Welcome to USFSP!

...now, tell me about the money!
College Costs Panel Presentation

- Housing, Residence Life, and Dining Services
- Campus Bookstore
- Parking Services and Cashier’s Office
- Financial Aid

Please hold all questions to the end of the presentations, and you can speak to each area during the breakout at the end.
Agenda

• Residence Life, Housing Costs, and other costs to think of when living on campus.
• Meal Plan Costs
• Textbook tips
• Parking Permits
• Tuition and Fees - Understanding the Bill and Charges on OASIS
• Florida Pre-Paid Program

• Important Payment Dates
• Financial Aid, Deferments & Bookstore Advance Purchase Program (BAPP)
• How Enrollment Decisions Affect Financial Aid
• Cost Calculator
• Next Steps and Questions
Housing,
Residence Life, &
Dining Services

www.usfsp.edu/housing
housing@usfsp.edu
Housing and Residence Life

Not your home; but a home away from home for your USFSP student.
What is Housing & Residence Life?

**Housing**
- Located in the Housing and Residence Life Office in RHO
- Housing Assignments
- Business Operations
- Work Orders

**Residence Life**
- Roommate Concerns
- Programming
Living on Campus

- Increased connection to other students and the campus community.
- Higher levels of involvement.
- Leadership opportunities.
- Developing independence.
- Personal growth.
Amenities

- Telecommunications
- Programming & Events
- Outdoor Recreation Space
- Community Study Lounges
- Student Mail Services
- Vending Machines
- Laundry Facilities
### Same Housing Costs Per Term

**Fall 2018: August 17 – December 8**

**Spring 2019: January 6 – May 4**

- **University Student Center (USC)**
  - 2 person shared room - $4,332.00
  - 3 person shared room - $2,922.00

- **Residence Hall One (RHO)**
  - 4 person private bedroom suite - $4,491.00
  - 6-8 person shared bedroom Suite - $2,922.00
  - 2 person studio - $4,332.00
Other Costs to Consider

• Laundry
  • Can add bull bucks to Student ID

• Start of the year cost
  • Linens
    – Twin X-long
  • Room Accessories

• On-going
  • Snacks/toiletries/ETC
How to Apply

• Go to www.usfsp.edu/housing

• Click “Housing Applications”
Meet the Professional Staff

Dean of Students

Jacob Diaz

Housing & Residence Life

Stephen Harris
Rhonda Brockman

Residence Life Coordinator

Pamela Johnson

Residence Life Coordinator

Jessica Williams

USFSP University of South Florida St. Petersburg
Meal Plans

DINING SERVICES
USFSP Meal Plans and SharkBites

Purchase SharkBites

Important: If you are buying a meal plan, in addition to paying, you must sign and submit the meal plan Contract to the Cashier’s Office or scan and e-mail to mealplans@usfsp.edu.

Additional Information
Please visit USFSP Dining for any additional information on dining services available to include:

- General Information
- Meal Memberships
- Menus
- Catering
How the Meal Plans Work

• It’s simple – the campus ID card your student is carrying around can be used as a form of payment.

• Declining Dollar Balance: It works just like a debit card – the card gets swiped at the time of purchase at all of our dining locations.

• The purchase price is then deducted from your student’s account and the balance automatically adjusted.
Meal Plan Cost per semester

• All resident students are required to purchase a meal plan
  • Gold Flex (100 Flex-a-bull) $2,071.05
  • Gold Plus Flex (100 Flex-a-bull) $2,369.80
  • Traditional Gold $1,971.05
  • Traditional Gold Plus $2,269.80
Gold or Gold Plus – Flex or No?

Things to consider when choosing the right meal plan for your student:

1. How many meals does your student eat per day?
2. Does your student often skip a meal and eat an afternoon snack in its place?
3. How often will your student go home during the weekends?
4. Does your student eat out vs. campus dining?
Meal Plans

Need more money added to your plan?

• You can always add Flex Dollars at any time.

• Visit our website www.usfsp.edu/dining to add Flex Dollars - any time.
Campus Bookstore
Textbook Tips

• Budget $300 for textbooks for summer and $600 for Fall or Spring.

