

Financial Aid for Graduate Students Fall 2024

Office of Financial Aid



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[GIVE NOW](#)[HOME](#)[GET STARTED](#)[AID TYPES](#)[FORMS](#)[KNOW THIS!](#)[CONTACT US](#)

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Office of Financial Aid / Get Started

APPLYING FOR AID

[CHECKLIST AND PRIORITY DATES](#)

[WHAT IS VERIFICATION?](#)

[PLAN TO STUDY ABROAD?](#)

[TRANSIENT STUDY](#)

GET STARTED

New to USF? The following topics will help you get started with information regarding financial aid, costs of attendance, and more.

APPLY FOR ADMISSION TO USF

Apply early to USF! Your application for admission is your USF scholarships application.

[USF Admissions](#) →

HELPFUL PRESENTATIONS

[Orientation for First Year Students](#) →

[Orientation for Transfer Students](#) →

[Orientation for Graduate Students](#) →

FLORIDA PRE-PAID INFORMATION

Find out more about using Florida Pre-Paid at USF.

[Florida Pre-Paid Information](#) →

[FL Bright Futures and FL Pre-Paid](#) →

Questions About Financial Aid Awards?

CONTACT US
at **813-974-4700**



In Person: SVC 1102



Overview

- FAFSA
- OASIS
- Bright Futures
- Deferments & Bookstore Authorizations
- Loans
- Bill Payment
- Summary



Have You Completed Your FAFSA?



To be considered for federal aid, you must complete the 2024-2025 FAFSA (for fall 24, spring 25 and summer 25)

www.fafsa.gov

If you haven't filed a FAFSA and are not receiving any other type of funds to pay tuition, be prepared to pay your tuition by the end of drop/add each semester

OFFICE OF FINANCIAL AID



HOME

GET STARTED

AID TYPES ▾

FORMS

KNOW THIS!

CONTACT US



2024-2025
FAFSA
Available Now

COST OF ATTENDANCE

Tuition, Fees, Housing, etc.



SCHOLARSHIPS

Dates and Resources



DON'T LOSE YOUR AID

Satisfactory Academic Progress



TERMS & CONDITIONS

Needs Your Acceptance



APPLY FOR AID

Complete Your FAFSA



OASIS

Check Your Aid Status



HOW-TO VIDEOS

Check Out Our Videos



COST CALCULATOR

Better Budget = Less Stress

usf.edu/financial-aid

- Check our page frequently for all of your financial aid information!



*2024-2025 Estimated Cost of Attendance



	Florida Resident	Non-Florida Resident
Billable Expenses		
Tuition & Fees*	\$7,840	\$15,863
Total Billable Expenses	\$7,840	\$15,863
Non-Billable Expenses		
Housing	\$10,272	\$10,272
Food	\$4,920	\$4,920
Books & Supplies	\$600	\$600
Transportation	\$2,144	\$2,144
Personal Allowances**	\$2,752	\$2,752
Total Non-Billable Expenses	\$20,688	\$20,688
Total Cost of Attendance	\$28,528	\$36,551

*Reflects standard tuition and fee rates: undergraduate - 30 credit hours; graduate - 18 credit hours.

*Additional fees may be charged based on your program of study



My.usf.edu

You have successfully signed in as Dameion Lovett.

- Academic Calendar
- BullsConnect
- Campus Resources
- Campus Safety
- Directory
- Emergency Notification System Signup
- Faculty Staff Campaign
- IT Tampa Service Desk
- OASIS Student**
- Online Storage Box
- Online Surveys Qualtrics
- Parking Permits
- Remote Desktop Gateway RDG
- USF Bookstore
- USF Employee Learning

2

My Notices

We know you have **questions**. Let us help you find the **answers**.

CLICK HERE TO LEARN MORE ABOUT USF'S CORONAVIRUS RESPONSE:

USF.EDU/CORONAVIRUS



PATHWAY TO COMPUTING

Graduate Certificate Program

LEARN MORE



Permits

Bull Bucks

More News

INSIDE USF THE PODCAST

S1: EP.28

BUDGET IMPACT

What's in store for

LISTEN HERE

Employee Leave

Leave Balances, Manage Leave ...

GEMS

Main Menu



Welcome to OASIS
USF's Online Access Student Information System

[Personal Information](#) [Student](#) [Financial Aid](#)

Search

Main Menu

[Personal Information](#)

View and update addresses, phone numbers and email addresses. Request the level of privacy for your records. View immunization records.

