FINANCIAL AID GUIDE

2025-2026

University *of* North Florida

UNF

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GENERAL INFORMATION

ONE-STOP STUDENT SERVICES

At the University of North Florida, students are our first priority. UNF recognizes that every student is an individual, with different goals and different needs. UNF provides a comprehensive student financial aid program, based on individual need, educational costs and availability of funds. Awards may consist of scholarships, loans, grants and/or employment.

One-Stop Student Services provides financial aid information to current students, prospective students and families. We're here to help you through the financial aid process. Join our virtual queue or request a phone call.

YOUR UNF ID

Your UNF student identification number, known as your "N-number", is printed on your Osprey 1Card and your official admissions decision letter. It is the primary identifier used for all of your UNF records and transactions. If you are unable to locate your N-number, you may reach out to the ITS Help Desk for assistance. Your N-number is used to access your secure UNF email, myWings and many other computer systems. It will allow you to access your financial aid and UNF student records in myWings.

myWINGS

Using our student portal at mywings.unf.edu, you can complete various tasks such as: Registration, accepting financial aid, checking your UNF bill and UNF email, accessing your student records and submitting documents. **You are responsible for checking your myWings and UNF email accounts regularly for new information.** Sign in to myWings using your UNF N-number and password. If you do not know your N-number and password, please visit the UNF Help Desk.

SECURE UNF EMAIL

Email is the official university method of communication. **Check your UNF email daily for important correspondence.** Many financial aid emails are generated from your financial aid records to inform you of outstanding requirements. Official financial aid emails can be sent to you from the Director of Financial Aid, Financial Aid staff or One-Stop Student Services. Financial aid emails often provide instructions and links to important information.

Important: Official financial aid communications are sent directly to your secure UNF email address. Forwarding email from your UNF email address to a private email address can result in lost, bounced back or undeliverable mail. No record of forwarded emails is maintained in your UNF email account. **To avoid missing important emails, we recommend that you do not forward your UNF email.**

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 as defined by the Free Application for Federal Student Aid (FAFSA).

2. Be enrolled at least half-time in a degree program in standard grade mode (not audit mode).

3. Be making Satisfactory Academic Progress (SAP) toward a degree. See the University's SAP requirements on **page 13** of this guide or on the Financial Aid SAP webpage.

4. Not be in default on a federal loan and/or owe a repayment on a previous financial aid award at UNF.

YOUR ESTIMATED FINANCIAL AID AWARD

Your estimated award is based on the information you submitted on the FAFSA, your degree-seeking status and your residency status as indicated in your myWings account. Individual awards may be decreased or canceled if your eligibility or need changes, if you fail to submit required documentation or if legislative action changes the funding level of any aid program.

Your initial financial aid offer is based on full-time enrollment (15 credit hours or more for undergraduate students, nine credit hours for graduate students). If you enroll less than full- time, your disbursement may be reduced or prorated based on your actual enrollment.

Important: 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.

FINANCIAL AID COST OF ATTENDANCE

Financial aid awards are based on an estimated nine-month (fall & spring term) cost of attendance. This is constructed based on five components as designed by federal regulations. Estimated cost of attendance is based on 15 credit hours for undergraduate students and nine credit hours for graduate students.

After registration, Books & Supplies and Tuition will adjust based on actual term enrollment. For less than half- time enrollment, adjusted cost of attendance will consist of the Books & Supplies, Transportation and Tuition components. In general, your financial aid may not exceed the cost of attendance; although, your actual costs may vary.

DIRECT COSTS:

- Tuition and fees (based on term enrollment and residency status)
- Books, course materials, supplies and equipment (based on enrollment)
- Food and housing (based on if you are living with a relative/ parent, on campus or off campus)

INDIRECT COSTS:

- Miscellaneous
- Transportation

The below Cost of Attendance budgets are based on 15 credit hours of enrollment. For 2025-2026, the nine- month (fall and spring terms) estimated budgets are:

UNDERGRADUATE STUDENTS

Living Status	In State	Out of State
Living with a Relative	$19,587	$33,987
Living on Campus	$24,841	$39,241
Living off Campus	$24,841	$39,241

GRADUATE STUDENTS

Living Status	In State	Out of State
Living with a Relative	$22,570	$32,470
Living on Campus	$27,824	$37,724
Living off Campus	$27,824	$37,724

Important: Doctor of Physical Therapy (DPT), BSN-DNP in Family Nurse Practitioner, BSN-DNP in Nurse Anesthetist and Post MSN Doctor of Nursing Practice students' cost of attendance is based on the Graduate students' (In State/ Out of State) cost of attendance plus additional items that are determined by UNF. Please contact the Graduate School for additional information.

TYPES OF FINANCIAL AID

TITLE IV FEDERAL FINANCIAL AID

If you file a FAFSA, your financial package may contain one or more of the following types of aid:

Grants: Award typically based on financial need. Does not require repayment upon graduation. Examples: Pell, FSEOG.

Direct Loans: Long-term, low-interest loans guaranteed by the federal government. These must be repaid after you graduate, withdraw or drop below half-time status. Examples: Subsidized (need-based) and Unsubsidized (non need-based).

Direct Parent PLUS: Loans available to parents of dependent undergraduate students. A credit check is part of the application process. Parents interested in a PLUS Loan must complete a Plus Loan Application.

Graduate PLUS Loan: Loans available to students admitted in a degree-seeking graduate program. A credit check is part of the application process. Students interested in a Graduate Plus Loan must complete a Graduate PLUS Loan Application.

Federal Work Study (FWS): Awards are based on financial need. A FWS award is earned through student employment on or off campus. Hours, rates of pay and job duties will vary. Both FWS and non-FWS student job postings are available through the UNF Human Resources online employment system called Workday. Students interested in a work study should email **FWS@unf.edu** and request an evaluation.

ENROLLMENT REQUIREMENTS FOR TITLE IV FEDERAL AID:

Initial disbursements can only be made for credit 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.

Student Level	Full Time	3/4 Time	1/2 Time
Undergraduate	12+	9-11	6-8
Post Baccalaureate	12+	9-11	6-8
Graduate	9+	N/A	6-8

PELL GRANT DISBURSEMENT LEVELS

Credit Hours	Enrollment	Pell Grant Disbursement
12+	Full Time	100%
11	3/4 Time	92%
10	3/4 Time	83%
9	3/4 Time	75%
8	1/2 Time	67%
7	1/2 Time	58%
6	1/2 Time	50%
5	Less than 1/2 time	42%
4	Less than 1/2 time	33%
3	Less than 1/2 time	25%
2	Less than 1/2 time	17%
1	Less than 1/2 time	8%

Important: Pell Grants will prorate based on enrollment intensity, defined by the number of credit hours for which you are enrolled and calculated as a percentage of full-time enrollment.

