5:00 pm, Monday through Friday. Students can find contact information for the Onestop at <https://www.onestop.ufl.edu>.

III. YOUR FINANCIAL AID PACKAGE

Financial Aid Offers

Financial aid programs listed on your aid package are only predictions of what you may be eligible to receive. They are NOT official aid commitments. You must meet all program eligibility requirements and submit all required documentation to receive a disbursement from any aid program.

– If a **Florida Student Assistance Grant** is part of your aid offer, information from your FAFSA and the State of Florida was used to predict this grant based on full-time enrollment. You must meet all eligibility criteria to receive funds.

– If a **Florida Bright Futures Scholarship** (Florida Academic or Florida Medallion), **José Martí Scholarship Challenge Grant**, **Rosewood Family Scholarship**, **Benacquisto Scholarship**, **Florida Farmworkers Student Scholarship**, **Randolph Bracy Ocoee Scholarship**, or **Scholarship for Children & Spouses of Deceased or Disabled Veterans** is part of your aid offer, information from UF admissions files and the State of Florida was used to predict your eligibility. Determination of eligibility is made by the Florida Department of Education. The actual amount you receive will be calculated after the drop/add period of each semester.

– If a **Federal Pell Grant** is part of your aid offer, the prediction of your grant was based on full-time status and information from your FAFSA. The actual amount you receive will depend on your enrollment status and on the Student Aid Index (SAI) listed on your FAFSA Submission

Summary. Your grant will be calculated after the drop/add period of each term.

– If a **Presidential, UF Gold, UF Platinum, Florida Merit, Admissions Alumni, Sunshine, Honors, Distinguished Scholars** or **Gator Nation Scholarship** is part of your aid offer, information from your admissions application was used to predict your eligibility. Final determination of recipients will be made by UF Financial Aid and Scholarships.

– If **Federal Direct Subsidized or Unsubsidized Loans** are a part of your aid offer, you will need to take action on the Federal loan in order for it to be disbursed to you.

– If a **Federal Direct PLUS Loan** is a part of your aid offer, the Federal loan is for informational purposes only. To receive this loan, Federal PLUS applicants must complete the Federal PLUS application at <https://studentaid.gov>. All Federal PLUS loans are subject to credit approval.

If you do not want the loan, use the “Take Action” button on your **ONE.UF** Aid Package to decline it.

– If a **National Merit Award** is listed as part of your aid offer, information from the UF Admissions Office was used to predict your eligibility for this scholarship. Final determination for these scholarships will be made by the Student Financial aid and Scholarships Office and National Merit Scholarship Corporation.

We can help you complete a petition to re-evaluate your financial needs.

To Appeal Your Financial Aid:

If you think an aspect of your financial situation has been overlooked that would affect the evaluation of your need, you are entitled to submit a Financial Aid Revision Petition available on the SFA Forms page at <https://www.sfa.ufl.edu/forms>. You may submit your petition at any time during the school year and it will be reviewed in the order it was received.

Report Additional Aid:

If you are receiving aid not listed on your financial aid package (including aid from private organizations, foundations, and any aid paid directly to you), go to <http://one.uf.edu> and select “Login with Gatorlink.” Login with your Gatorlink username and password. In the new window that appears, scroll down to the “Financial Aid” section and select the correct aid year (2025-2026). On the financial aid summary page that appears, students can “Report Additional Aid.” Select “+ Add Additional Aid” and follow the directions on the screen. **Do not report UF Scholarships, Bright Futures Scholarships, Florida Prepaid, or Private Loans.**

After you submit information on **ONE.UF**, you will receive notification of your revised aid via email to your Gatorlink account. Check the new aid to confirm that all changes were made correctly. If additional aid reported causes your need to be overmet, adjustments to current financial aid may be necessary.

IV. OVERMET NEED

If the total amount of your aid exceeds your gross financial need as a result of you receiving additional outside aid (such as a scholarship or fellowship) not listed on your aid package, or due to a change in your student aid index, your need is considered overmet. Certain federal programs require UF to adjust aid to eliminate overmet need; others, such as Federal Pell Grant and private scholarships, do not require this.

If you receive funds that cause your need to be overmet, you may be required to repay the overmet amount. You will be notified should this occur.

V. FINANCIAL AID PROGRAMS

Following is a brief description of programs that may appear on your aid package. For more information, refer to SFA’s website at <http://www.sfa.ufl.edu>.

Grants

Grants are offered to students with the greatest financial need, who are making satisfactory academic progress in a degree-seeking program. They do not have to be repaid.

