



One Stop Student Services

At UNF, students are our first priority. The University of North Florida recognizes that every student is an individual, with different goals and different needs. We are dedicated to offering each student an individualized experience.

UNF provides a comprehensive student financial aid program. All aid is based on individual need, educational costs and availability of funds. Awards may consist of scholarships, loans, grants and/or employment.

One Stop provides financial aid information & advisement for financial aid applications and programs to students, prospective students, and their families. We're here to help you through the financial aid process. Come see us in UNF Hall, Building 53 or call (904) 620.5555 for assistance or visit our web site at <http://onestop.unf.edu>

Who is Eligible for Aid?

For most financial aid programs at UNF, you must:

1. Be a U.S. citizen, national, or eligible non-citizen;
2. Be enrolled at least 1/2 time in a degree program;
3. Make satisfactory academic progress (SAP) toward a degree; See UNF's SAP requirements on page 8 of this guide, or on the One Stop website.
4. Register with the Selective Services Administration or show proof of non-requirement; and
5. Not be in default on a federal loan and/or owe a repayment on a previous financial aid award at UNF or elsewhere.

Tuition & Fees

At the time of publication, the final approved tuition and fees for 2009-10 were not available. For tuition and fee information, please visit Cashier's Office Tuition & Fees web page at <http://www.unf.edu/dept/controller/cashier/tuition.htm>. The Cashier's Office is located in UNF Hall, Building 53.

Financial Aid & Other UNF Campus Offices/Services

Housing

Housing charges are not automatically deferred. If you wish to defer your housing, please contact University Housing each semester at 904.620.4663 or visit <http://www.unfhousing.com>.

Chartwells Meal Plans

For food service/meal plan inquiries, please contact Chartwells Dining Services at 904.620.2543.

UNF Bookstore

If you have sufficient financial aid funding to cover the cost of books, after all tuition/fees, housing, etc. have been paid, you may receive e-mail authorization permitting you to use part of your anticipated financial aid refund at the UNF Bookstore. This notification will be sent to your UNF e-mail account. Bookstore authorization ranges in value up to \$400, based on accepted aid remaining at the time your authorization is processed. Your tuition and fees must be pended against financial aid to utilize this process.

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Your Estimated Financial Aid Package

- Your estimated award package is based on:
 - The original information you submitted on your Free Application for Federal Student Aid (FAFSA)
 - Your degree-seeking status and residency status as indicated by One Stop Student Services.
- Your original financial aid offer is based on full-time enrollment (12 hours for undergraduate students, 9 hours for graduate students. If you enroll less than full-time your disbursement may be reduced or pro-rated to your actual hours of enrollment. ***If you drop or withdraw from courses, your aid may be adjusted and you may be required to repay any aid disbursed prior to the registration change.**
- Please visit our [Financial Aid Programs Quick Guide](#) for award and renewal requirements for most aid programs.
- Your award is developed according to federal, state, & institutional regulations to help meet your financial need for this academic period. Your need in developing this award was based on the cost of attendance (COA) at UNF minus your estimated family contribution (EFC) as calculated by the Department of Education.
- If you are selected for Verification:
 - Your award may be decreased or cancelled.
 - Funds cannot be disbursed until ALL required documentation has been submitted and information has been verified as correct.
 - Please visit <http://www.unf.edu/es/onestop/finaid/verification.html> for more information on the verification process.

Your Award

You can access your award information online at www.unf.edu through myWings. In myWings go to “My Financial Aid Awards” on the Student tab.

Accepting:

- UNF automatically accepts grants & scholarships on your behalf.
- You may choose to accept federal loan and work-study awards in myWings.

Over-Awarding:

- If you receive money for educational expenses from sources including but not limited to third-party payments, Florida PrePaid, military, & Social Security benefits) at any time during the year, you must immediately inform One Stop.
- Your award may be revised if you are found to be in an “over-award” status, and in some circumstances, you may be required to repay aid already disbursed.

Rejecting:

- You may reject the full amount of your offered loan and work-study programs through myWings. If you decide to reinstate the award, you will need to visit One Stop to complete the necessary forms.
- If you wish to decline the award after accepting in myWings, you may do so by submitting a [General Action Request form](#) to One Stop Student Services.