ACADEMIC ACTIVITY TRACKING

The University documents whether a student has initiated attendance in enrolled courses for which the student receives Title IV Federal Student Aid. Students who are not marked by their instructor(s) as having engaged in academic activity may not receive federal aid for that course, regardless of enrollment. For more information on academic activity, visit the Records webpage.

STATE OF FLORIDA FINANCIAL AID

Florida Student Assistance Grant: FSAG is a state-funded program available to qualified undergraduates that show financial need and academic progress. UNF selects eligible recipients based on need, FAFSA filing date, enrollment and availability of funding.

Students must be enrolled in at least six credit hours per term in a degree-seeking program. FSAG is prorated each term to pay 100% of posted award for 12 or more credit hours; 75% for nine to 11 credit hours; 50% for six to eight credit hours and 0% for less than six credit hours.

Florida Bright Futures Scholarship: Academic merit-based scholarship awarded to Florida high school graduates based on high school academic achievement. See **page 8** of this guide for more detailed information.

First Generation Grant: Need-based grant awarded to Florida resident students whose parents have not completed a bachelor's degree and who demonstrate unmet financial need. A completed FAFSA is required to determine eligibility.

Children and Spouses of Deceased of Disabled Veterans (CDDV): Awards for children or spouses of deceased or disabled veterans. The State of Florida determines student eligibility.

The Florida Department of Education offers various student financial assistance programs which are administered by the Office of Student Financial Assistance (OSFA) in Tallahassee. The OSFA webpage includes complete eligibility requirements, application procedures, award amounts and renewal requirements.

INSTITUTIONAL FINANCIAL AID

Scholarships: Awards based on academic merit and/or financial need (varies depending on scholarship). Scholarships do not require repayment upon graduation.

UNF Grants: FAFSA required to determine eligibility. Awards based on demonstrated financial need.

OTHER TYPES OF FINANCIAL AID

Private Scholarships: Award sources can come from foundations, companies and service groups. It is the student's responsibility to notify UNF of any private scholarship they may receive.

Private Education Loan: These loans are not federally guaranteed and a credit check is required. Application must be made directly with the lender of your choice. Terms, rates and restrictions vary. If you apply and are approved for a private education loan, you must accept or deny your Federal Student Loans. It is the student's responsibility to notify UNF of any Private Loan application**.** For more information**,** visit the Private Loans webpage.

STUDENT APPEALS FOR UNUSUAL AND SPECIAL CIRCUMSTANCES

WHAT ARE UNUSUAL CIRCUMSTANCES?

These include conditions that allow a Financial Aid Administrator to adjust a student's dependency status; students must submit a dependency override appeal documenting:

- Parent abandonment, estrangement or death.
- Human trafficking.
- Refuge or asylum status.

Important: Parent refusal to contribute to student's education or complete verification is not considered an unusual circumstance.

If you do not qualify for a Dependency Override Appeal, you must either: Include parent information on the FAFSA or you will only be eligible for Direct Unsubsidized Loans. For more information on the Dependency Override Appeal process, contact One Stop Student Services.

WHAT ARE SPECIAL CIRCUMSTANCES?

These include financial circumstances (such as loss of income) that may warrant a recalculation of your financial aid eligibility. UNF makes this determination on a case-by-case basis using the supporting documentation submitted with your Special Circumstances Appeal.

Students must first complete verification before the University is able to consider making unique adjustments to their Student Aid Index (SAI), depending on their special circumstances.

For more information on the Special Circumstances Appeal process, contact One-Stop Student Services.

ACCESSING YOUR FINANCIAL AID

FINANCIAL AID IN myWINGS

You can access your financial aid award information online through mywings.unf.edu, by clicking on **Student Resources** and then the **Financial Aid** tile.

ACCEPTING:

- UNF automatically accepts most grants and scholarships on your behalf.
- You may choose to accept all, or a portion, of your loan in myWings, by clicking on the **Financial Aid** tile and then the **Financial Aid Awards** link.

DECLINING:

- You may decline the full amount of your offered loan through myWings. If you later wish to reinstate an award you originally declined, you will need to contact One-Stop Student Services to complete the necessary forms.
- If you wish to decline a loan after accepting it in myWings, submit the corresponding Loan Action Request Form.

CHANGES:

- Changes to your award may be requested with the corresponding Loan Action Request Form.
- All changes are contingent on financial aid eligibility according to federal and program regulations. Requests that do not meet federal, state and institutional regulations or requirements cannot be approved.

OVER-AWARD:

- If you receive money for educational expenses from other sources (including, but not limited to: scholarships, private education loans, certain third-party payments, Social Security benefits, etc.) at any time during the year, you must immediately inform One-Stop Student Services.
- 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 that has already disbursed.

SIGN UP FOR DIRECT DEPOSIT

The fastest way to receive your financial aid refund is to enroll in Direct Deposit. If any refund is due to the student after all institutional charges have been paid, funds will be directly deposited from UNF into the enrolled bank account.

To enroll, log in to myWings, select the **My UNF Bill** tile and click on **eRefunds**. For more information on Direct Deposit, please contact UNF Student Financial Services.

Students and parents (in the case of Parent PLUS loan borrowers) who do not elect to sign up for Direct Deposit will be issued a paper refund check. Paper refund checks will be made available for pickup for 10 days in the Office of Student Financial Services (valid photo ID required). Paper refund checks that have not been claimed within 10 days will be mailed to the address on file in myWings.

LOAN INFORMATION

FEDERAL DIRECT LOAN PROGRAM

Direct loans, established by the Federal Government, are the most common source of college loan funding. Direct Loans are fixed-rate, low-interest loans available to degree-seeking undergraduate and graduate students attending accredited schools who enroll at least half-time (six credit hours) per term. Federal regulations limit the amount you may receive each academic year and over your college career from Direct Loans. No credit check is required for Direct Loans.

Direct Subsidized Loans are awarded to undergraduate and post-baccalaureate students on the basis of financial need, as determined by the FAFSA. The government pays (subsidizes) the interest on the loan while you are enrolled at least half-time (six credit hours) in degree-applicable courses and remain in a degree-seeking program.

Direct Unsubsidized Loans are awarded to graduate and undergraduate students to bridge the gap between other aid sources and total cost of attendance. You are responsible for the interest from the time the loan disburses.

After you graduate, leave school or drop below half-time, you will have a six-month (180 days) grace period before you are required to begin repayment.

If a Direct Loan is part of your award, the offered amount shown in myWings is the maximum you are eligible to receive for the fall and spring terms. Changing your enrollment status may affect your loan eligibility and the amount you receive.