[Student](#)

Apply for Admission, Register, View your academic records.

[Financial Aid](#)

Financial Aid Menu

[Personal Information](#) [Student](#) **[Financial Aid](#)**

Search

Financial Aid

- [Learn about Financial Aid](#)
 - [Overall Status of My Financial Aid](#)
 - [Read My Text Messages](#)
 - [My Requirements, Bookstore Authorizations and Deferments](#)
 - [My Award and Loan Information](#)
 - [Check My Eligibility](#)
 - [My Estimated Cost of Attendance](#)
 - [Contact Us](#)
-

Financial Aid Terms & Conditions

- What are they?
Requirements you must meet in order to remain eligible for financial aid
- Why do you need to know this?
Before grant and loan funds can be paid, you are required to **READ** and **ACCEPT** the Terms & Conditions in OASIS every year




Accept the Terms & Conditions



General Information Award Overview Resources/Additional Information Terms and Conditions **Accept Award Offer** Special Messages

You have offer(s) of financial aid that require your attention.

1. Click on the Award Overview tab.
2. Click on **Terms and Conditions** tab - you must accept the Terms & Conditions for your aid to pay!

 No award information is available for you at this time.

[Select Another Aid Year](#)

After accepting the terms and conditions, the 'Accept Award Offer' tab will be active, allowing you to accept your student loans

Florida Bright Futures for Graduate Students



Bright Futures Scholarship

- If you were a Florida Academic Scholar or Florida Medallion Scholar recipient who graduated with a bachelor's degree in the 2023-24 academic year or later, in seven or fewer semesters, you may be eligible to receive Bright Futures funding for **ONE** semester of graduate study, **not to exceed 15 credit hours** paid at the undergraduate rate.
- We notify all students who appear to be eligible
- You must repay USF for any courses you drop that were paid with Bright Futures

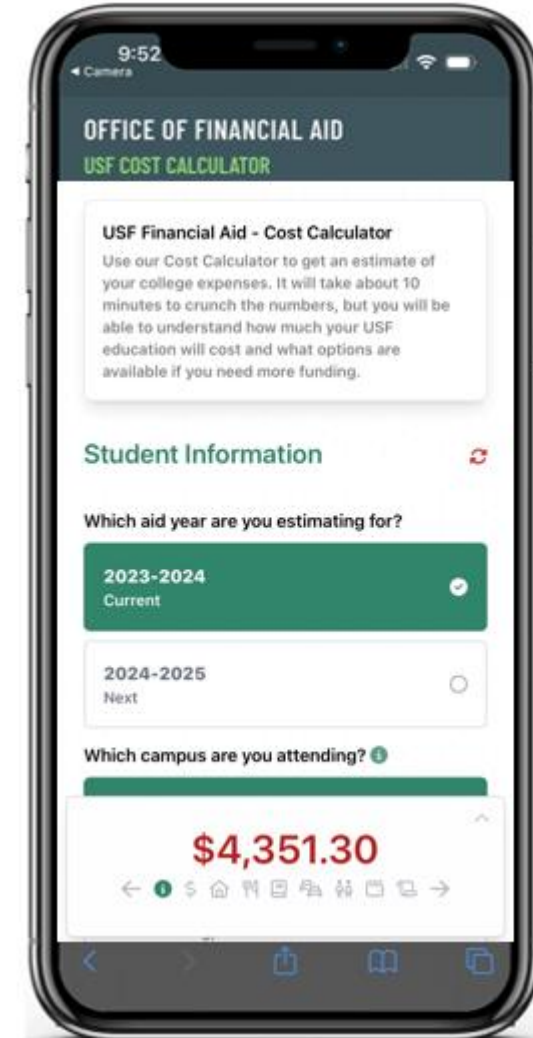
Report Funds From Other Sources

- Financial aid (including loans) must be reduced if you receive more aid than the cost of attendance including:
 - Tuition Waivers
 - Scholarships
 - Stipends
 - Fellowships
- If you expect funds not listed on your award notice or in OASIS, notify us immediately using the 'Additional Resources' tab in OASIS



Crunch the Numbers

- Use your financial aid award offer or OASIS to see how much your USF education will cost
- 10 minutes and you're done
- Online and easy to use
- Mobile ready



Be a Smart Borrower...