Federal Pell Grant

The Federal Pell Grant program is the largest federally funded undergraduate grant program. Your grant is based on your enrollment status and your Student Aid Index (SAI) as determined by a federally established formula. Full-time grants range from \$740 to \$7,395 per academic year.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a federally funded grant program offered to undergraduates who demonstrate exceptional financial need. Aid offers generally range from \$100 to \$2,000 per academic year.

Florida Student Assistance Grant (FSAG)

FSAG is a need-based, state grant program for undergraduate students attending eligible Florida institutions. Recipients must meet Florida residency requirements for state student aid and be enrolled at least half time in an eligible academic degree program. Aid offers range from \$200 to \$2,610 per academic year.

UF Graduate and Professional Grants

These UF-funded grants are offered by SFA to graduate and professional students who demonstrate exceptional financial need and are enrolled at least half-time. Aid offers generally range from \$100 to \$3,000 per academic year.

UF Excellence Grant

This UF-funded grant is offered by SFA to undergraduate students who demonstrate exceptional financial need and are enrolled at least half-time. Aid offers vary based on financial need. Funding is limited to 4 years of undergraduate study.

UF Orange & Blue Grant

The UF Orange & Blue grant is offered to transfer students with a Student Aid Index (SAI) of \$7,500 or less. The award is tiered at two levels depending on the student's SAI and is limited to two years of undergraduate funding.

UF Undergraduate Grant

This UF-funded grant is offered by SFA to undergraduate students who demonstrate exceptional financial need and are enrolled at least half-time. Aid offers generally range from \$100 to \$3,000 per academic year. Additional grant funds are available to students classified as out-of-state for tuition purposes. Funding is limited to 4 years of undergraduate study.

UF Welcome Grant

The UF Welcome grant is a one-time payment to assist undergraduate students with initial expenses, and to provide financial assistance until after the drop/add period ends and other financial aid can be disbursed.

Additional Grants

Visit <https://www.sfa.ufl.edu/types-of-aid/grants> for a listing of additional grants.

Scholarships

Scholarships are aid that are based on grades, financial need, or special criteria and do not have to be repaid. Once earned, students do not have to work or perform service to receive scholarship funds.

Florida Bright Futures Scholarship

This State of Florida scholarship program has two levels: the Florida Academic Scholars and the Florida Medallion Scholars. Each scholarship has different academic eligibility criteria and offers a different amount based upon enrollment. The top-ranked scholar from each school district receives an additional amount, also based upon enrollment, called the Florida Top Scholars Award.

Students will be required to repay the amount for any course dropped or withdrawn unless the student appeals for, and is granted, an exception.

UF Merit Scholarships

UF offers Merit Scholarships to incoming freshmen and transfer students based on academic ability and achievement. A complete list of merit and academic scholarships is available on the SFA website at <https://www.sfa.ufl.edu/academic-scholarships>.

State of Florida Scholarships

The State of Florida Office of Student Financial Assistance (OSFA) administers the José Martí Scholarship Challenge Grant, the Rosewood Family Scholarship, the Benacquisto Scholarship, the Florida Farmworker Student Scholarship, the Randolph Bracy Ocoee Scholarship, and the Scholarship for Children & Spouses of Deceased or Disabled Veterans. Each program has specific eligibility requirements, application procedures, scholarship amounts, and renewal requirements.

For more information visit the OSFA website at <https://www.floridastudentfinancialaidsg.org/SAPHome>.

Machen Florida Opportunity Scholarship (MFOS)

The Machen Florida Opportunity Scholars Program (MFOS) is offered by SFA to incoming freshmen who are first-generation, first time in college, Florida residents. MFOS recipients must meet specific income guidelines as determined from the FAFSA. The MFOS Program provides financial resources and individual support with the primary goal of graduating first-generation, low-income undergraduate students. This scholarship provides funding up to financial need for four years of undergraduate study. In addition, MFOS scholars will receive mentorship and comprehensive support programming to provide students with a positive and successful student experience at UF. A limited number of scholarships are offered and scholarship amounts vary depending on the student's need, as determined from the FAFSA.

More information about this scholarship can be found on the SFA website at <https://www.sfa.ufl.edu/mfos/>.

SFA-Administered Scholarships

Many privately funded scholarships are available through UF and are offered by SFA. Scholarships are offered based on guidelines provided by donors. The value ranges from \$500 to \$8,000 per academic year. Full-time enrollment and satisfactory academic progress are required to receive funds and a FAFSA must be completed. A complete list of these scholarships is available on the SFA website at <http://www.sfa.ufl.edu/types-of-aid/scholarships>.