Visit our online loan instructions or follow the steps below to receive funding for this program:

1. Accept your award(s) online through the myWings portal. Select **Student Resources** and then the **Financial Aid** tile.
2. If you are a new borrower under the Direct Loan program at UNF, you must complete the online Loan Entrance Counseling on the federal website. A link will be provided in your myWings under **Financial Aid Requirements**. See **page 7** of this guide for more details.

3. If you are a new borrower under the Direct Loan program at UNF, you must also sign a Master Promissory Note (MPN) available to be electronically signed. If you have previously completed a Direct Loan MPN for UNF, we will automatically attempt to use your existing MPN.

4. Once UNF confirms you have successfully completed Entrance Counseling and have signed an MPN, we will request the first permissible disbursement date for your loan. Loan funds are received from the Department of Education via Electronic Funds Transfer (EFT).

5. UNF will verify your hours enrolled and, if eligible, forward funds to Student Financial Services for disbursement. Authorized charges owed to UNF will first be deducted. Other non-tuition related charges owed will only be deducted if you have completed a Financial Aid Authorization Form online via myWings. Prior aid year balances of more than $200.00 cannot automatically be paid with current aid year funds.

   Important: You must enroll in a minimum of six degree- applicable credit hours per term, in standard grade mode, to receive a Direct Loan. If you withdraw to less than six credit hours prior to disbursement, you will not be eligible for Direct Loan funds. If you withdraw to less than six credit hours after disbursement, you may be required to repay UNF for all, or a portion**,** of disbursed funds.

6. If you are a dependent student and you accept and receive the maximum annual Direct Loan amount in the fall and spring terms, in most cases, you will not be eligible for Direct Loan funds in the summer term. Direct Parent PLUS Loans or private education loans will be the only loan option in this case.

ANNUAL LOAN LIMITS FOR DIRECT LOANS

Annual loan limits are for the full academic year (fall, spring and summer). You may not receive more than half of each loan limit per term up to the annual limit at your academic level.

ANNUAL DIRECT LOAN LIMITS

Year	Dependent Students [a]	Independent Students
Freshman	$5,500 (max) $3,500 (subsidized)	$9,500 (max) $3,500 (subsidized)
Sophomore	$6,500 (max) $4,500 (subsidized)	$10,500 (max) $4,500 (subsidized)
Junior, Senior, Post Bacc.[b]	$7,500 (max) $5,500 (subsidized)	$12,500 (max) $5,500 (subsidized)
Graduate/ Professional	N/A	$20,500 (max) (unsubsidized only)

a. Dependent students whose parents are unable to borrow PLUS Loans are eligible for an additional unsubsidized loan if the parent applies and is denied a Parent PLUS loan.

b. Second bachelor degree candidates are treated as undergraduate students for purposes of determining loan limits.

AGGREGATE LOAN LIMITS FOR DIRECT LOANS

Aggregate limits are the maximum total outstanding loan debt a student may have.

AGGREGATE DIRECT LOAN LIMITS

Student Level	Dependent Students	Independent Students
Undergrad.	$31,000 (max) $23,000 (subsidized)	$57,500 (max) $23,000 (subsidized)
Graduate/ Professional	N/A	$138,500 (max) $65,500 (subsidized)

MAXIMUM ELIGIBILITY PERIOD

There is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans.

This policy applies only to first-time borrowers. A “first-time borrower” is defined as an individual with no outstanding Direct or FFEL Loan Program balance on July 1, 2013, or on the date the individual borrows a Direct Loan after July 1, 2013.

If you classify as a “first-time borrower,” you may not receive Direct Subsidized Loans for more than 150% of the published length of your academic program. For example, if you are enrolled in a four-year bachelor’s degree program, you are limited to six years of Subsidized Loan funding. If you exceed 150% of your published program hours, you will become ineligible for Subsidized Direct Loans and may only borrow Unsubsidized Direct Loans (provided you have not exceeded Annual or Aggregate limits). For more information on Maximum Eligibility Period, visit here.

LOAN COUNSELING

ENTRANCE COUNSELING

Entrance Counseling is required when you first borrow a student loan at a school. The goal of Entrance Counseling is to help you understand what it means to borrow a federal student loan. During the online tutorial, you will learn about the following:

- Direct Loans and how the loan process works.

- Managing your education expenses.
- Other financial resources to consider to help pay for your education.
- Your rights and responsibilities as a borrower.

EXIT COUNSELING

Exit Counseling is required when you graduate, leave school or drop below half-time enrollment in any given term. Exit Counseling provides important information you need to prepare to repay your federal student loan(s):

- When Exit Counseling is required, UNF will place an Exit Counseling requirement on your myWings account. The requirement will be hyperlinked to the student aid webpage, where you will log in with your FSA ID an password to complete the counseling session.
- Until you have completed Exit Counseling, you will have a hold on your account, which will prevent you from getting other types of aid disbursed to you and also from obtaining academic transcripts and/or your diploma.
- Completing Exit Counseling will not prevent you from registering for classes.
- Completing Exit Counseling will not prevent you from receiving Direct Loan funding in a future eligible term.
- Completing Exit Counseling will not automatically place you in repayment for your loan.

MASTER PROMISSORY NOTE (MPN)

If you accept a Direct Loan, you must electronically sign a Federal Direct Master Promissory Note (MPN) for UNF. Your MPN will serve as a legal agreement between the borrower and the Department of Education – a multi-year note for up to 10 years from the date it is signed. Future loans at UNF can be processed year to year on one MPN. If there are no disbursements within 12 months of signing the MPN, it will expire and you will be required to submit a new MPN.

LOAN REPAYMENT

Federal student loans are real loans, just like car loans and mortgages. You must repay a student loan, even if your financial circumstances become difficult. Your student loans cannot be canceled because you didn't get the education or job you expected, or because you didn't complete your education.

While you are in school, enrolled at least half-time in a degree-seeking program, your loan status will be "in- school deferred." You will go into loan repayment six months after you graduate, or withdraw/cease to enroll at less than half-time in any term.

To track student loans, log into studentaid.gov with your FSA ID. There are many loan repayment options, which will make repaying your loans possible. Please visit the Federal Student Aid webpage.

SAMPLE LOAN REPAYMENT SCHEDULES

Important: Use the Department of Education's online calculator to get a more accurate picture of your monthly payment and the total amount you will pay back based on your specific loan's balance, terms and the repayment plan you choose.

FEDERAL DIRECT PLUS LOAN PROGRAM:

These loans require a credit check to determine borrower eligibility.