Changes:

- Changes to your award may be requested with the corresponding [Action Request Form](#).
- All changes are contingent on financial aid eligibility according to federal & program regulations. Depending on requirements, change requested may not be possible.

Types of Financial Aid

Your financial package may contain one or more of the following types of aid.

Please see pg 7 or <http://onestop.unf.edu> for specific information regarding withdrawals and repayment of all programs.

Scholarships: Awards based on grades and/or financial need. These do not require repayment upon graduation.

Grants: Awards based on financial need. These do not require repayment upon graduation.

Federal Need-Based & Non Need-Based Loans: Subsidized and Unsubsidized Stafford loans are long term, low-interest loans guaranteed by the federal government. These must be repaid after you graduate, withdraw, or drop below half-time status.

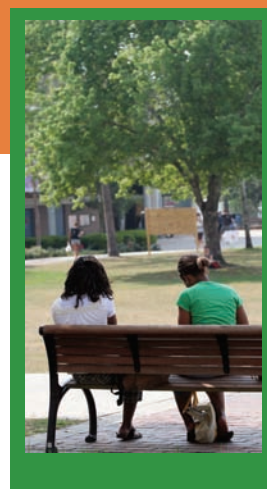
Parent/Graduate PLUS Loans: Loans available to Parents or Graduate students, which do not require financial need. If interested in these programs, please complete a PLUS Loan Request available at <http://www.unf.edu/es/onestop/finaid/loans.html>.

Private Education Loans: These loans are not federally guaranteed. Application must be made directly with the lender. Terms, rates, & restrictions vary. If interested in these programs, please complete the Private Loan Request at <http://www.unf.edu/es/onestop/finaid/loans.html>. It is the student’s responsibility to notify UNF of the Private Loan application.

Part-Time Employment: Federal Work-Study Program (FWSP) based on financial need Student jobs, hours and salary vary. Non-work-study student employment is available through UNF Human Resources. Work-study and non-work-study student job listings are available at www.unfjobs.org.

PLEASE NOTE:

Aid programs are awarded based on need and availability of funds. The University of North Florida has the right to change or cancel awards if funds are unavailable. The aid you are awarded is contingent upon your continued eligibility and upon funding allocations received by UNF from the federal government and the Florida Legislature. Actual awards may be decreased or cancelled if either your eligibility or need changes or legislative action changes the level of funding of any program.



Financial Aid Disbursements

- Tentative disbursement dates will be made available online at the beginning of each semester. The dates listed by UNF, your lender, ELM, or other financial aid sources are estimates indicating the first possible date of disbursement. These dates are subject to change based on circumstance.
- Tuition, fees, housing expenses and other institutional charges owed to the university will be deducted from the first available aid or scholarship source for that aid year. Federal regulations prohibit federal financial aid from paying certain charges, including but not limited to Orientation and ID card fees, as well as parking and library fines. Students may complete a Financial Aid Authorization Form with the Cashier's Office to request payment of certain miscellaneous charges. For additional information and to plan appropriately, please contact the Cashier's Office.
- UNF may authorize students who anticipate a financial aid refund to use a portion of their refund in the UNF bookstore. As this authorization is not additional aid, any amount spent will be deducted from the aid at disbursement. If a refund is processed before the amount is deducted, the student may owe a balance to the Cashier's Office.
- If funds remain after institutional charges have been deducted, a direct deposit for the remainder will be issued to the student's enrolled bank account on established refund dates. We recommend that you confirm a \$0 balance with the Cashier's Office after any refund disbursement to ensure that incidental fees have been paid and to avoid potential late fees.
- We encourage students and parents to register for Direct Deposit at the Cashier's Office for quicker and safer refunds. Visit www.unf.edu/dept/controller/cashier/directdeposit.htm for more information.

Enrollment Requirements

Awards can only be made for hours you are taking at UNF, in standard grade mode. Audit and other non-credit grade modes do not count toward eligible hours for aid.

