FINANCIAL AID GUIDE

2027-2028

UNIVERSITY of NORTH FLORIDA

UNF
UNIVERSITY of
NORTH FLORIDA

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Welcome & Important Information

Notice: Information Subject to Change

This guide provides general information about financial aid at the University of North Florida (UNF). Financial aid programs, eligibility requirements, funding, deadlines and policies are subject to change. Students should regularly review the UNF Financial Aid website, Financial Aid Important Dates webpage, myWings and their UNF email for the most current information. If there is a conflict between this guide and federal, state or university regulations, the official regulations will apply.

What's New?

Financial aid programs and regulations change frequently. The following section summarizes recent changes and provides guidance on how they may impact current and future financial aid recipients. Students are encouraged to review these changes carefully and visit the UNF Financial Aid website for additional information and updates.

The One Big Beautiful Bill Act (OBBBA)

Effective July 1, 2026, the One Big Beautiful Bill Act (OBBBA) includes federal changes that may affect financial aid eligibility, loan limits and borrowing options. Key changes include:

- Pell Grant eligibility.
- Federal student loans are reduced for students enrolled less than full-time.
- Graduate PLUS Loans are no longer available to new graduate students. Legacy borrowing provisions may apply to some continuing students.
- Enrollment or program changes may affect annual loan eligibility and borrowing limits.

Students enrolled less than full-time may use the Federal Loan Eligibility Calculator on the UNF Federal Financial Aid Updates webpage to estimate how enrollment may affect their annual federal loan eligibility. Calculator results are estimates only and do not guarantee final eligibility or award amounts.

Rights & Responsibilities

The University of North Florida is committed to helping students access financial aid resources and successfully manage their educational expenses. Students play an important role in the financial aid process and should understand both their rights and responsibilities as financial aid recipients.

As a student, you have the right to:

- Understand how to apply for financial aid and how eligibility is determined
- Know how enrollment changes may affect your financial aid
- Review your financial aid records in accordance with FERPA
- Understand the terms and conditions of any loan you borrow
- Know the job duties and pay rate for any Federal Work Study position
- Review additional student rights on the UNF Consumer Information website

As a financial aid recipient, you are responsible for:

- Completing the Free Application for Federal Student Aid (FAFSA) each year
- Checking myWings regularly for financial aid updates and requirements
- Checking your UNF email for important notifications
- Submitting requested documents by published deadlines
- Reviewing financial aid information and instructions carefully
- Maintaining Satisfactory Academic Progress (SAP)
- Paying any balance not covered by financial aid

Helpful Tips

To help stay on track, students are encouraged to:

- Complete the FAFSA each year
- Apply for aid as early as possible
- Review the Financial Aid Guide annually

- Monitor your enrollment and SAP status
- Keep copies of financial aid documents
- Review Financial Aid Important Dates
- Budget for educational expenses
- Contact One-Stop Student Services for help

Understanding College Costs

Cost of Attendance (COA)

Your financial aid eligibility is based on your Cost of Attendance (COA), which includes estimated expenses for a nine-month (fall and spring term) period, such as:

- Tuition
- Books
- Housing
- Food
- Transportation
- Personal Expenses

Your COA may change based on your enrollment, residency status and living arrangements. For current Cost of Attendance amounts, visit the UNF Financial Aid Cost of Attendance webpage.

Tuition & Fees

Tuition and fees are charged each term based on your enrollment, student level and residency status. For current rates, visit the UNF Tuition webpage. For billing questions, contact Student Financial Services.

Housing

Housing charges are not automatically deferred by financial aid. Students who wish to use financial aid to help pay housing charges should contact UNF Housing and Residence Life for information about deferments and payment deadlines.

Meal Memberships

Students may be able to use financial aid to help pay meal plan charges. For meal plan deferment information, contact UNF Dining Services.

Applying for Financial Aid

The following three applications are used to determine eligibility for federal, state and institutional financial aid.

Free Application for Federal Student Aid (FAFSA)

The FAFSA is required for Title IV federal student aid consideration. Students may complete an online FAFSA each year beginning October 1 using the University of North Florida's school code, **009841**.

An FSA ID is needed for everyone who helps complete the FAFSA, such as the student, a parent, and the parent's or student's spouse if they are married and not separated. An FSA ID only needs to be created once and is used to sign the FAFSA and provide consent to share tax information with the IRS.