- **Direct Parent PLUS Loans** - Require an application; this is a loan borrowed by the parents of undergraduate dependent students. Students whose parents intend to apply for a PLUS Loan are required to file the FAFSA for the current year.
- **Direct Grad PLUS Loans** - A loan borrowed by graduate and professional degree students to supplement other financial aid. Students requesting Grad PLUS funding must have a FAFSA on file for the current year.

FLORIDA BRIGHT FUTURES SCHOLARSHIP PROGRAM

HOW DO I RECEIVE MY AWARD AT UNF?

UNF automatically identifies UNF Bright Futures recipients from a State of Florida database. It is your responsibility to ensure that UNF is your "school of attendance" on your Bright Futures account.

We cannot place your scholarship on your financial aid award if you have another school listed with the State of Florida. You must also check your UNF online bill to ensure that your scholarship is in place prior to the payment deadline each term.

You must be a Florida resident for tuition purposes at UNF to be awarded Bright Futures. Check your myWings account to ensure that you have been granted Florida residency. If you have questions about your residency status, or have a residency status that is "Incomplete," please contact One-Stop Student Services.

You must be a U.S. citizen, or eligible non-citizen, at UNF to be awarded Bright Futures. If you have questions about your citizenship status as it pertains to receiving your scholarship, please contact One-Stop Student Services.

Florida Bright Futures recipients do NOT need to enroll full-time to receive their award each term. However, a minimum of half-time enrollment (six credit hours) is required to be eligible each term. If you have less than six credit hours to graduate, and have submitted your application to graduate, you may receive funding for your final term, even though you are registered less- than-half-time.

Bright Futures awards appearing in myWings can be used to defer tuition charges.

Important: The initial amount awarded will be an estimate, assuming 15 credit hours per term. Throughout registration, your award will be adjusted to reflect your actual enrollment for the term. After the add/drop period has ended, your scholarship will pay toward your UNF tuition charges. If your Bright Futures and other forms of financial aid are greater than the balance due, excess financial aid will be issued to you in the form of a financial aid refund.

HOW DO I RENEW MY SCHOLARSHIP EACH YEAR?

To renew your Bright Futures Scholarship, you must maintain a minimum cumulative grade point average and successfully complete a specific number of credit hours. Visit the Florida Bright Futures website to confirm requirements for the current academic year.

MINIMUM CUMULATIVE GPA REQUIRED FOR RENEWAL:

- Florida Academic Scholars: **3.0**
- Florida Medallion Scholars: **2.75**

REQUIRED CREDIT HOUR COMPLETION PER TERM:

- Funded Full time (12+ credit hours): Must successfully complete 12+ credit hours
- Funded 3/4 time (9-11 credit hours): Must successfully complete 9+ credit hours
- Funded 1/2 time (6-8 credit hours): Must successfully complete 6+ credit hours

If you fail to meet renewal requirements due to insufficient GPA or credit hours completed, you may submit a UNF **Enrollment Services Appeal** if you have documentable extenuating circumstances beyond your control. In myWings, you will complete the online appeal form and upload your signed statement of extenuating circumstances and documentation to support the circumstances you cite.

Deadlines to submit appeals may be found on the Financial Aid Important Dates webpage. Examples of extenuating circumstances might be illness or death in the family. Appeals submitted without supporting documentation will be denied.

HOW MUCH WILL MY AWARD BE EACH TERM?

Florida Bright Futures Scholarships pay a percentage of tuition and applicable fees by award level. Rates are subject to legislative changes and disbursement is based on credit hour enrollment. Visit the Bright Futures webpage to confirm current rates.

WITHDRAWING FROM COURSES WILL COST YOU.

If you withdraw from a course, you will be required to repay a portion of your Bright Futures Scholarship. The amount will be proportionate to your scholarship level and the number of credit hours from which you withdraw. Your UNF account will be updated within seven calendar days to reflect the amount you owe. Accounts must be paid in full within seven calendar days to avoid a $100 late payment fee.

Important: Failure to repay your Bright Futures withdrawal will result in holds to your student account, which will prohibit adding, dropping or withdrawing from courses or obtaining transcripts. Ultimately, if you do not repay the amount returned, you will lose your scholarship permanently.

I HAVE FLORIDA BRIGHT FUTURES AND FLORIDA PREPAID. HOW DOES THAT WORK?

A student is permitted to have both Bright Futures and Florida Prepaid. Your eligibility for one program will not be affected because you have the other. UNF will bill both programs for the number of credit hours for which you enroll. Any funding (from either program) that remains after your UNF bill is paid will be issued to you in the form of a financial aid refund.

CAN I RECEIVE FUNDING FOR GRADUATE COURSEWORK?

If you complete your degree in under five years and utilize less than the 120 hours of Bright Futures funding you are allowed, you may be able to receive one term (no more than 15 credit hours) of funding as a graduate student, paid at the undergraduate level. All coursework taken must be graduate level to qualify.

FINANCIAL AID VERIFICATION

WHAT IS FINANCIAL AID VERIFICATION

Verification is a process to confirm the information provided on the FAFSA is accurate. Each year, the federal government randomly selects approximately 30% of ALL students submitting the FAFSA for verification. Most applications are selected at random, others because of inconsistent information. UNF reserves the right to select students for verification if discrepant information is received.

Verification prevents ineligible students from receiving aid by reporting incorrect information and ensures that eligible students receive all of the aid for which they are qualified.

IF YOU ARE SELECTED FOR VERIFICATION:

- Your award is an estimate and may be decreased or canceled if we must correct your FAFSA as a result of verification.
- Title IV and other need-based financial aid funds cannot disburse until ALL required documentation has been submitted and your FAFSA has been verified.
- For more information on the verification process visit the Financial Aid Verification webpage.

Important: Do not alter your FAFSA after your file has been verified. Doing so may cause loss of funding.

START A FINANCIAL AID FILE

To make the verification process effortless, start a financial aid paperwork file for each academic year. Your Financial Aid requirements in your myWings will specify the tax period for the requested documentation. The file should contain:

- Signed copies of your (and/or your parents'/ spouse's, if applicable) federal tax return transcripts or tax returns.
- Tax return schedules
- W-2s/1099s

UNF will not return documents to you once submitted. DO NOT submit original documents or your only copy of documents.

Important: Place the student's name and UNF N-number on every document submitted. Also, tax return transcripts and/ or income tax returns must be signed by the filer prior to submitting to UNF.

IF YOU NEED TO REQUEST ANY IRS DOCUMENTATION:

- From the IRS website, click **Get Transcript Online** or **Get Transcript by Mail.**
- Mail or fax IRS Form 4506-T or 4506-T-EZ (available for download from the IRS website) to the IRS for processing.

DEADLINE FOR COMPLETING THE VERIFICATION PROCESS

If selected, the deadline for an otherwise eligible student to complete the verification process for all federal aid programs is the date established annually in the Federal Register or 120 days after the last day of the student's enrollment, whichever is earlier.