• Renting is the most cost effective way to purchase textbooks

• Order early for best availability

• Know the difference between course-packs, bundles, package-components, and access codes
Parking Services
(located within the Cashier’s Office)

Webpage
Rates
Purchasing Permits & Citations
PARKING AND TRANSPORTATION

Parking Permits / Visitor Parking / Motorist Assistance / Pay a Citation / Appeal a Citation / Event Parking

Parking Services supports the University's vision, strategies and goals by providing exceptional customer services to our students, staff, faculty, and visitors. We will strive to be a model in the Parking and Transportation industry by using sound business practices, implementing current technology and training and ensuring parking is available for everyone at USFSP.

Parking Enforcement
Parking Services Information

• All students and visitors require a parking permit. Permits can be used on other USF campuses. Permits are cling and can be transferred to other vehicles.
• Parking is enforced 24/7.
• Fall semester and 2018-2019 annual permits will be available on Aug 1, 2018.
• To avoid lines purchase prior to start of semester.
Parking Services Information

- Permits can be used on other USF campuses.
- Permits are cling and can be transferred to other vehicles.
- Parking is enforced 24/7
### Parking Rates

<table>
<thead>
<tr>
<th>Type</th>
<th>Duration</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student commuter</td>
<td>Semester</td>
<td>$88.00</td>
</tr>
<tr>
<td></td>
<td>Yearly</td>
<td>$173.00</td>
</tr>
<tr>
<td>Summer session B</td>
<td>After June 15&lt;sup&gt;th&lt;/sup&gt;</td>
<td>$50.00</td>
</tr>
<tr>
<td>Resident student</td>
<td>Semester</td>
<td>$118.00</td>
</tr>
<tr>
<td></td>
<td>Yearly</td>
<td>$232.00</td>
</tr>
<tr>
<td>Summer session B</td>
<td>After June 15&lt;sup&gt;th&lt;/sup&gt;</td>
<td>$88.00</td>
</tr>
<tr>
<td>Motorcycle</td>
<td>Yearly</td>
<td>$58.00</td>
</tr>
<tr>
<td></td>
<td>Monthly</td>
<td>$49.00</td>
</tr>
<tr>
<td></td>
<td>Daily</td>
<td>$5.00</td>
</tr>
</tbody>
</table>
Ways to Buy a Parking Permit

1. On-line: Credit Card or e-check
   http://www.usfsp.edu/parking

2. At Cashier’s Office (Parking Window):
   All forms of payment accepted (no phone payments).
Parking Citations

• Read the rules and regulations on the web site: www.usfsp.edu/financial/parking-transportation/

• If you receive a citation, you have 14 days to pay or to appeal. After 14 days a $15 late fee & students account is on Hold.

• After 90 days, the account will be sent to collections and additional fees will apply.

• Unpaid citations cause “Holds” to be placed on the student record. This prevents registration, getting grades, transcripts and diplomas.
Cashier’s Office

❖ Understanding Your Bill

❖ Paying Your Bill

❖ Florida PrePaid

usfsp.edu/financial/cashier
CASHIER

Cost of Tuition and Fees

Cost of current tuition for USFSP
Access your fee schedule on the OASIS web registration information page

Payment Deadlines

To avoid the $100 late tuition payment fee plus possible cancellation of registration and a $100 late registration fee, tuition and related fee payment deadlines. View payment deadline schedule.

Please note: Students will not receive a tuition bill in the mail. Monitor your online student account to ensure all payments are reflected.

Payment Methods For Tuition and Fees

Note: all credit and debit payments must be made via the Web.

- Via the Web on Oasis: Visa, MasterCard, American Express, Discover and e-check
- By mail: *check or money order only, payable to: USF

Florida Prepaid College Program

Students who participate in the Florida Prepaid College Program are responsible for the local portion of fees. Payment deadlines are the same as regular tuition payment.
http://usfweb2.usf.edu/ucc/studentaccounting/fiprepaid.asp

Student Charges and Refunds
http://usfweb2.usf.edu/ucc/studentaccounting/refunds.asp

Forms for Refunds, Reinstatements, Late Fee Waiver and Stop Payment Requests
http://usfweb2.usf.edu/ucc/SFS/Forms.asp

The Family Educational Rights and Privacy Act of 1974 (FERPA)

Under the provisions of The Family Educational Rights and Privacy Act of 1974 (FERPA) in most cases, we cannot release financial information about students to any third party. This act prohibits us from discussing your financial status with family members and financial institutions.