After submitting the FAFSA, students will receive a Student Aid Index (SAI). The SAI is used to determine financial aid eligibility. A lower SAI generally means a higher level of financial need. Financial need is calculated by subtracting a student's Student Aid Index (SAI) from their Cost of Attendance (COA) and is used to determine eligibility for many need-based financial aid programs.

Students should review their FAFSA Submission Summary and make corrections if needed. The University of North Florida may also request additional information or make corrections to the FAFSA if further review is required.

Complete the FAFSA for the aid year that matches your enrollment period. Students planning to attend during a summer term may need to complete the FAFSA for more than one aid year. See the chart below for guidance.

To Receive Aid for:	FAFSA Required:
Summer 2027	2026-2027
Fall 2027	2027-2028
Spring 2028	2027-2028
Summer 2028	2027-2028

Students with unusual circumstances that prevent them from providing parent information on the FAFSA may be eligible for a Dependency Override and should contact faoutreach@unf.edu or One-Stop Student Services for assistance. Examples may include parental abandonment, an abusive family environment, or situations where contacting a parent would pose a risk to the student.

Florida Financial Aid Application (FFAA)

Complete the Florida Financial Aid Application (FFAA) to apply for state financial aid programs, including the Bright Futures Scholarship Program. Students only need to submit the FFAA one time, and it must be completed by August 31 after high school graduation.

Scholarship Universe

Once admitted to UNF, students can use Scholarship Universe to search for and apply for scholarship opportunities that match their academic achievements, interests, activities, and personal background.

myWings

myWings is UNF's student portal. Students can use myWings to:

- Access their UNF email
- Submit financial aid documents
- Accept financial aid
- Register for classes
- View their student bill

Students are responsible for checking their myWings account and UNF email regularly for important updates and required actions.

Your UNF ID & Email

Your ID, also known as your N-Number, is your unique UNF student identification number and is used to access myWings, your UNF email and other university systems. Check your UNF email regularly, as it is UNF's official method of communication for important financial aid and university updates. To avoid missing important notifications, do not forward your UNF email to a personal email account.

Financial Aid Eligibility & Requirements

Your Financial Aid Offer & Enrollment

Your financial aid offer is an estimate based on your FAFSA information and expected full-time enrollment as defined by federal financial aid regulations. Your aid may change once your actual enrollment is confirmed. If you take fewer classes than expected, your financial aid may be reduced. Adding, dropping, or withdrawing from classes may also affect your aid and could require you to repay funds already received.

Student Level	Full Time	1/2 Time
Undergraduate	12+	6-8
Post Baccalaureate	12+	6-8
Graduate	9+	6-8

Financial Aid Verification

Verification is a process used to confirm that the information reported on your FAFSA is accurate. Some students are selected by the U.S. Department of Education or UNF and may be required to submit additional documentation before financial aid can be finalized or disbursed. Requested documents may include:

- Tax returns and tax schedules
- W-2 forms
- 1099 forms
- Other income documentation

Students can request the above IRS documentation through the IRS Get Transcript service or by submitting IRS Form 4506-T directly to the IRS.

Verification must be completed by the federal deadline or within 120 days of the student's last date of enrollment, whichever comes first. Visit the UNF Financial Aid Important Dates website for the most current verification deadlines and updates.

Academic Activity Tracking

Students receiving federal financial aid must participate in their courses. If you do not participate in a course, your federal financial aid may be reduced. Visit the UNF Records website for more information on academic activity requirements.

Satisfactory Academic Progress (SAP)

SAP Policy

Under the Higher Education Act of 1965, as amended, students must meet Satisfactory Academic Progress (SAP) standards to receive and retain Title IV federal student aid. The University's official SAP policy is available on the UNF website.

Satisfactory Academic Progress (SAP) is evaluated at the end of each term based on the following components:

Pass Rate (Pace)

Students must successfully complete at least 67% of their attempted cumulative credit hours. Pace is calculated using the following formula and standard rounding rules:

$$Pace = \frac{Cumulative\ Credits\ Earned}{Cumulative\ Credits\ Attempted}$$

Grade Point Average (GPA)

UNF calculates GPAs as unrounded. Certain programs of study may require a higher GPA than listed below.

Student Level	GPA
Undergraduate	2.0
Post Baccalaureate	2.0
Graduate	3.0

Maximum Time Frame

- Students must complete their degree within 150% of the program's required length.
- Exceeding this limit results in suspended financial aid eligibility.
- For most undergraduate students, this limit is 180 attempted credit hours.