DISBURSEMENT, TUITION AND FEES

FINANCIAL AID DISBURSEMENTS

Tentative disbursement dates are posted on the Financial Aid Important Dates webpage. The dates listed are estimates indicating the first possible date of disbursement.

Your individual disbursement may be later than the date posted based on your file status. Posted dates are subject to change.

Tuition, fees, housing expenses and other institutional charges owed to the university will be deducted from the first available aid or scholarship source disbursed to you each term. UNF will continue to deduct what you owe as aid disburses until your balance is paid in full.

Important: 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. You may complete a Financial Aid Authorization Form via myWings to authorize payment of some of these types of charges. For additional information, visit the Financial Aid Disbursements webpage.

If you anticipate a financial aid refund, UNF may authorize you to use up to $600 of your anticipated refund in the UNF bookstore prior to disbursement of aid. A Bookstore Authorization is not additional aid; any amount you spend will be deducted from your financial aid at disbursement. If a refund is released to you before the amount is deducted, you may owe UNF a balance.

If funds remain after institutional charges have been deducted, the remainder will be issued to you via Direct Deposit. Refunds are issued on a weekly basis. We recommend that you confirm a $0 balance with UNF Student Financial Services after you receive a financial aid refund to ensure that all incidental fees have been paid and to avoid late fees. For more information on Direct Deposit (eRefunds), visit the Student Financial Services webpage.

Parent PLUS loans will be disbursed to student accounts and UNF will deduct any balance due from the loan. If a parent indicates that they want to receive any proceeds that remain, a refund will be issued to the parent for the remainder.

LOAN DISBURSEMENTS

Disbursements will be made to UNF Student Financial Services once the funds have been received from the U.S. Department of Education. Funds will not be available from the U.S. Department of Education until after the add/drop period has expired for each term. The first disbursement is generally three weeks into the term, but can vary based on the status of your file.

UNF Student Financial Services will deduct charges owed and create a refund to the student for excess funds.

Refunds are issued to students via Direct Deposit or paper check. See **page 6** of this guide for more information on Direct Deposit.

If you withdraw to less than half-time status prior to the disbursement of your Direct Loan, the funds will be returned to the U.S. Department of Education and your loan will be canceled.

If your loan disbursement for the term has been canceled and you wish to reinstate your loan, you may do so by uploading the Loan Action Request form via myWings.

TUITION AND FEES

UNF bills students for coursework on a per credit-hour rate each term. Rates differ for graduate vs. undergraduate and Florida vs. non- Florida residents. For current tuition and fee rates, visit the Tuition webpage.

Please go to the Student Financial Services webpage for contact methods.

TUITION AND FEES DEFERMENTS

UNF will automatically "pend" (defer) tuition and fees each term against accepted financial aid awards and other financial resources (e.g. Florida Prepaid, third-party contracts, Post 9/11 GI Bill) reflected on a student's account by the payment due date. The University will defer the payment of tuition for several weeks into the term.

- If your balance due has not been paid or deferred by the payment deadline, either by financial aid or out-of-pocket, you will be subject to late payment fees and registration holds.
- If your aid has not paid by the fourth week of classes, you must make a payment by the end of the fifth week to avoid late fees and registration holds.

Florida Prepaid participants will automatically have a deferment posted for the lesser of the number of credit hours registered or number of Prepaid plan hours remaining. If you do not wish UNF to bill Florida Prepaid for a given term, you may opt out via myWings.

If you wish for UNF to bill for fewer credit hours than you are enrolled, you can complete the Change Billing Hours for Florida Prepaid form and submit it to UNF Student Financial Services prior to the add/drop deadline. You can find the form on the Student Financial Services webpage.

If your awards and/or Florida Prepaid do not cover your balance due, you must pay your remaining balance by the posted payment deadline found on the UNF Master Calendar.

UNF offers a tuition payment plan. You may enroll in a payment plan by going to the **My Bill** options in your myWings account.

Important: To defer your fees, you must accept your award(s) via myWings prior to the end of the add/drop period.

If you have registered for a class or placed yourself on a wait list, but elect not to attend, you must drop the class before the end of the add/drop period; otherwise, you will be responsible for the cost of the course and any applicable late fees.

Important: Do not expect to be dropped from a course for non-attendance. It is your responsibility to make changes to your schedule prior to the add/drop deadline.

WHICH FAFSA SHOULD I FILL OUT?

See the chart below for guidance on which FAFSA to complete.

To Receive Aid for:	FAFSA Required
Summer 2025	2024-2025
Fall 2025	2025-2026
Spring 2026	2025-2026
Summer 2026	2025-2026

Important: All students who wish to be evaluated for financial aid for the fall term and spring term must complete the next year's FAFSA.

SPRING AND SUMMER FINANCIAL AID

Whether you are beginning UNF in the summer or simply have questions regarding financial aid for the summer term, this information will help you get started.

If you have been admitted to UNF for the spring or summer term and you are a First Time in College (FTIC) freshman who needs financial aid to assist with tuition and fees for the term, you must complete a current academic year FAFSA (Free Application for Federal Student Aid).

If you are a continuing UNF student or a transfer student admitted to spring or summer and you wish to be evaluated for financial aid eligibility, you must have a valid current year FAFSA on file at UNF.

Eligibility: Your financial aid eligibility is based on your FAFSA results and the number of credit hours in which you enroll each term.

Loans: You must be enrolled in a minimum of six credit hours at one institution to receive student loans. If you do not see your student loan in the **Financial Aid** tile, **Financial Aid Awards**, you may upload a Loan Action Request Form via myWings.

Grants: The UNF spring and summer Institutional Grants are based on financial need and do not need to be repaid. These grants are available on a first-come, first-served basis and are awarded based on financial need and enrollment. Credit hours taken during Summer B, or at another institution, cannot be considered for institutional grant funds.

WITHDRAWALS AND RETURN OF TITLE IV AID

If you receive Title IV Federal Financial Aid and withdraw (either officially or unofficially) from ALL of your classes, you must repay any unearned federal monies that were disbursed on your behalf.

WITHDRAWALS FROM ALL COURSES IN A TERM

When a student notifies UNF that they are withdrawing from all of their courses in a term, the withdrawal date will be the date the student began UNF's official withdrawal process.