Grandparent Waiver of Out-of-State Tuition and Fees

Out-of-State students who have a grandparent who is a resident of Florida may qualify for a waiver of out-of-state tuition and fees. Visit <https://admissions.ufl.edu/cost-and-aid/residency#fee-waiver> for more information on this waiver and application process.

Student Loans

Borrowing money for college is a serious financial obligation, and you should carefully consider the amount of debt you might incur. In addition to principal borrowed, interest is charged for use of funds.

Interest rates for all Federal Direct Loans are subject to change. Check the SFA website for current rates www.sfa.ufl.edu.

Further information on federal loans (including current rates) is available through the U.S. Department of Education at <http://studentaid.gov>. Interest rates and other information on UF institutional loans can be found at <http://www.sfa.ufl.edu/types-of-aid/loans>.

Federal Direct Loan Program

The Federal Direct Loan Program is a federal student loan program for students and parents to borrow directly from the U.S. Department of Education. The Federal Direct Loan Program consists of the Federal Subsidized, Federal Unsubsidized, and Federal PLUS loan programs. To receive a Federal Direct Loan, you must be enrolled at least half-time and have completed a FAFSA.

Federal Subsidized Loans are loans for undergraduate students with financial need, as determined by your cost of attendance minus the Student Aid Index and other financial aid (such as grants or scholarships). **Federal Subsidized loans do not accrue interest while the student is enrolled at least half-time.**

Federal Unsubsidized Loans are loans for students that are not based on financial need. Eligibility is determined by your cost of attendance minus other financial aid (such as grants or scholarships). Interest is charged during in-school, deferment, and grace periods. **Unlike a Federal Subsidized loan, you are responsible for the interest from the time the Federal Unsubsidized loan is disbursed until it's repaid in full.** You can choose to pay the interest or allow it to accrue and be capitalized (added to the principal amount of the loan). Capitalizing the interest will increase the total amount you have to repay.

Both subsidized and unsubsidized loans have a fixed interest rate, and repayment is deferred until a student graduates, withdraws, or enrolls less than half-time.

Federal Direct PLUS/Graduate PLUS Loans are for parents of dependent undergraduate students and eligible graduate students. Parents or graduate students may borrow up to the cost of attendance minus other financial aid through the Federal PLUS Program. There are no aggregate loan limits. Borrowers cannot have an adverse credit history. Repayment begins within 60 days after final loan disbursement, unless the borrower is eligible for a deferment.

Federal Parent and Federal Grad PLUS borrowers must complete the application at <http://studentaid.gov>.

University of Florida Long-Term Loans

SFA offers these university and/or private donor, need-based loans, including the SAFE Loan, the Meril S. Beers Loan, the Cora B. Pilling Loan, the John G. and Fannie F. Ruge Memorial Loan, the Hart R. Stringfellow Loan, and the Arthur L. Wallace Loan. Most long-term student loans offered by UF have interest rates of 5% and may offer deferred repayment provisions.

Each UF long-term loan has its own disclosure documentation. The University Bursar (UB) emails promissory notes to the student with a link to the DocuSign MPN and they must be completed before loans can be disbursed. More detailed information and disclosure notices, can be found on SFA's website at <http://www.sfa.ufl.edu/types-of-aid/loans/uf-long-term-loans>.

Employment Opportunities

Part-time employment is available for students through the Federal Work Study (FWS), Student Other Personnel Services (STAS), and Florida Work Experience (FWEP) programs. In order to be eligible, an individual must be a UF degree-seeking student enrolled at least half-time. Students, on average, work between 10 and 20 hours per week, earn at least Florida's minimum wage per hour, and are paid on a biweekly schedule.

Job opportunities exist for all students whether or not they are eligible for financial aid. Students can view available job postings by going to <http://jobs.ufl.edu>. For more information on student employment, go to <http://www.sfa.ufl.edu/types-of-aid/employment>. Work-study positions enable students to gain valuable work experience, build their résumés, make connections across campus, and have a more enriching college experience.

Federal Work Study (FWS)

FWS is a federally funded, need-based, student work program (including the Federal Community Service component) which is offered by SFA. Students participating in the FWS program must maintain satisfactory academic progress. To view this aid, login with your Gatorlink username and password at <http://one.ufl.edu>. In the new window that appears, scroll down to the "Financial Aid" section and select the correct aid year (2025-2026). On the financial aid summary page that appears, scroll down to "Aid Package" and "Federal Work Study." To receive FWS, students must apply for Work-Study positions at <https://jobs.ufl.edu>.