- Your financial aid awards will include student loans which have:
 - Low interest rates
 - Deferred repayments
- Borrow only what is needed!
- Use our cost calculator to create a budget & follow it!

Graduate Federal Unsubsidized Direct Loans

- Maximum loan amount per term: **\$10,250**
- FAFSA required
- Satisfactory Academic Progress eligible
- Must have remaining loan eligibility-**\$138,500**
(Includes all Federal subsidized &/or unsubsidized loans borrowed)
- Interest rate: 8.083% (2024-2025 rates; changes every July 1)
- Origination fee: 1.057% (2024-2025 rates; changes every July 1)

<https://www.usf.edu/financial-aid/loans/federal/federal-direct/interest-rates.aspx>

Graduate Federal Unsubsidized Direct Loans

In order to receive your loan funds you must:

1. Accept your loans in OASIS
2. Complete the (MPN) Master Promissory Note (if borrowing for the first time)
3. Entrance Counseling (if borrowing for the first time)
4. Be enrolled in at least 5 USF graduate credit hours

Note: Enrollment requirements for financial aid are the same year round even if your program or department considers one course as half-time or full-time

Direct Graduate PLUS Loan

You may apply for funds to cover up to the difference between your cost of attendance and other aid/resources

- Be enrolled in at least 5 USF graduate credit hours
- Apply at <https://studentaid.gov>
 - Credit based
 - Completed FAFSA required
 - SAP Eligible
 - Graduate PLUS loan MPN required
 - 9.083% Interest Rate (2024-2025 rates; changes every July 1)
 - Origination Fee 4.228% (2024-2025 rates; changes every July 1)

<https://www.usf.edu/financial-aid/loans/federal/grad-plus/index.aspx>

TUITION & FEE DEFERMENTS

Tuition Deferment



A tuition deferment prevents cancellation of registration for non-payment of fees, and temporarily prevents assessment of late payment fees

Term	Tuition Payment Due	Deferment Payment Date
Fall 2024	August 30, 2024	October 11, 2024

Tuition not paid by the deferment payment date will be assessed a late payment fee and have a cash collection hold placed on your student account by Student Accounting Services (SVC 1039) sfshelp@usf.edu

How Do I Receive a Tuition Deferment

Automatically posted in OASIS under ‘**My Requirements, Deferments & Bookstore Authorizations**’ if you:

- Have scholarships/fellowships (including Bright Futures) listed on your OASIS account
- OR:**
- Have a FAFSA on file at USF 10 business days before classes begin; and
 - Are enrolled in at least 5 graduate level USF credit hours; and
 - Are meeting Satisfactory Academic Progress (SAP) requirements

Check OASIS and your USF email each semester after registering for classes to see if you qualify!

BOOKSTORE ADVANCE PURCHASE PROGRAM (BAPP)



BAPP

- Allows eligible students to purchase their textbooks & supplies prior to the first day of classes using financial aid before it is paid at the USF Bookstore
- The amount spent posts as a charge to the student account and is paid when financial aid is disbursed after the end of the first week of classes

How Do I Receive the BAPP?

To qualify, you must:

- Be degree seeking
- Be enrolled at least half-time (5 cr/hrs) in graduate level USF hours and
- Have financial aid that is at least \$100 more than the student account charges
 - Maximum amount \$500
- **Last day to use: 8/30/2024**

You will receive an email at your USF email if you qualify one day after you have registered for classes

Satisfactory Academic Progress (SAP)

SAP is a Federal Requirement for Federal Aid Programs!

Your satisfactory academic progress status is based on your entire graduate level academic record regardless of whether you received financial aid

- Maintain a 3.0 USF GPA each semester
- Earn 67% of all attempted hours each semester
- <https://www.usf.edu/financial-aid/sap/>



Monitor Your SAP Status Each Semester!

You must complete your degree within the following limits in order to continue receiving aid (includes prior graduate programs attended at USF, graduate credits taken at other schools and changes of graduate programs even if you did not receive financial aid):

- **MA/MS—70 attempted hours**
- **EdS—115 attempted hours** (includes hours at the MA/MS level)
- **PhD/EdD—135 attempted hours** (includes hours at the MA/MS &/or EdS levels)

Monitor Your SAP Status Each Semester!