UNOFFICIAL WITHDRAWALS

An unofficial withdrawal occurs when a student stops attending all of the courses in a term without officially withdrawing/notifying UNF or if a student receives a combination of all "F"s, "W"s (withdrawals) and/or "I"s (incompletes) upon the completion of the term:

- If a student stops attending without officially withdrawing, the last documented date of attendance will be the withdrawal date that is listed on the academic calendar.
- If all grades are a combination of "F", "W" and/or "I," student's professors will be asked to report the last date of attendance. Based on this information, students may be required to repay the "unearned" portion of their federal aid.
- If a student's grades were all "F"s, "W"s or "I"s and the student never attended, the student will be required to pay back the full amount of Title IV aid disbursed.

UNF's Office of Student Financial Aid will make a determination of the student's withdrawal date no later than 30 days after the end of the payment period. If the professor confirms the student began attendance in the course but does not provide or confirm a last date of attendance, the mid- point, or 50% date of the payment period will be used for the calculation.

COMPLETE WITHDRAWAL

Complete withdrawal is the formal process of leaving the university and is not the same as dropping all classes or withdrawing from all courses in a term. The withdrawal date will be the date the student began UNF's official withdrawal process in accordance with university policy.

REPAYMENT

If it is determined that you owe a Return of Title IV amount to the U.S. Department of Education, UNF will pay those funds on your behalf and a charge for that amount will be placed on your UNF student account (bill). You will be notified of the amount owed in writing via your secure UNF email and a hard copy letter to the address on file.

The balance will be due immediately. The balance should be paid, or repayment arrangements made with UNF Student Financial Services, within approximately three weeks or late fees will be applied. Ultimately, unpaid balances will be turned over to a collection agency and collection agency fees will be added.

You will not be allowed to register for classes or receive official or unofficial academic transcripts or diplomas until this balance is paid.

RETURN AMOUNT CALCULATION

Federal regulation requires the use of a formula based on the number of calendar days in the term and the number of days you attended before you withdrew. This formula determines how much financial aid was "earned." The difference between aid disbursed and aid earned will be used to calculate the amount of aid you must repay. Please visit the UNF Withdrawal webpage for more Return to Title IV Aid information.

NO GRADE (NG) POLICY

- An automatic grade that replaces a maximum of four lower-level UNF course grades of "F" or "D".
- The NG Grade will only affect your UNF transcript and improve your UNF GPA.
- Your financial aid eligibility will be based on your original course grade(s), not your NG Grade(s).

For more information, visit the UNF NG Grade Policy webpage.

SATISFACTORY ACADEMIC PROGRESS (SAP)

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, you must maintain specified grade point averages (GPAs) and proceed through your program at a pace leading to completion within a specified time frame.

SAP will be measured at the end of each term. All students placed on Financial Aid Warning or Financial Aid Suspension will be notified of their SAP status via email at the conclusion of each term. In order to receive federal financial aid funds, you must meet the requirements defined below. Visit the Satisfactory Academic Progress webpage.

Institutional categorical and merit/talent scholarship aid may be exempt from this SAP policy and is instead based on each individual award's criteria. Florida Bright Futures is exempt from this policy and is instead based on criteria established by the State of Florida. For athletic aid, student-athletes must maintain Progress-Toward-Degree requirements in accordance with the NCAA's Division I Manual (Bylaw 14.4) as detailed in the UNF Student-Athlete handbook.

Important: SAP is not the same as Academic Probation or Suspension. Your SAP status will not appear on your transcript and does not prevent you from enrolling in courses at UNF. For more information about Academic Probation and Suspension, see your academic advisor.

SAP POLICY

REQUIRED PASS RATE (PACE)

You are required to earn a minimum of 67% of the cumulative credit hours you attempt. Pace is measured by dividing the overall cumulative number of credit hours earned by the overall cumulative number of credit hours attempted. Pass rate/pace will follow standard rounding rules (ex: 66.66% will be rounded to 67%).

REQUIRED GRADE POINT AVERAGES (GPA)

At the end of each term/official SAP evaluation period, all undergraduate and post-baccalaureate students must achieve a minimum overall cumulative GPA of 2.00. Certain programs may be held to a stricter standard (e.g.: most Education majors must earn an overall cumulative GPA of 2.5 and American Sign Language majors must earn an overall cumulative GPA of 2.75 at the end of each term/official SAP evaluation period).

Graduate students must achieve a minimum overall cumulative GPA of 3.0 at the end of each term/official SAP evaluation period. UNF GPAs are calculated unrounded. A GPA of 1.999 is calculated as 1.99, not 2.00.

For more information on how to calculate your GPA, visit the UNF Records webpage.

REQUIREMENT OF MAXIMUM TIME FRAME (MAX HOURS/150% RULE)

You must complete your degree program within 150% of the published length of your degree program. In accordance with federal regulation, you will be suspended for exceeding the maximum time frame when it has been determined that you cannot mathematically complete your degree within the allowable time frame:

- Undergraduate students (including post baccalaureate and students seeking dual degrees, double majors and/or minors): 180 attempted credit hours for most students.
- Graduate students (including students pursuing second master's degrees): Total attempted credit hours must not exceed 150% of the published hours required to complete the program.

Students who violate the maximum time frame requirements may be placed in SAP Suspension without being given a warning.

More information about UNF's SAP policy can be found on the Financial Aid SAP webpage.

SAP PROCEDURES:

- A student who meets all SAP standards is considered in Financial Aid Good Standing and may continue to receive Federal Student Aid.
- A student in Financial Aid Good Standing who fails to meet any of the SAP standards will be placed in Financial Aid Warning and may continue to receive Federal Student aid for one term.
- A student in Financial Aid Warning who fails to meet any of the SAP standards will be placed in Financial Aid Suspension and is ineligible for Federal Student Aid.
- A student in Financial Aid Suspension may submit an appeal. If a student on Financial Aid Suspension does not submit an appeal, or submits an appeal and the appeal is denied, the student will remain in Financial Aid Suspension and is ineligible for Federal Student Aid.
- If an appeal for a student in Financial Aid Suspension is granted, the student will be placed on Financial Aid Probation for one term and may continue to receive Federal Student Aid for one term. At the conclusion of the Financial Aid Probation term, if SAP standards are not met (as outlined above, or according to his or her Academic Plan of Action), the student will be placed in Financial Aid Suspension and is ineligible for Federal Student Aid.

- A student who exceeds the maximum time frame requirement, and who is placed on an approved Graduation Contract, must uphold the requirements of the Graduation Contract and SAP in order to once again be placed on Financial Aid Probation the following term.
- A student on Financial Aid Probation may be required to fulfill specific terms and conditions (ex: taking a reduced course load or enrolling in specific courses) according to their Academic Plan of Action.
- A student in Financial Aid Suspension (for reasons other than exceeding the maximum time frame) may re-establish their SAP to Financial Aid Good Standing without appeal.

