

Financial Aid for Graduate Students Spring 2025

Office of Financial Aid



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OFFICE OF FINANCIAL AID

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Office of Financial Aid

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 (temporarily in SVC 1034)



Overview

- FAFSA
- Student Self-Service
- 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

2025-2026
FAFSA
IS NOW OPEN

**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

**STUDENT SELF-SERVICE**

Formerly: OASIS

**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

Navigating My.usf.edu

UNIVERSITY of SOUTH FLORIDA

EMAIL & TEAMS ▾ LEARNING & TEACHING TOOLS ▾ BUSINESS SYSTEMS ▾ **MY RESOURCES ▾** MANAGE MY NETID

✓ You have successfully signed in as Joanna Uchacz.



JU Welcome, Joanna Uchacz

Quick Links Customize

- Canvas
- Student Self-Service
- Email
- Campus Map
- Parking Permits
- Employee Assistance
- Facilities Support
- Bulls Connect
- Directory

Features


MLK
DR. MARTIN LUTHER KING, JR.
Commemorative Brunch

Wednesday, January 22 • 11:00 am
Doors open at 10:30 am • MSC Ballroom


Keynote Speaker:
Tiffany Moore Russell, Regional Director
South Atlantic Region of Alpha Kappa
Alpha Sorority, Incorporated

USF News

USF football claims Hawai'i Bowl in five-overtime thriller



How to stick to your New Year's resolutions according to USF



- Directory
- Emergency Notification System Signup
Alert USF
- Faculty Insight
Academic Analytics
- Faculty Staff Campaign
- Inventor Portal
Invention Disclosure
- IT Service Desk
- IT Systems Status
- Key Reporting Resources
- Online Storage
Box
- Online Surveys
Qualtrics
- Parking Permits
- Pharmacy Services
USF Pharmacy Plus
- Remote Desktop Gateway
RDG
- Student Self-Service**
Formerly Student OASIS
- USF Bookstore

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Main Menu

Student Self-Service

Hello Joanna E Uchacz,

Student Record

- View My Student Profile
- View & Update My Information
- Provide Third Party Access
- Update My Privacy
- View My Grades
- View Unofficial Transcript
- Order Official Transcript
- Track Transcript Request
- Request Proof of Enrollment
- Submit ARC Petition
- View My Degree Audit
- Apply To Graduate
- View Graduation Application Status

Registration

- Plan & Register
- Buy My Books
- Permits
- Advising Appointments
- Graduate Student Program Directors
- View My Schedule
- View My Week at a Glance

Questions? Contact us

Resources

- Archivum
- Tutoring & Learning Services
- Center for Career & Professional Development
- Library Services
- Student Self-Service Tutorials
- Veteran's VA Works

Financial Aid

- Financial Aid

Questions? Contact us

Financial Aid Menu

Financial Aid

Award Year: 2024-2025 [Home](#) [Award Offer](#) [Financial Aid History](#) [Resources](#) [Notifications](#) [Satisfactory Academic Progress](#) [College Finance >](#)

Student Requirements

Unsatisfied Requirements



Identity Statement of Educational Purpose

Last update: 02/29/2024

IS NEEDED



Mail-In Identity/Statement of Educational Purpose

Last update: 02/29/2024

IS NEEDED



Online Exempt from Verification Form

Last update: 02/29/2024

IS NEEDED

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 **Student Self-Service** every year



Accept the Terms & Conditions

Financial Aid

Award Year: 2024-2025 [Home](#) [Award Offer](#) [Financial Aid History](#) [Resources](#) [Notifications](#) [Satisfactory Academic Progress](#) [College Finance >](#)

You Have Financial Aid Offer(s) That Require Your Attention


1. Click on the 'Award Offer' tab and review your award offer.
2. Review your awards and accept/decline your awards. ...

Student Requirements

Unsatisfied Requirements



2024-2025 Financial Aid Terms & Conditions
Last update: 01/06/2025

IS NEEDED 

After accepting the terms and conditions, the '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