SAP Procedures

To continue receiving federal financial aid, students must meet the Satisfactory Academic Progress (SAP) requirements outlined above. Students who do not meet SAP standards may be placed on Financial Aid Warning and remain eligible for aid for one term.

Continued failure to meet SAP requirements may result in Financial Aid Suspension and loss of financial aid eligibility. Students on suspension may submit a SAP appeal. If approved, they may be placed on Financial Aid Probation and continue receiving aid while meeting the terms of an academic plan.

All attempted coursework counts toward SAP, including withdrawals, incomplete grades, NG grades, repeated courses, transfer credits and courses taken through approved study abroad or concurrent enrollment programs. Students who take courses at another institution must submit official transcripts so those credits can be included in their SAP review.

For complete details about SAP requirements, appeals and academic plans, visit the UNF Financial Aid SAP website.

SAP Appeals

Students on Financial Aid Suspension may submit a SAP Appeal to request reinstatement of their financial aid eligibility. Appeals must be submitted by the published deadline and include an explanation of the circumstances that affected academic performance, along with supporting documentation.

The appeal must include:

- A completed Satisfactory Academic Progress (SAP) Appeal Form
- A personal statement describing circumstances beyond the student's control that affected academic performance
- Official documentation supporting those circumstances

- A description of the steps taken to meet SAP standards moving forward
- Maximum Time Frame appeals must include a signed Graduation Contract approved by the academic or program advisor

Examples of acceptable circumstances include:

- A serious illness or injury
- The death of a family member
- Other unforeseeable events beyond the student's control

If you do not submit an appeal, or if your appeal is denied, you will be responsible for making other arrangements to pay your tuition and fees. If a SAP appeal is denied, you may submit a Financial Aid Exception Appeal through myWings.

Visit the UNF Financial Aid SAP website for detailed appeal instructions and requirements and review the Financial Aid Important Dates webpage for appeal deadlines.

Reestablishing Eligibility

Students on Financial Aid Suspension for GPA or pass rate reasons may regain financial aid eligibility by successfully completing additional coursework and meeting SAP requirements.

Students who exceed the maximum timeframe requirement cannot regain eligibility through coursework alone and must submit a SAP Appeal and Graduation Contract, as outlined above.

Visit the UNF Financial Aid SAP website for more information about regaining financial aid eligibility.

Types of Financial Aid

Financial Aid may come from federal, state, institutional or private sources. Eligibility requirements vary by program.

Federal Grants

Grants are a type of financial aid that generally do not have to be repaid if eligibility requirements are met. To be considered for federal grants, students must submit a FAFSA.

Common federal grant programs include:

- **Federal Pell Grant**: Awarded to eligible undergraduate students based on financial need and enrollment status.
- **Federal Supplemental Educational Opportunity Grant (FSEOG)**: Additional federal grant funding for students with exceptional financial need. Funding is limited.
- **Teacher Education Assistance for College and Higher Education (TEACH) Grant**: A federal grant for students enrolled in eligible teaching programs who agree to teach in a high-need field at a low-income school after graduation.

Federal Loans

Federal Direct Loans are low-interest loans that must be repaid. To be considered, students must submit a FAFSA.

- **Direct Subsidized Loans**: Need-based loans for eligible undergraduate students. Interest does not accrue while the student is enrolled at least half-time or during approved deferment periods.
- **Direct Unsubsidized Loans**: Available to eligible undergraduate and graduate students. Interest begins accruing when the loan is disbursed.
- **Direct Parent PLUS Loans**: Credit-based loans available to parents of dependent undergraduate students. Parents may borrow up to the student's cost of attendance, minus other financial aid received.

Federal loan amounts are subject to annual and lifetime borrowing limits. Direct Subsidized Loans are also subject to a maximum eligibility period based on the length of the student's academic program.

To receive a Federal Direct Loan, students must:

- Accept, reduce or decline loans through myWings
- Complete Entrance Counseling (first-time borrowers only)
- Complete a Master Promissory Note (MPN)
- Complete Exit Counseling when graduating, leaving school or dropping below half-time enrollment

Repayment typically begins six months after graduating, leaving school or dropping below half-time enrollment. For information about your federal loan history and repayment options, visit the Federal Student Aid website.

Important: Enrollment and program changes may affect loan eligibility and loan amounts. Federal Direct Loans will be reduced for students enrolled less than full-time. Visit the UNF Financial Aid website for more information about recent federal student loan changes.

Federal Work Study

Federal Work Study (FWS) is a need-based program that allows eligible students to earn money through part-time employment on or off campus. Students must submit a FAFSA and be enrolled in at least six degree-applicable credit hours to be considered.