ACADEMIC SUSPENSION

Students who are placed on Academic Suspension by their college will automatically be placed on Financial Aid Suspension. Students in Academic Suspension may not be given a Satisfactory Progress Warning term.

SUBSEQUENT DEGREE PROGRAMS

SAP status is typically calculated for all students after the posting of grades each term and prior to the start of the following term.

As a result, some students beginning a new degree program in a subsequent term, such as a second bachelor's degree or a master's degree, may be placed on Satisfactory Progress Warning or Suspension for exceeding 150% of the attempted hours needed to receive a degree, based on total credit hours they have attempted.

ENGLISH AS A SECOND LANGUAGE AND REMEDIAL COURSES

English as a Second Language (ESL) and remedial courses are not included in a student's grade point average, maximum time frame or pace for SAP requirements.

SAP AND CONCURRENT ENROLLMENT, STUDY ABROAD AND EXCHANGE AGREEMENTS

Credit hours and grades earned from other institutions as a part of Consortium, Study Abroad and/or Exchange Agreements must be evaluated to verify that SAP standards have been met.

If you take courses at another institution through Concurrent Enrollment and/or Study Abroad, you are required to submit transcript(s) from your host institution(s).

These transcripts must provide final grades for the coursework approved by UNF. The credit hours and grades you attempted and earned in approved courses will be calculated in SAP reviews.

You should submit an official transcript and a SAP Concurrent Enrollment/Study Abroad form to request a reevaluation of your SAP status after your transcript has been received and evaluated by UNF.

SAP AND TERM FORGIVENESS

The original grades and credit hours taken during a term in which "term forgiveness" has been exercised must be included in all future SAP calculations. This may result in a student's SAP GPA being lower than what is shown on their transcript.

SAP AND REPEATED COURSES

Repeated courses affect a student's grade point average, maximum time frame, and pace for SAP requirements.

Each time a course is repeated, it counts as an attempt but only the first received passing grade counts as completion. Information about repeated coursework may be found on the Satisfactory Academic Progress webpage.

SAP AND DUAL-DEGREES

Students in dual Bachelor and Master degree programs will adhere to SAP standards according to their undergraduate or graduate grade-level distinction. For example, a fourth-year student in a dual-degree program will adhere to undergraduate SAP requirements.

HOW ARE SAP REQUIREMENTS AFFECTED BY INCOMPLETES, WITHDRAWALS, REPEATED COURSEWORK AND TRANSFER CREDIT HOURS?

All periods of enrollment must be considered, including credit hours not funded by financial aid and transfer hours.

Attempted credit hours include ALL registered course credit, including courses that result in grades of: D, F, I, NG, W, WP, WF and WM. (See table on the next page).

SAP APPEALS PROCESS

If your SAP review results in Financial Aid Suspension, you will be notified of this via your secure UNF email account. It is your responsibility to decide whether or not to submit an appeal and if so, to initiate an appeal before the specified deadline.

You must make other arrangements to pay your tuition and fees if your financial aid is suspended and you do not appeal or your appeal is denied. If your appeal is denied by UNF Student Financial Aid, you have the option to appeal that denial by submitting an Enrollment Services Appeal, available in your myWings portal.

To appeal a SAP status of Suspension, you must complete the SAP Appeal Form available online. Note that all SAP appeals must be submitted by the deadline found on the Financial Aid Important Dates webpage.

STEPS FOR SUBMITTING AN APPEAL

The following steps are required when submitting an appeal:

1. Submit a complete Satisfactory Academic Progress (SAP) Appeal Form, signed by your academic/program advisor, which is available online on the Financial Aid Forms webpage.
2. Attach a signed and dated statement explaining extenuating circumstances beyond your control that affected your academic performance.
3. Provide official supporting documentation that validates each of the circumstances you cite.
4. Identify the steps you have taken to ensure that you will not fall below SAP standards in the future. Be sure to specifically address how your extenuating circumstances have changed/improved.
5. If you have exceeded the maximum time frame (Max Hours/150% Rule) requirement, a Graduation Contract, signed by you and your academic/program advisor, must be attached to your appeal. The Graduation Contract is submitted in addition to, not in place of, the SAP Appeal.
6. You must sign and date your appeal and your statement of circumstances. Any supporting documentation provided by a third party must also be signed by that third party.
7. Submit your completed appeal and supporting documentation to One-Stop Student Services.

EXAMPLES OF EXTENUATING CIRCUMSTANCES INCLUDE, BUT ARE NOT LIMITED TO:

- A student's serious illness or accident documented by a medical or mental health professional.
- A death in your family, documented by providing a copy of the death certificate or obituary.
- Other unforeseeable circumstances beyond your control, which directly impacted your academic performance.

APPEAL DEADLINE

All appeals must be submitted by the deadline found on the Financial Aid Important Dates webpage.

It is your responsibility to decide when an appeal is appropriate and to initiate an appeal before the specified deadline. Students who plan to appeal are encouraged to do so as soon as possible after receiving the notification in order to ensure a determination of eligibility prior to becoming fee liable for the following term.

REESTABLISHING ELIGIBILITY WITHOUT APPEAL

If you choose not to appeal Financial Aid Suspension, or a Financial Aid Suspension Appeal is denied for Grade Point Average or Pass Rate, financial aid eligibility may also be reestablished by taking additional coursework at UNF to meet SAP requirements. Eligibility may not be reestablished without an appeal when Maximum Time Frame (150% rule) standards are violated.

Situation	Pass Rate Affected?	GPA Affected?	Max Time Frame Affected?
Incompletes	Yes	No	Yes
Withdrawals*	Yes	No	Yes
Repeated Coursework	Yes	Yes	Yes
Transfer Credit Hours	Yes	Yes	Yes

**Excludes WS and WF*

FINANCIAL AID & OTHER UNF SERVICES

HOUSING

Housing charges are not automatically deferred against financial aid. If you wish to defer your housing, please contact UNF Housing and Residence Life prior to the rental due date at (904) 620-4663 to be sure you are cleared to move into your Residence Hall. You must have enough financial aid to more than cover the charges on your account.

MEAL MEMBERSHIPS

For information on deferring meal plans, visit www.dineoncampus.com/unf. You may also contact UNF Dining Services at (904) 620-2543.

BOOKS

If you have more financial aid than is needed to cover all of your UNF charges, you may receive authorization permitting you to use part of your anticipated financial aid refund at the UNF Bookstore (in person or online). A notification email will be sent to your UNF email account if you qualify.

Bookstore Authorizations may range in value from $50 to $600. The value of your Authorization will be updated daily based on changes in enrollment, financial aid and how much you spend at the bookstore. Visit the Financial Aid Bookstore Authorization webpage for more information.