Florida Work Experience Program (FWEP)

FWEP is a state-funded, need-based, student work program which is offered by SFA.

Student Other Personnel Services (STAS)

STAS employment is an institutionally and state-funded program which is not based on financial need. Applications for this program are open year-round. While students employed under the STAS salary plan do not have to demonstrate need, they are required to maintain a minimum 2.0 grade point average. The department will verify your enrollment status before appointing you. Students can provide the hiring department a copy of their semester schedules, available on ONE.UF.

VI. ENROLLMENT REQUIREMENTS

To receive federal aid, students must be enrolled in coursework required for their degree. Furthermore, most aid programs require students to be enrolled at least half-time; however, due to limited funds, priority is given to full-time students. Federal Pell Grants, FSAG, and Florida

Bright Futures are prorated according to enrollment status. Students who enroll less than full-time may have their aid adjusted after the drop/add period. Please refer to the following chart for minimum enrollment eligibility requirements.

CLASSIFICATION	FULL-TIME*		HALF-TIME*	
	Fall/ Spring	Summer	Fall/ Spring	Summer
Undergraduate/Post Baccalaureate	12	12	6	6
Graduate	9	8	5	4
Medical, Dental, Vet Med, Law, and Pharmacy	1	1	1	1

* Credit hours for minimum enrollment eligibility requirements.

VII. RECEIVING YOUR AID

Address Policy

You are responsible for keeping your current "UF Business Email Address," your "Local Mailing Address," AND your "Legal Address" up to date in the UF Directory. Update these using ONE.UF at <http://www.one.ufl.edu/directoryprofile/>.

Disbursement

Students receive financial aid by Direct Deposit from the University Bursar (UB), generally after classes begin and as soon as aid is available. **Direct Deposit is required for the delivery of financial aid funds for students and recommended for Parent PLUS borrowers.**

To sign up, go to ONE.UF at <https://one.ufl.edu/campusfinances/directdeposit> and sign in with your Gatorlink username and password. Follow the instructions on the screen. Please direct any questions about Direct Deposit to the University Bursar (UB) at 352-392-0737.

UB refunds aid only after verifying enrollment status and making sure students have no financial or academic holds on their records. All current term unpaid tuition/fees, UF housing charges, and UF Bookstore charges are deducted from students' financial aid before disbursement. Other accounts receivable charges, such as parking and library fines, and meal plans may be deducted upon completion of a UF permissions form, available at <http://one.ufl.edu>. Financial aid may not be used to pay prior-term tuition/fees.

Important Loan Disbursement Information

Loan Entrance Counseling

Before loans can be disbursed, first-time Federal Direct and Federal Direct Graduate PLUS borrowers must complete Entrance Counseling. Federal Direct Loan borrowers must go to <http://studentaid.gov>.

Federal Direct Loan Confirmation

Federal Direct Loan borrowers must "accept" each term's loan at ONE.UF before their funds can be released. Visit <http://one.ufl.edu> and select "Login with Gatorlink." Login with your Gatorlink username and password. In the new window that appears, scroll down to the "Financial Aid" section and select the correct aid year (2025-2026). On the financial aid summary page that appears, scroll down to "Aid Package" and then to "Loans." Select the "Take Action" button to decline, reduce or accept loans listed. Accept loans early to get your funds at the beginning of the term. See SFA's website at <http://www.sfa.ufl.edu/process/receiving-your-aid/disbursements> for more complete information on loan processing and disbursement. If you are sure you don't want to receive a loan, decline it.

Federal Direct Loan Master Promissory Notes

Previous Federal Direct Loan borrowers should already have a Master Promissory Note (MPN) on file. New borrowers who do not have an MPN on file must go to the federal website at <http://studentaid.gov> to complete one.

Federal Direct PLUS Loan Master Promissory Notes

New Federal Parent PLUS and Federal Graduate PLUS borrowers who

do not have a PLUS Master Promissory Note (MPN) on file must go to the federal website at <http://studentaid.gov> to complete one.

Promissory Notes for UF Long-Term Loan Borrowers

The University Bursar (UB) will email promissory notes to all UF Long-Term loan borrowers with a link to the DocuSign MPN and they must be completed before loans can be disbursed.

Federal Work-Study/Florida Work Experience

If Federal Work-Study (FWS) or the Florida Work Experience Program (FWEP) is part of your financial aid, you will be paid for hours worked on a biweekly schedule, in accordance with the UF payroll schedule.