Parents can obtain financial information with the consent of their son/daughter by accessing OASIS.
Tuition and Fees

• Tuition is charged per credit hour.

• Plus $5 Athletic fee per semester.

• Additional fees will depend on field of study or Online Courses.
### Breakdown of a Credit Hour

**Florida Resident – per Credit Hour**

<table>
<thead>
<tr>
<th>Charges</th>
<th>Tampa Campus</th>
<th>St Pete Campus</th>
<th>Sarasota Campus</th>
<th>Covered by Florida Prepaid</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>State Fees</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition - Undergraduate</td>
<td>$105.07</td>
<td>$105.07</td>
<td>$105.07</td>
<td>YES</td>
</tr>
<tr>
<td>Tuition - UnderGrad State Fees</td>
<td>$12.01</td>
<td>$12.01</td>
<td>$12.01</td>
<td>YES</td>
</tr>
<tr>
<td><strong>Local Fees</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition - UnderGrad Local Fees</td>
<td>$36.48</td>
<td>$32.98</td>
<td>$28.45</td>
<td>Local Fee plan only</td>
</tr>
<tr>
<td><strong>Other Fees</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition - Differential</td>
<td>$46.88</td>
<td>$35.14</td>
<td>$35.14</td>
<td>Differential Plan Only</td>
</tr>
<tr>
<td>Tuition - UG Transportation</td>
<td>$3.00</td>
<td>$2.25</td>
<td>$0</td>
<td>NO</td>
</tr>
<tr>
<td>Tuition - Facilities Fee</td>
<td>$1.50</td>
<td>$0</td>
<td>$0</td>
<td>NO</td>
</tr>
<tr>
<td>Tuition - UnderGrad Tech Fee</td>
<td>$5.25</td>
<td>$5.25</td>
<td>$5.25</td>
<td>NO</td>
</tr>
<tr>
<td>Tuition - Green Energy Fee</td>
<td>$1.00</td>
<td>$1.00</td>
<td>$0</td>
<td>NO</td>
</tr>
<tr>
<td><strong>Total Tuition and Fees for 1 Credit Hour Resident</strong></td>
<td>$211.19</td>
<td>$193.70</td>
<td>$185.92</td>
<td></td>
</tr>
</tbody>
</table>

**Non-Florida Resident – per Credit Hour**

<table>
<thead>
<tr>
<th>Charges</th>
<th>Tampa Campus</th>
<th>St Pete Campus</th>
<th>Sarasota Campus</th>
<th>Covered by Florida Prepaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Florida Resident Tuition and Fees (See details above)</td>
<td>$211.19</td>
<td>$193.70</td>
<td>$185.92</td>
<td>See Above</td>
</tr>
<tr>
<td>Tuition-UG Out-of-State Fee</td>
<td>$346.50</td>
<td>$346.50</td>
<td>$346.50</td>
<td>NO</td>
</tr>
<tr>
<td>Tuition-UG Out-of-State FinAid</td>
<td>$17.32</td>
<td>$17.32</td>
<td>$17.32</td>
<td>NO</td>
</tr>
<tr>
<td><strong>Total Tuition and Fees for 1 Credit Hour Non-Resident</strong></td>
<td>$575.01</td>
<td>$557.52</td>
<td>$549.74</td>
<td></td>
</tr>
</tbody>
</table>
Online Access Student Information System (OASIS)

- Log into www.USFSP.edu
- Click on “myUSF” in the upper right corner
- Log in with your USF NetID (follow directions on left side of page under “Don’t have a USF NetID?” if you don’t know your’s)
- Go to the “My Resources” tab at the top of the page for “OASIS (Student)”.
- OASIS is broken into 3 sections:
  - **Personal** (the “official” USF email account, mailing addresses, and telephone numbers),
  - **Student** (your “bill”, schedule after registering for classes, and sign up for e-deposit), and
  - **Financial Aid** (incoming aid to help pay your bill).
How Much Does My Student Owe?

• OASIS – Online Access Student Information System
  – Check the “Student” tab
  – “Tuition and Fees”
  – “Account Summary by Term”
Student Menu in OASIS

Personal Information  Student  Financial Aid

Search

RETURN TO MENU  SITE MAP  HELP  EXIT

Student

Admissions
Apply for admission, view the status of your admission application and pay your admission deposit (for first time in college students only).