FWS and other student jobs are posted through Workday. Students interested in FWS should email FWS@unf.edu to request a financial aid eligibility evaluation.

State Aid

The State of Florida offers several financial aid programs for eligible students, including:

- **Florida Student Assistance Grant (FSAG)**: A need-based grant for eligible undergraduate students. Awards are based on financial need, FAFSA submission date, enrollment and available funding.
- **Florida Bright Futures Scholarship:** A merit-based scholarship for eligible Florida high school graduates. Students must meet enrollment and renewal requirements each year to continue receiving the scholarship. Award amounts are based on enrollment. The Florida Office of Student Financial Assistance determines initial eligibility.
- **First Generation Matching Grant (FGMG):** A need-based grant for Florida resident students whose parents have not earned a bachelor's degree.
- **Children and Spouses of Deceased or Disabled Veterans (CDDV):** A state-funded program for eligible children and spouses of deceased or disabled veterans.

Most state aid programs require a FAFSA, and some may have additional application requirements. For complete eligibility requirements, renewal criteria and award information, visit the Florida Office of Student Financial Assistance (OSFA) website.

Institutional Aid

UNF offers institutional financial aid through scholarships and grants.

- **UNF Institutional Grants**: Need-based aid awarded to eligible students. A FAFSA is required to determine eligibility. Awards and enrollment requirements vary and are based on FAFSA submission date, financial need and available funding.
- **Institutional Scholarships**: Awards based on academic achievement, financial need, demonstrated talent or other eligibility criteria. Incoming freshmen are automatically considered for many UNF scholarships through the admissions process.
- **Foundation Scholarships**: Scholarships funded through private donations to UNF. Eligibility and renewal requirements vary and are established by the donor and the University.

Institutional aid is limited and awarded based on eligibility and available funding. Students are encouraged to regularly review ScholarshipUniverse and myWings for scholarship opportunities and award updates.

Private Scholarships

Private Scholarships are provided by organizations outside of UNF, such as

foundations, businesses, community organizations and civic groups. Students who receive a private scholarship must notify UNF so the award can be included in their financial aid record.

Private Loans

Private loans are credit-based loans offered by private lenders and do not require a FAFSA. Because terms and eligibility vary by lender, students should consider private loans after exploring all available federal, state and institutional aid options.

Receiving Your Aid

The following information explains how to access your financial aid, receive refunds, understand when aid is disbursed and manage tuition deferments.

Accessing Your Financial Aid

Students can view their financial aid awards and requirements in myWings by selecting **Student Resources** and then the **Financial Aid** tile.

Most grants and scholarships are automatically accepted. However, students may accept, reduce or decline their loan offers through myWings. Students who wish to change a loan amount or reinstate a declined loan may be required to submit a Loan Action Request Form and meet all eligibility requirements.

Students must notify One-Stop Student Services if they receive additional educational funding from outside sources, such as private scholarships, private loans, employer assistance or other third-party payments. Receiving additional aid may affect financial aid eligibility and may result in adjustments to existing awards.

Direct Deposit & Refunds

Students are encouraged to enroll in Direct Deposit, the fastest way to receive a financial aid refund. If excess financial aid remains after UNF charges are paid, the refund will be sent directly to the student's designated bank account.

Students who do not enroll in Direct Deposit will receive a paper refund check. For additional information, contact Student Financial Services.

Financial Aid Disbursement

Financial aid is typically disbursed after the start of each term and after all eligibility requirements have been met. Students should review the Financial Aid Important Dates webpage for estimated disbursement dates. Actual disbursement dates may vary based on a student's eligibility and file status.

Financial aid funds are first applied to eligible charges owed to UNF, including tuition, fees, housing and other authorized expenses. If funds remain after eligible charges have been paid, the remaining balance will be issued to the student as a refund through Direct Deposit or by paper check.

Students expecting a refund may be eligible to use a Bookstore Authorization before aid is disbursed. Any amount used in the bookstore will be deducted from the student's financial aid when aid is disbursed.

Deferments

Accepted financial aid and other eligible resources, such as Florida Prepaid, third-party contracts and veteran educational benefits, may automatically defer tuition and fee payments until financial aid is disbursed. Students must accept their financial aid in myWings to receive a deferment.

Students are responsible for monitoring their account and paying any remaining balance by the published deadline. If financial aid does not fully cover the balance due, late fees and registration holds may apply. Students may also enroll in a tuition payment plan in myWings.

