

# Financial Aid

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## Financial Aid

The Office of Student Financial Aid and Scholarships coordinates the awarding of scholarships, grants, work-study, and loans through Federal, State, and Institutional funds. We strive to provide access to higher education by reducing financial barriers so our students are able to achieve their goals.

## Applying for Aid

To apply for financial aid, students must complete the Free Application for Federal Student Aid (FAFSA), available online at [www.studentaid.gov](http://www.studentaid.gov), and enter UWF's school of **003955**. The FAFSA becomes available for the next aid year every October 1 and uses tax information from the prior, prior tax year. Once the FAFSA is processed, the results will be transmitted electronically to UWF and the results will also be e-mailed to the student. We encourage students to closely review the SAR. Students must reapply for financial aid each academic year by submitting a new FAFSA. More information on the application process is available here (<http://uwf.edu/offices/financial-aid/applying-for-aid/steps-to-apply/>).

## Types of Aid

Your UWF aid package is a combination of awards depending on your academic standing, grade level, residency status, dependency status, Cost of Attendance and financial need. Financial Aid Package Offers include scholarships, grants, loans, and work-study that are all part of what makes a UWF education affordable.

Scholarships and grants are non-repayable aid, (unless, for example, you withdraw from school and owe a refund, or you receive a TEACH Grant and don't complete your service obligation), while a loan is borrowed money that must be repaid, often with interest. Our office offers employment opportunities in the form of work-study for undergraduate students. The UWF Human Resources Office also offers student employment. Please visit (<https://uwf.edu/offices/human-resources/careers/>) for a complete list of Student OPS job openings.

For a complete list of types of aid offered at UWF, please visit the [Financial Aid website](#).

## Cost of Attendance

Cost of Attendance (COA) is estimated with two semesters (i.e. fall/spring) of full-time attendance. Your true Cost of Attendance is unique to the individual. Cost starts with the tuition and fees UWF charges per credit hour. What you will actually pay will depend on how many classes you take, your choice of housing and meal plans, and indirect costs like textbooks and transportation. Financial aid can be used towards many of these costs. Estimated COA charts are available here (<https://uwf.edu/offices/financial-aid/cost-of-attendance/cost-of-attendance-estimates/>).

## Important Requirements

- Per federal regulations, financial aid can only be applied to courses that are applicable toward the student's degree. Non-required courses are not funded and cannot be used to determine enrollment status and financial aid eligibility.
- Repeat coursework regulations apply for federal financial aid recipients. Federal aid can be awarded to repeat a course one time (if you previously passed it); however, if a course is repeated a 3rd time, the course will not count for federal financial aid eligibility. Please contact the Financial Aid Office if you must repeat a course (that you previously passed).
- Students must maintain **Satisfactory Academic Progress (SAP)** to be eligible for financial aid. Complete SAP policy and appeals process are available at <https://uwf.edu/offices/financial-aid/satisfactory-academic-progress/sap-policy-details/>.
- All communication regarding financial aid is sent to the student's UWF e-mail account.