DegreeWorks
Undergraduate academic advising, GPA calculator, What-If Major Change, and more..

Registration
Check your registration status, registration holds, class schedule, and add or drop classes.

Student Records
View your transcript holds, grades and academic transcript.

Tuition & Fees
Pay by bank card, view charges and payments to student account, subscribe to eDeposit and view tax information (1098T). Please do not pay admissions deposit in this area.

Student Organizations

Reserve Textbooks at start of each semester
Textbook Reservations through USF Bookstore for Tampa, Health Science Center, and St. Petersburg Campuses ONLY is closed at the end of each term and reopens after registration for the new term begins.

Apply for Post-Baccalaureate Majors/Minors
Tuition, Fees & Payment Menu in OASIS

Pay My Admission Deposit
View Account Summary and Pay My Bill
View Account by Term
View My Account Summary
Student Bill Payment
Benefits of eDeposit
Subscribe to eDeposit
View My eDeposit Transactions
Select Tax Year
Tax Notification
Frequently Asked Questions
Perkins and USF Student Loan Exit Interview
Tuition Payment Deadlines

Tuition is due on the 5^{th} day of each term by 5:00pm unless a student has a tuition deferment.

- NO refunds for classes dropped AFTER 1^{st} week
- Pay on-time to AVOID cancellation and reinstatement LATE FEES

Please Note: Student will not receive bills for tuition owed. All bills can be accessed through OASIS.
Important Dates

Tuition Payment Deadline

Summer B: June 29th
Fall 2018: August 24th

By 5:00pm
Keep in Mind....

• The University Controllers Office (UCO) does not send bills—All bills can be accessed through OASIS

• Students are responsible for checking OASIS prior to the start of each term

• If third parties are paying the tuition on behalf of the student, bring the required paperwork to the Cashier’s Office.
How Your Student’s Bill Is Paid

• **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

• **What happens if my student does not pay on time?**
  – Their enrollment will be **cancelled** unless they have a [tuition & fee deferment](#)
  – Reinstatement into classes after cancellation requires tuition and $200 in late fees to be *paid in full* by the student. Financial aid cannot be used to cover your reinstatement costs
Paying Your Student’s Bill

• My student’s financial aid is more than their bill.
  – If there are excess funds remaining, funds will be refunded to the student during the second week of classes by:
    • E-Deposit: Sign up through OASIS
    • Net Check: Mailed to the local address on file in OASIS

• My student doesn’t have enough financial aid to cover the bill.
  – If there is a remaining balance, you have until the financial aid Tuition and Fee Deferment Deadline to pay the balance.
  – However, until it is paid, a cash collection hold will be placed on the student’s USF account which will prevent:
    • Future registration
    • Receipt of Transcripts
    • Receipt of Degree
4 Ways to Pay!

1. Online: Credit cards accepted are MasterCard, AMEX and Discover (2.5 % convenience fee will apply) & E-check payments ($0 fee) through OASIS.

2. Cashier’s Office: BAY 132 (no phone payments). Tuition: checks, cashier’s check, money order or cash only.

Housing/Meal Plan: cash, checks, credit/debit, money order.
4 Ways to Pay!

3. By mail: (Postmarked by respective due dates). Include USF ID number on check. Personal check, cashier’s check, or money order payable to “USF”, and mail to:

   USF St. Petersburg Cashier
   140 Seventh Ave. S., BAY 132
   St. Petersburg, FL 33701-5016

4. After hours Drop Box: (on or before respective deadlines), located on the East side of Bayboro Hall.
Important Dates for Tuition Refunds

• Drop classes by the 5th day of classes in order to receive a full refund.

• Complete the online Refund Request form and mail or fax to the address or fax number at the bottom of the form.
Florida Pre-Paid Plans

What It Covers...

• Tuition plans **will not** cover the full cost of the student’s tuition & fees

• **Tuition Plan:** Tuition Undergraduate, Tuition UnderGrad State Fees

• **Tuition and Local Fees Plan:** Tuition Undergraduate, Tuition UnderGrad State Fees, Tuition UnderGrad Local Fees

• *Exemption – If you started your FLPP plan prior to 2007, you are exempt from the ‘Tuition-Differential’
Florida Pre-Paid Plans

How FLPP Works ...