VIII. FEDERAL VERIFICATION

Federal verification is a process of confirming selected data supplied by the applicant and/or parents to the federal government. If your application is selected for verification, you will receive an email from SFA to check your “To-Dos” list on **ONE.UF** for the documents you are required to provide. Do not submit any documents unless you are requested to do so. If your application is selected for verification, aid cannot be disbursed to you until you have submitted all requested documents and the accuracy of your information has been reviewed and verified. This process can take three weeks or more. Login at **ONE.UF**, scroll to “Action Items,” then choose “To-Dos” to complete any and all verification requirements to receive aid you have been offered.

IX. SATISFACTORY ACADEMIC PROGRESS

Students receiving federal financial aid are required to maintain satisfactory academic progress. A copy of UF’s financial aid satisfactory academic progress policy is available on SFA’s website at <http://www.sfa.ufl.edu/process/additional-information/satisfactory-academic-progress-policy>. This policy, satisfactory academic progress petition information, and forms may be printed from **ONE.UF** or from the SFA website.

X. WITHDRAWAL & REFUNDS

The Office of the University Registrar assists students who wish to withdraw from UF and coordinates the process. Complete information, as well as the application, can be found on the Registrar’s website at <http://www.registrar.ufl.edu/services/withdrawals.html>.

If you officially withdraw or stop attending all courses, you may be required to repay all or part of the financial aid disbursed to you in the term you withdraw.

Students receiving federal funds may be required to repay aid determined to be “unearned.” The earned/unearned calculation is based on the percentage of days you attended during the term in which you withdrew. The amount of aid you have earned is determined on a pro-rata basis. For example, if you completed 30 percent of the term you withdrew, you earn 30 percent of the federal aid you received. Once you have completed 60 percent of the term, you are considered to have earned all of your aid.

The difference between your earned federal aid and 100 percent equals the percentage of unearned federal funds that are subject to repayment. Federal regulations require Title IV aid to be repaid in the following order:

1. Federal Direct Unsubsidized Loans
2. Federal Direct Subsidized Loans
3. Federal Direct Graduate PLUS Loans
4. Federal Direct PLUS Loans (for parents)
5. Federal Pell Grants
6. Federal Supplemental Educational Opportunity Grants
7. Iraq & Afghanistan Service Grants

If the funds you must repay are grants, Federal regulations allow one half of the grant repayment to be forgiven. Any amount you do have to return is a grant overpayment, and you must make arrangements with UF to repay the funds.

Please Note:

(1) You may also be required to repay other federal, state, institutional, or private student financial aid programs based on the terms and conditions associated with those programs.

(2) UF is required to return to the applicable federal program account the unearned percentage of institutional charges (tuition, fees, on-campus housing). You may be billed by UF for any funds returned on your behalf.

(3) UF’s tuition refund policy is separate from the federal requirement to return unearned aid. Whether or not you receive a tuition/fee refund has no bearing on the amount you must repay under this formula.

Refunds

If, due to withdrawal, cancellation, or termination of attendance, you are entitled to a refund of tuition/fees (determined by the University Bursar) or campus housing charges (determined by Housing & Residence Education) and you received aid for the same payment period, part of your refund will be returned to the appropriate federal Title IV or institutional account. After accounts from which you received aid are reimbursed, any amount remaining will be returned to you.

XI. ADDITIONAL INFORMATION

CONFIDENTIALITY: UF ensures the confidentiality of student records in accordance with State University System rules, state statutes, and the Family Education Rights and Privacy Act of 1974, known as the Buckley Amendment. Your family’s financial information, and the type and amount of your aid are held in confidence. Information is released only with your written consent.

UF INFORMATION PRIVACY STATEMENT: UF values individuals’ privacy and actively seeks to preserve the privacy rights of those who share information with us. For more information, go to <http://www.privacy.ufl.edu>.

CONSUMER INFORMATION DISCLOSURE: The university is committed to providing important information to its students, faculty, and staff. Consistent with this commitment and pursuant to the university’s notice and reporting obligations under various laws, a comprehensive listing of relevant consumer information disclosures can be found at <https://www.sfa.ufl.edu/consumer-information-disclosure>.

XII. FINANCIAL AID HELP

Financial aid advising services are available at the **OneStop**. You can schedule an appointment at www.onestop.ufl.edu. The OneStop is open from 8:00 am-5:00 pm, Monday to Friday (excluding holidays) and can be reached by phone at 352-392-2244.

Undergraduate students enrolled in **UF Online** can get assistance with financial aid:

- By phone at 352-294-3290
- By email at ufonlineonestop@mail.ufl.edu.

This document is available upon request in alternative formats for students with documented print-related disabilities. Hearing-impaired students should call the Florida Relay Service at 711 or 1-800-955-8771