OTHER ENROLLMENT

TRANSIENT ENROLLMENT

If you wish to enroll in courses at another Florida university, state college or community college, you should begin by speaking to your UNF academic advisor. If concurrent coursework is allowed by your major and approved by your advisor, you must complete a Transient Student Admission Application on the Florida Shines webpage. For instructions on how to complete this process, go to the Records Forms webpage.

The Transient Student Admission Application will prompt you to indicate if you wish to be evaluated for financial aid for the additional credit hours you are taking at your host institution. You must check the financial aid indicator on the application to be considered for additional aid. Checking the indicator does not guarantee you will receive funding.

Important: Opting to enroll in concurrent/transient coursework for a term will likely cause delays in the disbursement of your financial aid for that term.

Institutional Grants and Scholarships require that your coursework be taken only at UNF. These financial aid programs cannot be adjusted for concurrent enrollment credit hours.

You must enroll in a minimum of six credit hours at one institution each term to meet eligibility requirements for Direct Loan (Subsidized and Unsubsidized), PLUS, Grad PLUS and Private Education loan programs. Enrolling in three credit hours at one institution and three credit hours at another will not meet these funding requirements. Contact One-Stop Student Services for specific eligibility criteria for your financial aid awards.

Financial aid can only be evaluated if the courses in which you enroll are the same courses your advisor approved on your Florida Shines Transient Admission Application.

You must submit an official transcript from your host institution to UNF at the end of the grading period.

Important: If you wish to enroll in courses at a private Florida college, or out of state college, you cannot use the Florida Shines online application. Instead, you must complete the Consortium Agreement form.

STUDY ABROAD

Talk to your academic advisor about Study Abroad opportunities and then contact One-Stop Student Services to schedule a Study Abroad financial aid appointment.

To have Study Abroad enrollment considered for financial aid funding, you must complete a Consortium Agreement, which students can receive from their academic advisor (see the Transient Enrollment webpage for more information) by October 1 (fall), March 1 (spring) or June 1 (summer).

For more information about UNF Study Abroad programs, visit the International Center's Study Abroad webpage.

ADDITIONAL INFORMATION

WORDS OF ADVICE:

- UNF recommends completing your FAFSA as early as possible each year. **UNF's school code: 009841**
- Complete a FAFSA every year you are attending school. File your FAFSA. Title IV federal financial aid is not automatically renewed from year to year.
- The summer term is the end of the UNF academic year. If you are beginning classes during the summer term, be sure to file two FAFSA applications: one for the upcoming academic year and one for the current academic year. (See **page 11** for more details)
- Retain financial aid and scholarship information for tax records. All financial aid disbursements (excluding loan programs) above the cost of tuition, books and fees may be subject to federal income tax.
- Monitor your enrollment and SAP status to ensure eligibility for your financial aid awards.
- Regularly monitor your financial aid status and requirements in myWings.
- It is your responsibility to budget properly and plan ahead to meet your financial obligations until your financial aid refund is available.

YOUR RESPONSIBILITIES:

- Read and understand all materials sent to you by UNF and other financial aid agencies.
- Submit all requested forms and documentation accurately and in a timely manner.
- Keep copies of all forms and materials you submit to One-Stop Student Services.
- Register only for degree-applicable courses.
- Notify One-Stop Student Services of all resources not listed in your UNF financial aid award.
- Use financial aid only for expenses related to your education/attending UNF.
- Understand and comply with the rules and policies governing financial aid. UNF is required to report any credible suspicion of intentional misconduct as it relates to financial aid to the Office of Inspector General (OIG). Visit our website for more information on Referral of Fraud Cases.

- Maintain SAP. See **page 13** of this guide or visit the Keeping Your Aid webpage for more information.
- Check your myWings and UNF email on a regular basis for important financial aid notifications and information.
- Keep local and permanent mailing addresses up to date with UNF, loan servicers, lenders, etc.

YOUR RIGHTS:

- Read a complete list of your student rights at the UNF Consumer Information webpage.
- Be informed of correct procedures to apply for aid, how financial need is determined, criteria for awarding aid, cost of attendance, how SAP 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 (see below).
- Know the conditions of any loan you accept.
- Know the job description and pay rate for any Federal Work Study position you hold or for which you apply.

CONFIDENTIALITY

The University of North Florida ensures the confidentiality of student records in accordance with State University System rules, state statutes and federal law (Family Educational Rights and Privacy Act or FERPA):

- Your family financial information and the type and amount of your aid are held in confidence. Certain information may only be released with photo ID or your written consent.
- For more information about FERPA, refer to the U.S. Department of Education's website.

STUDENT COMPLAINTS

UNIVERSITY-BASED COMPLAINTS

Students are encouraged to resolve university concerns by contacting the campus office responsible for the area relevant to the complaint. If dissatisfied with the response, the student may contact the relevant area supervisor, director, department chair or dean for resolution.

The role of the Student Ombuds Office is to serve as a resource and designated neutral party for those who may have a college-related concern or grievance.

The Student Ombuds Office does not impose solutions, but does identify options and strategies for resolution by providing contact with appropriate college resources or serving as a mediator, among other roles.

UNF STATE AUTHORIZATION AND STUDENT COMPLAINTS

UNF is required to provide both current and prospective students with contact information for filing complaints with its accrediting body and the appropriate state agency for handling complaints in a student's resident state. Contact the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) at 1866 Southern Lane, Decatur, Georgia 30033- 4097 or call (404) 679-4500 for questions about UNF's accreditation.

If you have a complaint about the administration of a UNF distance learning program, contact the appropriate authority in your state of residence. For more information, visit the UNF Online webpage.

FEDERAL STUDENT AID OMBUDSMAN GROUP

The Federal Student Aid Ombudsman Group of the U.S. Department of Education is a neutral, informal and confidential resource to help resolve disputes about federal student loans. The FSA Ombudsman Group should only be contacted as a last resort after efforts to resolve your student loan problems with your lender or servicer have been made.

Online Assistance:
studentaid.gov/feedback-center/

Phone:
1-800-433-3243

Fax:
(606) 396-4821

Mail:
U.S. Department of Education FSA Ombudsman Group
P.O. Box 1854
Monticello, KY 42633

The University of North Florida does not discriminate on the basis of sex in the University's educational programs and activities, and the university is required by Title IX and its implementing federal regulations to not discriminate on that basis. The requirement not to discriminate also extends to admissions and employment. Inquiries about the application of Title IX and its implementing federal regulations may be referred to the University's Title IX Coordinator, the Assistant Secretary for Civil Rights for the U.S. Department of Education, or both. UNF's Title IX Office Coordinator may be contacted at 1 UNF Drive, Building 1, Suite 1201, Jacksonville, FL 32224, eoi@unf.edu, 904-620-2507.