• You do not need to bring, fax or mail your student’s Pre-Paid card to our office, we will automatically bill the Florida Pre-Paid account each semester

• Florida Pre-Paid will be billed the second week of the term. (After the Add/Drop Period is over) And will pay in the fourth week of the term.

• You will be able to see the FLPP pending in OAISIS. Student > Tuition&Fees > View account by TERM > Memo Balance

• Remaining balance due the same day as the financial aid tuition deferment to avoid a $100 late fee
Florida Pre-Paid Plans

• Students with Pre-Paid Housing contract must contact the Housing & Residential Education office for payment details

• Check with Florida Pre-Paid for specific program information

• [www.myfloridaprepaid.com](http://www.myfloridaprepaid.com) or 1-800-552-GRAD (4723)
Applying for Financial Aid

www.usfsp.edu/financial-aid
File your FAFSA for 2018-19 Fall and Spring as early as October 1. Priority deadline January 1.

SCHOLARSHIPS

SCHOLARSHIP APPLICATION DEADLINE: APRIL 15

- USFSP 2018-19 COLLEGE OF EDUCATION TEACHER LEADER AWARD APPLICATION
  Applications being accepted for any Florida College System transfer student. Deadline: April 15, 2018

- CHANCELLOR’S LEADERSHIP COUNCIL (CLC) AWARD
  The CLC award program reinforces the importance of leadership and service for outstanding, new first-time-in-college students. Priority Deadline - March 1, 2018

Learn More About the CLC Award
Financial Aid and FERPA

- Recent federal policy changes restrict what financial aid information we can discuss with you and/or your parents over the phone and via email, and you are now required to present a photo ID when you come to the office.
- Additional authentication questions will be asked each time you or your parent’s contact our office.
- These restrictions protect your personal financial information and assure that only you have access to your financial aid record.
Financial Aid and FERPA

• **Connect Online:** Email through ServiceNow under the “Contact Us” section of [www.usfsp.edu/financial-aid](http://www.usfsp.edu/financial-aid)

• **Call Us:** (727) 873-4128, 9-4 Monday-Friday

• **Face to Face:** Visit our office in BAY 105 (bring a picture ID).

• **Note:** We can *only* speak with the custodial parent listed on the FAFSA with a Privacy Release form on file. This is separate from the release housed with the Registrar’s Office.
Every student, who meets some basic eligibility requirements, can get some type of financial aid regardless of age or family income.

USFSP only requires one application for federal student aid: The Free Application for Federal Student Aid, or FAFSA.
Do We Have Your Student’s Free Application for Federal Student Aid (FAFSA)?

<table>
<thead>
<tr>
<th>When do you start at USFSP?</th>
<th>Complete the following FAFSA(s):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2018</td>
<td>2018-2019</td>
</tr>
</tbody>
</table>

- Student (and a parent if dependent) will need to create an FSA ID to electronically sign the application: [www.fssaied.gov](http://www.fssaied.gov)
- Apply at [www.fafsa.gov](http://www.fafsa.gov), and complete a renewal annually.
- The FAFSA is a form that parents and students must annually complete to apply for federal student aid.
- One USF System School Code: 001537
**When do I apply?**

**• Annual Renewal Process**

- **USF Priority Deadline: January 1\(^{st}\) every year!**
  - Apply between October 1\(^{st}\) and December 31\(^{st}\) to receive the maximum award package.

- **You will use your taxes from 2 years prior.**
  - 2017-2018 FAFSA uses the 2015 tax information
  - 2018-2019 FAFSA uses the 2016 tax information. Use the IRS DRT (Data Retrieval Tool)!

- **USFSP Privately Funded Scholarship Application also opens on October 1!**
After Completing the FAFSA

• Allow 7-10 business days for USFSP to upload your FAFSA
• Monitor OASIS to verify we received it
• Contact USFSP Financial Aid Office with any questions/concerns
How Do We Determine What Types of Aid Your Student Is Awarded?

1. Meeting the January 1st USF System Priority Application Date for the FAFSA

2. A two part calculation between the federal government (EFC) and the school (COA), which determines Financial Need.
ESTIMATED FAMILY CONTRIBUTION – Part 1

• Calculation using the student and parent tax information provided to the federal processor on the FAFSA

• USFSP will use your official EFC to determine how much financial aid you are eligible to receive, based on our cost of attendance (COA).
The cost of attendance (COA) is an estimate of what it costs a typical student to attend a college or university for one academic year.

