

Financial Aid

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The Office of Student Financial Aid and Scholarships coordinates the offering of financial aid packages that could include 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, 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 FAFSA Submission Summary. 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/>). Students must be in a degree-seeking program to be eligible for financial aid offered through the Office of Financial Aid & Scholarships. Degree-seeking programs lead to a bachelor's, master's, specialist, or doctoral degree.

Types of Aid

Your UWF aid package is a combination of funding 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. For scholarships offered through various sources such as partnerships, donors or departmental, students are strongly encouraged to apply through the UWF Scholarship Portal in their MyUWF.

Scholarships and grants are generally non-repayable aid, (unless, for example, you withdraw from school and owe a repayment, 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 (COA)

COA is estimated from various components determined by federal regulations. COA includes direct costs for expenses billed directly by UWF to include tuition and fees, campus housing, and meal plans. COA also includes indirect costs, which are expenses students could accrue as the result of attending UWF. Actual costs vary depending on factors such as personal choices. The published COA figures are estimated based on two semesters (i.e., fall and spring) and are used to determine financial aid offers. COA adjustments can occur throughout the year depending on changes to include students' actual tuition and fee charges, housing arrangements, confirmed enrolled

hours, and attending summer. Estimated COA charts are available here (<https://uwf.edu/offices/financial-aid/cost-of-attendance/cost-of-attendance-estimates/>).

Important Requirements

- Students are awarded assuming full-time enrollment. Funds may be canceled or prorated if a student decides to enroll less than full-time.
- Professors must confirm attendance in each course, which could impact how funds are released to your Transact account.
- 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 applied to repeat a course one time (if you previously passed it); however, if a course is repeated a 3rd time, the course may 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.