Personal Information **Student** **Financial Aid**

Search

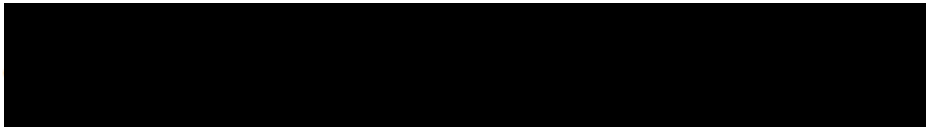
Financial Aid

- [Learn about Financial Aid](#)
- [Overall Status of My Financial Aid](#)
- [Read my text messages](#)
- [My Requirements, Bookstore Authorizations and Deferments](#)
- [My Award and Loan Information](#) ←
- [My Estimated Cost of Attendance](#)
- [Federal Shopping sheet](#)
- [Contact Us](#)

Monitor Your SAP Status Each Semester!

Personal Information Student **Financial Aid**

Search Go [RETURN TO MENU](#) [SITE MAP](#) [HELP](#) [EXIT](#)

Award Package 

General Information Award Overview Resources/Additional Information Terms and Conditions Accept Award Offer Special Messages

Your Current Satisfactory Academic Progress is: Inelig-max att hrs Graduate.

Your Satisfactory Academic Progress (SAP) status is ineligible to receive federal student aid (including student loans). Review the [Satisfactory Academic Progress \(SAP\) policy](#).

- Review the 'General Information' tab for your SAP status
- Check your USF email for updates

How Your Bill Is Paid with Financial Aid

- **When is tuition due?**
 - At the end of the fifth day of classes each term for all students
- **When will financial aid be paid?**
 - Financial aid is paid on the sixth day of classes after enrollment is confirmed
 - Aid will be paid for classes taken on an alternate calendar six days after the start of classes
 - If all charges have been paid and a credit results, remaining funds will be e-Deposited to your personal bank account (if you subscribed via [OASIS](#))
- **What happens if I do not pay on time?**
 - Your enrollment will be cancelled unless you have a [tuition & fee deferment](#)
 - Reinstatement into classes after cancellation requires tuition and \$200 in late fees to be *paid in full*. Financial aid cannot be used to cover your reinstatement costs
- Contact **Student Accounting Services** at 974-6056 or email sfshelp@usf.edu if you are only receiving a tuition waiver for your payment due date!

Paying Your Bill On Your Own



- **Can I Pay Using an Electronic Check (E-Check)?**
 - May be used in OASIS only
 - No additional charge
- **Can I Pay Using a Credit Card?**
 - May be used in OASIS only (AmEx, Discover, MasterCard)
 - Convenience fee charge
- **Can I Pay In Person?**
 - Checks only in the drop box outside Student Accounting Services (SVC 1039)

Paying Your Bill On Your Own

Can I Mail A Payment?

- Checks or Money Orders only—Must be postmarked by the 5th day of the term
- Include your full name and USF ID number and mail the payment to the university lockbox:

**USF Payments - Banner
P.O. Box 737442
Dallas, TX 75373-7442**

Contact Student Accounting Services (SVC 1039) with Questions About:

- Your Bill
- Wire Transfers (Flywire)
- Refunds
- Tuition Waiver Payments
- Florida Pre-Paid/529 Plans
- Third party payments
 - Payments made by another organization
- On-campus payments/drop box



Contact Graduate Admissions with Questions About:

- Residency
- Academic Transcripts
- Email: gradadmissions@usf.edu

Final Reminders...

1. Complete any outstanding unsatisfied financial aid requirements
2. All emails are sent to your USF email address. Make sure you pay close attention to them!
3. Make sure your bill is paid by the deadline each semester if you do not have a financial aid tuition deferment
4. Most financial aid processes take 3-4 weeks to complete; plan accordingly!

Questions About Financial Aid Awards?

CONTACT US
at **813-974-4700**



In Person: SVC 1102



Office Closure

Our office will be temporarily **CLOSED** on



to manually submit FAFSA changes required by the U.S. Department of Education. This adjustment ensures timely financial aid disbursement for our students.

WHAT YOU CAN DO 

What You Can Do:

If you need financial aid assistance while we are temporarily unavailable, we encourage you to utilize our online resources:

- 1. Check OASIS:** [Look for any pending requirements](#) that must be completed before your financial aid can be processed.
- 2. Upload Documents:** If you have outstanding documents, [visit our website](#) to access the forms and instructions to upload them for review.