USF provides a one-semester COA to make it easier to budget your expenses.
So, Financial Need-based Aid is:

The difference between the standard Cost of Attendance and the EFC

\[
\text{COST OF ATTENDANCE} - \text{EXPECTED FAMILY CONTRIBUTION (EFC)} = \text{FINANCIAL NEED}
\]

• Financial Aid is based on demonstrated need and is designed to help students who cannot afford the cost of attending college
Everyone should apply for Financial Aid!!!!

NOT REQUIRED, BUT.....

YOU CAN DELAY WHEN YOU HAVE TO PAY!
Tuition and Fee Deferments, Housing Deferments
What is the Benefit of a Deferment?

• TIME! A student who has been granted a deferment will not have to worry about paying for charges by the end of the drop/add week (Friday, at 5:00pm at the end of the first week of classes every semester).

• A Tuition/Fee Deferment does not guarantee receipt of the Housing Deferment.

• Check the OASIS account every semester to see which deferments have been posted.
What Is A Tuition Deferment?

- Deferments extend the payment deadline beyond the first week of the semester.
- Types:
  - **Tuition and Fees**: Automatically offered to students enrolled half-time who have:
    - Incoming Scholarship or Bright Futures
    - FAFSA on file 10 days before classes begin
  - **Housing**: Requires acceptance of a certain amount of financial aid.

<table>
<thead>
<tr>
<th>Term</th>
<th>Tuition Payment Deadline</th>
<th>Deferment Payment Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summer</td>
<td>June 29&lt;sup&gt;th&lt;/sup&gt;</td>
<td>July 6&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>Fall</td>
<td>August 24&lt;sup&gt;th&lt;/sup&gt;</td>
<td>October 12&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
</tbody>
</table>
Fall and Spring Housing Deferments

<table>
<thead>
<tr>
<th>Residency Status</th>
<th>Amount of Aid Needed to Qualify*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Florida Resident</td>
<td>$6,500 in accepted aid each term</td>
</tr>
<tr>
<td>Non-Florida Resident</td>
<td>$12,000 in accepted aid each term</td>
</tr>
</tbody>
</table>

- Fall and Spring only: Housing contract payment is due for all students by the end of the first week of classes without a Housing Deferment.
- Check OASIS, under the “My Requirements, Bookstore Authorizations and Deferments” every semester to see if a Housing Deferment is posted.
- Allows students to move into on campus housing without paying out of pocket for rent prior to financial aid payment.
- Based on “Accepted” financial aid.
- Note: Federal Work study funds are earned throughout the semester and do not count towards automatic Housing deferments, however Florida Pre-Paid will count as accepted aid.
Remember OASIS?
Your Student Can Use The “Financial Aid” Tab in OASIS to:

• Check for unsatisfied requirements
• See if we’ve received the FAFSA
• Check for which type of deferment offered
• See whether your student has a Bookstore Advance
• Check Satisfactory Academic Progress (SAP)
• View and accept financial aid awards
Financial Aid Main Menu

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
### Unsatisfied Requirements

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Status</th>
<th>As of Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>You have financial aid awards (grants, loans, work study, etc.) that require you to accept the Financial Aid Terms and Conditions before your aid can be paid. <strong>Click here to read and then press the &quot;Accept&quot; button at the bottom of the page.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copy of Parent(s) 2015 IRS Tax Return Transcript</td>
<td>is needed</td>
<td>Mar 04, 2016</td>
</tr>
<tr>
<td>1040, 1040A, 1040EZ paper tax returns are not acceptable. You must submit a copy of your parent(s) 2015 IRS Tax Return Transcript. Follow the link above to show you options on how to get the transcript.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Upload Completed Documents Here</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copy of Student’s 2015 IRS Tax Return Transcript</td>
<td>is needed</td>
<td>Mar 04, 2016</td>
</tr>
<tr>
<td>You must submit a copy of your 2015 IRS Tax Return Transcript. Follow the link above to show you how to get the transcript.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Upload Completed Documents Here</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Verification Worksheet - Parent</td>
<td>is needed</td>
<td>Mar 04, 2016</td>
</tr>
<tr>
<td>Your parent(s) must print, complete, sign and submit this form to University Scholarships &amp; Financial Aid Services. Signatures cannot be typed; must be signed by hand. Your file is not complete until all requested documents are submitted and reviewed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Upload Completed Documents Here</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online Federal Verification Worksheet-Student</td>
<td>is needed</td>
<td>Mar 04, 2016</td>
</tr>
<tr>
<td>Must be submitted online. Complete all sections of this worksheet. Do not leave any blanks. If you are a single student, please check the box in the spouse income section indicating no tax return was filed. Enter N/A in the Source of Income field and zero in the Amount of Income field. Complete the untaxed income section. Enter N/A if the statement(s) do not apply. Select both certification boxes at the end of the form and click the submit button.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The Requirements link enables you to download the form necessary to complete the specific requirement or transfers you to another page to satisfy the requirement.