	Full Time	¾ Time	½ Time
Undergraduate	12+	9-11	6-8
Post Baccalaureate	12+	9-11	6-8
Graduate	9+	N/A	6-8



Fee Deferments

UNF will automatically pend or defer tuition and fees each semester against financial aid award(s) accepted by the fee payment deadline, and for participating students against Florida Prepaid. The university will automatically defer the payment of tuition for approximately 4-5 weeks into the term. If your balance due has not been paid, either by your financial aid or out of pocket, you will be subject to late payment fees.

Florida Prepaid participants will automatically have a deferment posted for the lesser of the number of hours registered or number of Prepaid hours remaining. If you do not wish UNF to bill Prepaid for a given semester or to bill for fewer hours than enrolled, you must complete [Florida Prepaid Opt Out form](#) (available on the Cashier's Office website) by the payment due date.

If your awards and/or Prepaid do not cover all of your tuition and fees, you must pay your remaining balance by the payment deadline, which is the last day of the Add/Drop period.

If your tuition cannot be automatically deferred, you must make payment to the Cashier's Office by the payment deadline. If your aid has not paid by the fourth week of classes, you must make payment by the end of the fifth week to avoid late fees and registration holds.

Remember:

- To defer your fees, you must accept your award(s) via myWings prior to the end of Add/Drop.
- If you have registered for a class or placed yourself on a wait list, but elect not to attend you must drop the class within the Add/Drop period; otherwise, you will be liable for the unpaid tuition.
*Do not expect to be dropped for non-attendance. It is your responsibility to make changes to your schedule.
- Please be advised that the following programs will not pend or defer your fees. If you receive any of these programs, you must contact the Cashier's Office to pay your tuition and fees.
 - The State University System Minority Scholarship
 - The Barnes & Noble Bookstore Scholarship
 - The Delores Auzenne Fellowship
 - Federal Work Study Program
 - UNF Housing Grant

Federal Stafford Loan Programs

Federal Stafford Loans, established by the Federal Government, are the most common source of college loan funds. Unsubsidized and Subsidized Stafford loans are fixed-rate, low-interest loans available to undergraduate and graduate students attending accredited schools in at least half-time enrollment. Federal regulations limit the amount a student may receive each academic year from Federal Stafford Loans.

If a Stafford Loan is part of your award, the amount shown on myWings is the maximum you are eligible to receive for the aid year. Changing your enrollment status may affect your loan eligibility and the amount you receive. Visit our online loan instructions at <http://onestop.unf.edu> or follow the steps below to receive funding for this program:

1. Accept your award(s) online at www.unf.edu by clicking on myWings icon. Once you have access to the secure system, click on the Student tab, then click on the My Financial Aid Award link.
 - If you are a returning borrower, the system will automatically transmit your accepted loan to your previous lender.
 - If you are a new borrower, you will select your lender from the Preferred Stafford Lender List or you may opt to select your own lender.
2. First time borrowers, new students, and students who have broken continuous enrollment at UNF must complete the online [Loan Entrance Interview](#).
3. Borrowers who are new to UNF or who have selected a new lender must also sign a Master Promissory Note (MPN). Borrowers may e-sign the MPN on the lender's website. If you are unable to e-sign, you must submit a paper MPN to your lender. MPNs cannot be turned in to UNF.
4. UNF Enrollment Services will transmit the loan electronically if possible.
5. Upon approval of the MPN, your lender will forward funds via check or electronic funds transfer (EFT) to UNF. Preferred lenders send EFTs while most other lenders send paper checks. Paper checks require endorsement, which may delay the disbursement of funds to your UNF account.
6. UNF Enrollment Services will verify your hours enrolled and, if eligible, forward funds to the Cashier's Office for distribution. Any balance owed to UNF will be deducted first.

NOTE: Students must be enrolled in a minimum of 6 hours, in standard grade mode to receive a Stafford loan. Students who withdraw to less than six (6) hours prior to disbursement are not eligible for funds. Students who withdraw to less than 6 hours after disbursement may be required to repay the disbursed funds to UNF.
7. Dependent students who receive the maximum Stafford Loan amount in the Fall and Spring semesters will not be eligible for Stafford Loan funds in the Summer semester. PLUS Loans will be the only loan option in this case.