Financial aid deferments are temporary and do not guarantee payment. Students who register for classes but decide not to attend must drop their courses before the add/drop deadline to avoid tuition charges and fees. Federal Work Study funds cannot be used for deferment.

Bookstore Authorizations

Students whose financial aid exceeds their tuition and other allowable charges may be eligible for a Bookstore Authorization. This allows eligible students to use a portion of their anticipated financial aid refund, up to $600 per term, at the UNF Bookstore before financial aid is disbursed.

A Bookstore Authorization is not additional financial aid. Any amount used at the bookstore will be deducted from the student's financial aid when funds are disbursed. Authorization amounts may change based on enrollment, financial aid eligibility and account charges.

Bookstore Authorizations are available for a limited time, typically through the add/drop period. Eligible students will be notified through their UNF email.

Withdrawals & Enrollment Changes

Complete Withdrawal

A complete withdrawal is the official process of withdrawing from the University and is different from dropping all classes for a term. Students who completely withdraw after receiving financial aid may be required to repay a portion of their federal financial aid based on the amount of the term completed before withdrawal.

Unofficial Withdrawal

An unofficial withdrawal occurs when a student stops attending all classes without officially withdrawing from the University. It may also occur when a student receives a combination of F, W and I grades for all courses in a term.

Students who unofficially withdraw may be required to repay a portion of their federal financial aid based on their last date of attendance. If a student never begins attendance, all federal financial aid received for that term may need to be repaid.

Return of Title IV Aid (R2T4)

Students who withdraw from all courses may be required to repay a portion of their federal financial aid through the Return of Title IV (R2T4) process. If a repayment is required, UNF will return the funds to the U.S. Department of Education on the student's behalf and charge the amount owed to the student's UNF account.

Students will be notified of any balance owed and are responsible for making payment arrangements with Student Financial Services. Unpaid balances may prevent registration, transcript requests, and diplomas release and may be referred to a collection agency.

NG Grade Policy

An NG (No Grade) may replace up to four eligible UNF grades of D or F and can improve a student's UNF GPA. However, financial aid eligibility is based on the original course grade, not the NG grade.

Special Enrollment Circumstances

Transient Enrollment

Students who plan to take courses at another institution while attending UNF should first meet with their academic advisor. If approved, students must complete a Transient Student Admission Application through Florida Shines, or a Consortium Agreement for private or out-of-state institutions. Visit the UNF Records website for instructions and forms.

Only courses approved by your academic advisor may be considered for financial aid. Financial aid for transient coursework is not guaranteed and may delay aid disbursement. Students must submit an official transcript from the host institution to UNF after the term ends.

Study Abroad

Students interested in studying abroad should meet with their academic advisor and contact

One-Stop Student Services about financial aid. To be considered for financial aid, students must complete a Consortium Agreement by the published deadline.

Visit the UNF Records website for Consortium Agreement information and the UNF International Center website for study abroad opportunities.

Graduate Coursework & Financial Aid

Students enrolled in graduate coursework may be eligible for several types of financial aid, depending on their enrollment, financial need and program requirements, including:

- Federal Direct Unsubsidized Loans
- Federal Direct Graduate PLUS Loans (for students who meet legacy loan provisions)
- Federal Work-Study
- Graduate Assistantships and Fellowships
- Tuition Waivers

Additional Information Confidentiality & FERPA

UNF protects the privacy of student records in accordance with the Family Educational Rights and Privacy Act (FERPA) and other applicable laws. Financial aid information, including family financial information and financial aid awards, is considered confidential and may only be released to authorized individuals.

Students may be required to provide identification or written consent before financial aid information can be shared with another person. For more information about FERPA and student privacy rights, visit the U.S. Department of Education FERPA website.

Student Complaints

Students who have a concern or complaint should first contact the UNF office responsible for the issue. If the concern is not resolved, students may contact the appropriate supervisor, director or department chair or dean for additional assistance.

The Student Ombuds Office is available as a neutral resource to help students identify options, navigate university processes and seek resolution to university-related concerns.

UNF students may also file complaints with external agencies, including the University's accrediting agency or, for distance learning programs, the appropriate agency in their state of residence.

Federal Student Aid Ombudsman

The Federal Student Aid Ombudsman Group is a neutral resource provided by the U.S. Department of Education to help students resolve federal student loan disputes. Students should first work with their loan servicer or lender to resolve issues before contacting the Ombudsman Group.

For assistance or additional information, visit the Federal Student Aid website.

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.