### Satisfied Requirements

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Status</th>
<th>As of Date</th>
<th>Fund Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016-2017 FAFSA (Free Application for Federal Student Aid)</td>
<td>was received</td>
<td>Mar 04, 2016</td>
<td></td>
</tr>
<tr>
<td>Fall Bookstore Advance (Expires Aug. 27th)</td>
<td>was approved</td>
<td>Mar 04, 2016</td>
<td></td>
</tr>
<tr>
<td>Fall Financial Aid Tuition Deferment - Expires October 23rd</td>
<td>was approved</td>
<td>Mar 04, 2016</td>
<td></td>
</tr>
<tr>
<td>Fall Housing Deferment - Expires October 30th</td>
<td>was approved</td>
<td>Mar 04, 2016</td>
<td></td>
</tr>
</tbody>
</table>
Understand Terms and Conditions

• What are they?
  Requirements the student must meet in order to remain eligible for financial aid

• Why do students need to know this?
  Before grant, loan or work study funds can be paid, the student is required to READ and ACCEPT the Terms & Conditions in OASIS every year

• Does this apply to my student’s scholarship?
  Certain scholarship awards have separate terms and conditions which must also be accepted before these funds can be paid
How Does My Student Accept the Terms & Conditions in OASIS?

• Go to ‘My Award & Loan Information’
• Click the ‘Terms & Conditions’ tab
Report Funds From Other Sources

• Will your student be receiving money from another source?
  – Notify us immediately by going to the ‘My Award & Loan Information’ link in OASIS
  – Click ‘Resources/Additional Information’ tab
  – Enter the fund name and amount

• Why should we report this?
  - Financial aid may be reduced if aid is received that is not listed on the award notice.
  - We have to report this information to the IRS.

Note: Bright Futures and Florida Pre-Paid do not have to be reported
More than $150 billion of aid is available every year to students to help cover tuition and fees, room and board, books and supplies, transportation, and other education-related expenses.

– **GRANTS:** Financial need. Other than Pell Grant, other grants are also based on Priority deadline.

– **SCHOLARSHIPS:** Both need & non-need gift aid.

– **STUDENT EMPLOYMENT:** Financial need and Priority deadline.

– **LOANS:** Both need and non-need self-help aid.
  – Student Loans
  – Parent Loan for Undergraduate Students (PLUS)
Grants

• Money that does not have to be paid back

• Pell Grant is an Entitlement: If eligible, it will pay out regardless of when the FAFSA was completed.

• Other federal, state and USF Grants are based on meeting the priority FAFSA application deadlines:
  – FAFSA application before January 1st
USF Scholarship Information

Admissions Scholarships: Automatically awarded if your student qualifies.

Other USF Scholarships:

• All students can apply every year for the USFSP Privately Funded Scholarships and the USF System Scholarships. These may be based on Merit or Need.

• Both require an online application, however, multiple scholarships can be awarded from each application.
Student Employment

- Federal Work Study or Department-Funded
- Need-based award
- Allows student to earn money via a paycheck paid every two weeks.
- Flexible work schedule
- Doesn’t count against Financial Aid awards
Loans (Money you Borrow)

• Money students and parents can borrow to help pay educational expenses

• Repayment usually begins after education is finished, or student drops below half-time enrollment.

• Only borrow what is really needed

• Look at loans as an investment in the future: they help to establish positive credit.