Federal Stafford Loan Disbursements

- Funds will be sent from the UNF Cashier's Office once the funds have been received from the bank. Funds will not be received until after the Add/Drop period.
- If Federal Stafford funds are received via Electronic Funds Transfer (EFT), the Cashier's Office will deduct institutional charges and direct deposit the remaining funds to the student.
- If your loan is sent as a paper check, the Cashier's Office will hold it for endorsement. Check your UNF email for endorsement request. Once endorsed, the funds may be applied to your account and remaining funds disbursed to you.
- If you withdraw to less than half-time status prior to the first disbursement of your Stafford Loan, the funds will be returned and your loan will be cancelled. If you withdraw to less than half-time status after the first and prior to the second disbursement, the second disbursement will be cancelled.
- If either disbursement has been cancelled and you wish to reinstate your loan, you must contact One Stop to request reinstatement.

UNF Preferred Lenders

Please see <http://www.unf.edu/es/onestop/finaid/> or the lender website for borrower benefits. The lenders below are listed in alphabetical order.

EdAmerica

1.800.337.6884
Lender Code: 831483
www.edamerica.net

Sallie Mae Education Trust

1.888.2SALLIE
Lender Code: 802218
www.salliemae.com

SunTrust

888.889.5191
Lender Code: 824135
www.suntrustededucation.com

Wachovia

800.338.2243
Lender Code: 830005
www.wachovia.com/education

Wells Fargo

1.877.699.5444
Lender Code: 807176
www.wellsfargo.com/student

Other Lenders

UNF students also have the option to select a lender not on the preferred lender list. If an alternative lender is selected, students must:

- Provide One Stop with the lender's name, address, lender code, phone number, and guarantee agency if applicable.
- Satisfy the online Entrance Interview requirement.
- Request and sign a Master Promissory Note from the lender.

Please Note:

Lenders may charge an origination or federal default guarantee fee to disburse your loan. For more lender information, please visit <http://www.unf.edu/es/onestop/finaid/>.

Federal Loan Limits

	Available for	Annual Limits								
Subsidized Federal Stafford Loans	Undergraduate, graduate, and professional students with proven financial need enrolled in at least 6 hours at UNF. Interest is paid by the government while student is enrolled at least half-time, through a 6-month grace period immediately preceding repayment, & during authorized deferment.	<table> <tr> <td>Freshman:</td> <td>\$3,500</td> </tr> <tr> <td>Sophomore:</td> <td>\$4,500</td> </tr> <tr> <td>Junior/Senior:</td> <td>\$5,500</td> </tr> <tr> <td>Graduate:</td> <td>\$8,500</td> </tr> </table>	Freshman:	\$3,500	Sophomore:	\$4,500	Junior/Senior:	\$5,500	Graduate:	\$8,500
Freshman:	\$3,500									
Sophomore:	\$4,500									
Junior/Senior:	\$5,500									
Graduate:	\$8,500									
Unsubsidized Federal Stafford Loans	Students enrolled in at least 6 hours at UNF who do not qualify for maximum Subsidized Federal Stafford Loan awards, and independent students eligible for additional funds. The student is responsible for interest payments while in school.	<p><i>Dependent Students:</i> Same as Subsidized limits listed above, minus any Subsidized amount received.</p> <p><i>Independent Students:</i> Same limits as above plus: <table> <tr> <td>Freshman/Sophomore:</td> <td>\$6,000</td> </tr> <tr> <td>Junior/Senior:</td> <td>\$7,000</td> </tr> <tr> <td>Graduate:</td> <td>\$12,000</td> </tr> </table> </p>	Freshman/Sophomore:	\$6,000	Junior/Senior:	\$7,000	Graduate:	\$12,000		
Freshman/Sophomore:	\$6,000									
Junior/Senior:	\$7,000									
Graduate:	\$12,000									
Federal Parent PLUS Loans	Parents of dependent undergraduate students enrolled in at least 6 hours at one institution.	Up to full cost of education minus other expected financial aid. May be used to fulfill the EFC. Contingent on credit approval.								
Federal Grad PLUS Loans	Graduate/professional students enrolled in at least 6 hours at one institution.	Up to full cost of education minus other expected financial aid. Contingent on credit approval.								