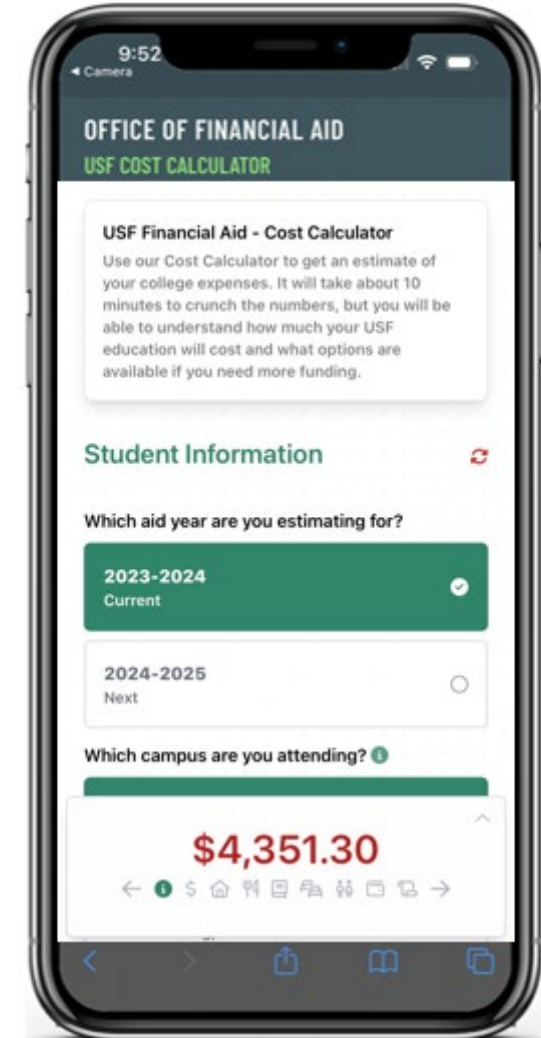
Report Funds From Other Sources

- 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 **Student Self-Service**, notify us immediately using the 'Additional Resources' tab in **Student Self-Service**



Crunch the Numbers

- Use your financial aid award offer or Student Self-Service 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 Student Self-Service
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

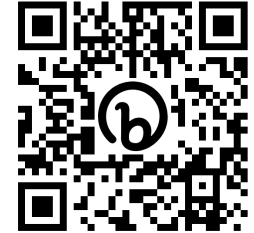
You may apply for funds to cover up to the difference between your cost of attendance and other aid/resources

- 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
Spring 2025	January 17, 2025	February 28, 2025

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 Student Self-Service under 'Home' if you:

- Have scholarships/fellowships (including Bright Futures) listed on your Student Self-Service 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 Student Self-Service and your USF email each semester after registering for classes to see if you qualify!

Tuition Deferment

Financial Aid

Award Year: 2024-2025



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[Satisfactory Academic Progress](#)

[College Finance](#) >

Student Requirements

Satisfied Requirements

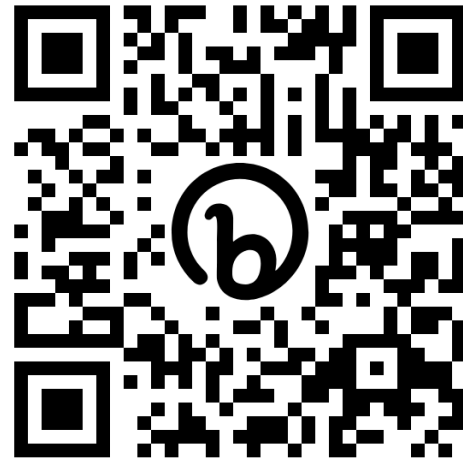


Tuition Deferment - USF Bill Payment Due
February 28th

Last update: 01/06/2025

WAS APPROVED

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: 1/17/2025**

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!

Financial Aid Award Year: 2024-2025 ▼

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SAP Status ?

Effective Term	SAP Status
Fall 2012	Ineligible as non-degree
Spring 2011	Eligible as an Undergraduate
Summer 2010	Eligible as an Undergraduate
Spring 2007	Eligible as an Undergraduate
Summer 2004	Eligible as an Undergraduate
Spring 2004	Eligible as an Undergraduate

- 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 Student Self-Service)
- 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 Student Self-Service only
 - No additional charge
- **Can I Pay Using a Credit Card?**
 - May be used in Student Self-Service 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 (temporarily in SVC 1034)