Master Promissory Note (MPN)

If you accept a Federal Loan, you must sign a Master Promissory Note (MPN). It will serve as a multi-year note, for up to 10 years from the date it is signed, so future loans can be processed year to year, as long as you stay with the same lender and the same school. If there are no disbursements within 12 months of signing the MPN, it will no longer be valid and you will be required to submit a new MPN to borrow from that lender again.

Spring & Summer

If you need Spring financial aid you may need to complete a Mid Year Request form along with your FAFSA. Students who did not attend UNF or did not receive financial aid at UNF in the Fall term should complete a Mid Year Request in myWings and file an 09-10 FAFSA by the November 1 priority date. The Mid Year Request becomes available in myWings each year on October 15.

Summer financial aid uses the FAFSA from the previous Fall and Spring. If you did not receive aid during those terms, make sure you have filed the appropriate FAFSA. ALL STUDENTS seeking Summer financial aid must complete a financial aid Summer Request. The Summer Request becomes available each year in myWings on March 15.

NOTE: To be awarded Summer aid, you must register for all classes at the beginning of Summer registration. If you plan to take courses through Concurrent Enrollment, all Concurrent Enrollment and Consortium paperwork must be submitted & hours reported on your Summer Request form to have them counted toward your Summer eligibility.

Study Abroad

To have Study Abroad enrollment considered for financial aid funding, you must complete a UNF Financial Aid Study Abroad agreement, available [online](#), by the posted deadline. Talk to your Academic Advisor about Study Abroad opportunities and see One Stop to schedule a Study Abroad financial aid appointment.

NOTE: Federal financial aid regulations prevent you from receiving financial aid disbursements from two separate institutions in the same academic term. Doing so will result in non-compliance, may jeopardize your financial aid eligibility, and cause you to owe repayment for a portion of your federal aid funds.

Concurrent Enrollment/Consortium Agreements

UNF students wishing to enroll in courses at another institution, should begin by seeking approval from their academic advising office. A “Concurrent Enrollment” form must be filled out & approved by an Academic Advisor. If you wish to have your concurrent/transient credits considered in your UNF Financial Aid award, you must submit the following 3 items to One Stop Student Services:

1. An approved Concurrent Enrollment application (from your academic advisor or through FACTS.org)
 2. A Financial Aid Consortium Agreement (<http://www.unf.edu/es/onestop/finaid/forms.html>)
 3. A detailed fee slip from the host institution, showing full payment has been made for approved courses.
- Concurrent/Transient Enrollment often causes a delay in the disbursement of your financial aid.
 - Some aid programs require enrollment at UNF. These programs cannot be adjusted for concurrent enrollment hours.
 - You must be enrolled in a minimum of 6 credit hrs at one institution to meet eligibility requirements for loan programs.
 - Enrolling in 3 hrs at one school & 3 hrs at another will not meet these funding requirements. Visit <http://onestop.unf.edu> or contact One Stop for specific eligibility criteria for your financial aid awards.
 - Financial aid will only consider courses approved on your UNF Concurrent Enrollment/Transient Form.
 - You must submit an official transcript from the host institution to UNF at the end of the grading period.

Forms Online

<http://www.unf.edu/es/onestop/finaid/>

Loan Forms

Stafford Loan Request
Parent PLUS Loan Request
Grad PLUS Loan Request
Private Loan Request

Verification Forms

Dependent Student
Verification Worksheet
Independent Student
Verification Worksheet
Clarification Forms
Drug Conviction Worksheet

Other Forms

General Action Request
Loan Action Request
PLUS Loan Action Request
Scholarship Action Request
Enrollment Services Appeal
Request
Study Abroad Agreement
Consortium Agreement
Financial Aid Guide
Satisfactory Academic Progress
SAP Concurrent Enrollment/
Study Abroad
Special Graduation Contract
FAFSA Non-filing Statement

Reduction of Aid

The disbursement of the following programs will be prorated (reduced) based on the number of hours in which a student enrolls. If a student enrolls less than full-time, disbursements will be prorated accordingly.

- **Federal Pell Grant**
Follows a federal formula for reduction.
- **Federal SEOG, Florida Student Assistance Grant, UNF Institutional Grant, and UNF Housing Grant**
Prorated to pay 75% of posted award for 9-11 UNF hrs; 50% for 6-8 UNF hrs, and 0% for less than 6 UNF hrs.
- **Florida Bright Futures**
Reduction based on the student's actual tuition costs after the Add/Drop period. Reduced or increased based on actual tuition costs.
- **UNF Graduate Grant**
Prorated to pay 50% for 6-8 hours and 0% for less than 6 hours.

Withdrawals and Return of Title IV Aid

Students who receive Federal Financial Aid (Title IV) and withdraw (either officially or unofficially) from ALL classes before completing more than 60 % of the semester must repay any unearned federal monies that were disbursed. If you have completed more than 60 % of the term, you can be said to have earned all (100 %) of your assistance.

Complete Withdrawals:

Your withdrawal date will be the date you began UNF's official withdrawal process.

Unofficial Withdrawals:

- If you stop attending without officially withdrawing, the last documented date of attendance will be the withdrawal date.
- If your grades were all "F's", and your professors indicated that you did not attend more than 60 % of the term, you are required to repay the "unearned" portion of the federal aid.
- If your grades were all "F's" and you never attended, you are required to pay back the full amount.

Repayment

- If you have received excess funds that must be returned to the U.S. Dept. of Education, you will owe UNF for the portion of your excess funds.
- This amount will be placed on accounts receivable, & you will not be allowed to register or receive official or unofficial academic transcripts or diplomas until these funds are repaid.
- These funds should be repaid, or repayment arrangements made with the UNF Cashier's Office within approx. 3 weeks, or the charge will be turned over to a collection agency.



Return of Title IV Aid FAQ's

How is the amount calculated?

Federal regulations require use of a formula based on the number of calendar days in the term and the number of days attended by the student before withdrawal. This will determine how much financial aid was "earned" by the student. The difference between aid disbursed and aid earned will be used to calculate the amount of aid the student must repay.

Where can I go for further information?

You can get more information about UNF's Return of Title IV Policy at the One Stop office or at <http://www.unf.edu/es/onestop/finaid/withdrawals.html>.

Satisfactory Academic Progress

The Higher Education Act of 1965, as amended, requires institutions of higher education to establish and apply standards of satisfactory academic progress (SAP) that all students must meet to qualify and remain eligible for assistance from Title IV student financial aid programs. Therefore, to be eligible to continue to receive financial aid, students must maintain specified grade point averages and proceed through the program at a pace leading to completion within a specified time frame. Academic history is reviewed for all students applying for financial aid, regardless of whether financial aid has been previously received. Satisfactory Academic Progress (SAP) will be measured at the end of each semester. In order to receive federal financial aid funds, students must meet the following requirements:

1. REQUIRED COMPLETION RATES

Students are required to complete a minimum of 67% of the hours they attempt each term.

Example: A student who attempts 12 hours must earn 9 hours. If the student completes <8, he/she risks having a SAP hold.

2. REQUIRED GRADE POINT AVERAGES

Undergraduate & Post Baccalaureate students must maintain a minimum term grade point average of 2.0 each semester.

Graduate students must maintain a minimum term grade point average of 3.0 each semester.

3. REQUIREMENT OF MAXIMUM TIME FRAME (Max Hours/150% Rule)

To remain eligible for financial assistance, students must complete their degree program before reaching 150% of the number of credits needed to complete the degree program. Student eligibility for financial aid ends when the following has been exceeded.

(Note: All periods of enrollment must be considered, even those for which the student did not receive financial aid, as well as hours transferred from another school. Attempted hours include ALL registered hours per semester, including grades of D, F, I - incompletes, and W - withdrawal.)

<i>Status</i>	<i>Financial Aid Eligibility Ends</i>
Undergraduate	Exceed 180 credits
Graduate	Exceed 150% of the student's program of study

SATISFACTORY ACADEMIC PROGRESS PROCEDURES

If you fail to meet one or more of the standards outlined above for a specified period you will be placed on:

<i>Status</i>	<i>Financial Aid Eligibility</i>
Warning	Allowed to continue to receive financial aid
Probation	Allowed to continue to receive financial aid
Suspension	Ineligible for financial aid (pending appeal)

POLICY FOR STUDENT APPEALS

If a student is ineligible for Federal financial aid based on the SAP requirements, the student may appeal the decision by completing the Satisfactory Academic Progress Appeal Form available online or at One Stop. The student will be advised in writing of the decision. If an appeal is denied at this level, the student may appeal the Enrollment Services Appeal Committee.

The following steps are required when submitting an appeal:

- Submit a complete Satisfactory Academic Progress (SAP) Appeal Form, available [online](#).
- Clearly state the circumstances that affected your academic performance.
- Provide WRITTEN documentation of any special circumstances.
- Attach supporting documentation that validates your statements.
- Identify the steps you have taken to ensure that you will not fall below SAP standards in the future.
- For students who have exceeded the maximum time frame (Max Hours/150% Rule) requirement, you must submit a Special Graduation Contract, available [online](#), signed by the student and the academic advisor, attached to the SAP appeal form.
- For students who take courses at another institution through Concurrent Enrollment or Study Abroad must submit a SAP appeal for Consortium and Study Abroad, available [online](#), for those hours to be evaluated to verify SAP requirements have been met. Final transcripts reflecting the coursework must be submitted for this evaluation.
- You must sign & date your appeal.

Appeals must be submitted to One Stop within three weeks of the date of the written notification of unsatisfactory progress. It is the responsibility of the student to decide when an appeal is appropriate and to initiate an appeal before the specified deadline. Students must make other arrangements to pay their tuition and fees if their financial aid is terminated and they do not appeal or their appeal is denied. If the appeal is denied by Enrollment Services Processing, the student has the option to appeal the Enrollment Services Appeals Committee.

EXAMPLES OF ACCEPTABLE APPEALS:

- A student's serious illness or accident that must be documented from a medical or mental health professional.
- Death in the student's family that must be documented by providing a copy of the death certificate or obituary.
- Other unforeseeable circumstances beyond the control of the student, causing the student to fall below satisfactory academic progress standards.

Words of Advice

- Apply EARLY for financial aid. UNF recommends completing your FAFSA each year by April 1.
- Complete a FAFSA (Free Application for Federal Student Aid) EVERY YEAR you are attending school at www.fafsa.ed.gov. Financial aid is NOT automatically renewed from year to year.
- If you are beginning classes during the Summer term, be sure to file two FAFSA applications; one for the upcoming school year and one for the current school year. The Federal financial aid calendar runs from Fall through Summer. Don't forget to submit a UNF Summer Request as well.
- Retain financial aid & scholarship information for tax records. All financial aid disbursements (excluding loan programs) above the cost of tuition, books, & fees may be subject to federal income tax.
- Monitor your enrollment and academic progress to ensure eligibility for your financial aid package.
- Read the Financial Aid Guide, keep the information for future reference, and regularly monitor your financial aid status in the myWings portal.

Your Responsibilities

- Read and understand all materials sent to you by UNF and other financial aid agencies, as well as those available on the One Stop web site.
- Submit all requested forms and documentation accurately in a timely manner.
- Keep copies of all forms and materials you submit to One Stop.
- Register for the hours required for disbursement and monitor your hours throughout the term.
- Notify One Stop of all resources not listed in your UNF financial aid award.
- Use financial aid only for expenses related to attending UNF.
- Understand and comply with the rules and policies governing each of your aid programs. Visit the [Financial Aid Quick Guide](#) for more information.
- Maintain satisfactory academic progress. See page 8 or www.unf.edu/es/onestop/finaid/keepingaid.html for more information.
- Check your myWings and UNF email accounts for financial aid information on a regular basis.
- Keep local & permanent mailing addresses up to date with UNF and other financial aid agencies.



Your Rights

- Be informed of correct procedures to apply for aid, how financial need is determined, criteria for awarding aid, cost of attendance, how satisfactory academic progress is determined, and what you must do to continue receiving aid.
- Know how changes in enrollment might affect your financial aid disbursements.
- View your financial aid information on file, in accordance with FERPA.
- Know the condition of any loan you accept.
- Know the job description and pay rate for any work-study job you hold or for which you may apply.

Confidentiality

The University of North Florida ensures the confidentiality of student records in accordance with State University System rules, state statutes, and the Family Education Rights & Privacy Act (FERPA) of 1974, known as the Buckley Amendment.

- Your family financial information and the type & amount of your aid are held in confidence. Information is released only with photo ID or your written consent.
- For more information about FERPA, refer to the federal website www.ed.gov.

Get Connected at UNF

Your UNF ID

Your UNF ID (N number), assigned to you when you are admitted to UNF, is your primary identifier for all your UNF records and transactions.

It is printed on your UNF Osprey ID card, your official admissions decision letter and can also be obtained by logging into your UNF myWings account: <http://mywings.unf.edu>.

You will use your UNF ID to conduct UNF business. You will use it in conjunction with your myWings account to access financial aid and other student records at UNF. You will also use it to access your UNF email account.

Your UNF ID vs. your Social Security Number (SSN):

Please note that when you apply for financial aid you will also be asked for your SSN. Your SSN does not function as an ID at UNF. However, it is required by the federal government to process your financial aid application. Therefore, you will also be asked to provide it on many of UNF's financial aid forms.

myWings

Students can conduct most UNF business through mywings.unf.edu, including registration, financial aid, your UNF bill, your UNF email account and student records. Students are responsible to check their myWings account daily for the most up to date information.

To access myWings, sign in using your UNF N number & password. If you do not know your UNF N number and password, click the link under the Login button for "Login Help".

Update your mailing address to receive UNF business correspondence:

Sign into your myWings account and click the "Student" tab at the top. Select "Student Self Service" from the "My Records" channel. Then from the "Personal Information" tab, select "Update Address(es) and Phone(s)."

Use myWings <http://mywings.unf.edu>

Check Financial Aid Status/Disbursement Info

You are responsible for keeping track of your financial aid file, before and after you receive your award information. In the myWings Student Self Service portal use the "Financial Aid" tab and choose from:

1. Award (account summary by term, award by aid year, award history, etc.)
2. Contact UNF Financial Aid Office
3. Eligibility (holds, student requirements)
4. Financial Aid Status (holds, academic progress, cost of attendance, and awards)
5. General Financial Aid (information links)
6. Institutional Online Forms (Midyear and Summer Requests)

Complete FFELP Stafford Loan Requirements

To receive Stafford Loan, PLUS, or Grad PLUS Loans, you must complete all loan requirements. Specific loan instructions for each loan type are available at <http://www.unf.edu/es/onestop/finaid/loans.html>. This includes:

1. Accepting your loan (under "Award" then "Award By Aid Year")
2. Complete online Entrance Counseling (<http://www.unf.edu/es/onestop/finaid/loans.html>)
3. Select a lender for your loan (<http://www.unf.edu/es/onestop/finaid/loans.html>)
4. E-Sign a Master Promissory Note (on your lender's website).

Sign Up for Direct Deposit

To have your financial aid direct deposited directly into your bank account, go to the UNF Cashiers' Office website, www.unf.edu/dept/controller/cashier/cashier.htm, to download a Direct Deposit form. Select the "Forms" option under "Cashiers' Office" in the left-hand menu to access the Direct Deposit Authorization. Submit the completed form to the Cashiers' Office or to the UNF Controller's Office, both are located in UNF Hall, Bldg 53. For more information on Direct Deposit, please contact the UNF Cashiers' Office at 904-620-2472.

Start a Financial Aid File Keep:

- Photocopies of your federal income tax return and W-2's
- Photocopies or printouts of your completed FAFSA
- Your Federal Student Aid Report (SAR)
- Photocopies of forms or information used to complete your aid application & all correspondence with aid agencies
- This UNF Financial Aid Guide & your FAFSA instruction booklet
- Your Federal PIN
- Your State of Florida PIN & paperwork.

Your UNF email account

Check you UNF email daily for important correspondence. One Stop Student Services uses UNF email as the primary method of communication with financial aid applicants and recipients. Emails are generated directly from students' financial aid files to inform them of outstanding requirements, including loans. Financial aid emails often provide important links to your financial aid document requirements.

NOTE: One Stop sends business emails directly to your UNF email address. Forwarding email from your UNF email address to a private email address can result in lost, bounced back, or undeliverable mail. Additionally, no record of forwarded emails is maintained in your UNF email account. **To avoid missing an important emails, we recommend that you do not forward your UNF email.**