• Loans require additional steps prior to disbursement. Stop by BAY 105 for an informational sheet on both Parent and Student loans.
Easy to Understand Federal Financial Aid Information: www.studentaid.gov
Florida Bright Futures Scholarships
Welcome to the Office of Student Financial Assistance

Florida Department of Education

Student Loans - Information for Students, Parents, Schools & Lenders
State Grants, Scholarships & Applications
Florida Automated System for Transferring Educational Records
Florida Department of Education

Welcome to OSFA
Office of Student Financial Assistance

Mission Statement
Commissioner

USFSP UNIVERSITY OF SOUTH FLORIDA ST. PETERSBURG
Florida Bright Futures

• Make sure your student has USF listed as their postsecondary institution www.floridastudentfinancialaid.org (in the Demographic Information section) so the scholarship can be paid
• Google “Bright Futures”
• At this time, Bright Future is not paying for Summer Hours.
Florida Bright Futures (cont’d)

Bright Futures pays a flat amount per credit hour and has no correlation to tuition and fee charges:

- **Florida Academic Scholars** - $210.10 per credit hour*
  - Additional $300 per term for educational allowance for Fall and Spring only.
- **Florida Medallion Scholars** - $77 per credit hour*

New for Summer 2018: Florida Academic Scholars now pays for Summer enrollment.

*Current Year Rates: to be updated after Summer legislative session concludes.
Florida Bright Futures (cont’d)

• Students will receive the full Bright Futures payment even if there are other types of aid that pay tuition & fees, including Florida Pre-Paid plans

• The State of Florida requires students to repay the university any Bright Futures funds that were paid for courses that student drops or withdraws from...or the scholarship cannot be renewed for the next year
  – Ex: One 3 credit hour course dropped for an Academic Scholars student must repay $630.30 ($210.10 X 3)
  – Ex: One 3 credit hour course dropped for a Medallion Scholars student must repay $231 ($77 X 3)
Both Florida Pre-paid and Bright Futures? YES!

• Bright Futures will apply to the student account charges at the end of the first week of the semester.

• The Cashier’s office will receive your information from FPP program. It will apply approximately 30 days after the semester begins and pay towards any remaining charges. Your tuition will be reduced according to your type of plan.

• Remember that no bills will be sent out, and any remaining charges will need to be paid before the deferment deadline.
Bookstore Advance Purchase Program (BAPP)
The Basics of BAPP

• **What is the BAPP?**
  Allows financial aid students to “charge” their books against their incoming financial aid. This allows the student to purchase textbooks and supplies prior to the first day of classes using financial aid before it is paid. The amount of purchases posts as a charge to the student’s USF account. When financial aid pays, it will be applied to the charge.

• **How do students qualify for BAPP?**
  – Be enrolled at least half-time (6 credits) in USF hours; and
  – Have financial aid that is at least $100 (maximum $600 BAPP for fall and spring, $300 BAPP for summer) more than the bill.

• **Where do students see if they qualify?**
  – Check ‘My Requirements, Bookstore Authorizations and Deferments’ in OASIS
  – We also email all eligible students.

• **What if students don’t use the BAPP?**
  No bookstore charge will appear on the student’s account and the student will receive the “unspent” BAPP as part of their refund.
Understanding How Enrollment Decisions Affect Students’ Financial Aid
Impact of Enrollment Decisions

• Dropping courses:
  – Repaying Bright Futures for dropped courses
  – Increases the number of attempted credit hours

• Excess credit hours:
  – Paying excess hours charges for credit hours attempted over 132
  – Reaching the 120 credit hour limit on Bright Futures

• Repeated courses:
  – Repeat course surcharges if the same course is taken for a third time
  – Some financial aid programs will not fund courses that are repeated

  Students must pay attention to the Terms & Conditions they accepted in OASIS to keep each type of aid program!
Did you know that....

• every semester a student extends their enrollment, they will be adding about $10,500 to the cost of their degree?

• ...if a student withdraws from one 3 hour course each semester, they will have to enroll for at least one more year at a cost of $21,000?

• ...in addition to the cost of the degree, the student will lose estimated wages of $48,707 per year (median income for 2014 college graduates per the National Association of Colleges and Employers)?

• ...if a student complete two-thirds or less of the courses attempted, it will take two additional years to graduate and 2 years of lost wages? The price tag: $139,414!

Make sure your student understands the financial implications before dropping a class!
Satisfactory Academic Progress (SAP) Must Be Met Each Semester!

• SAP is a Federal regulation—Some aid programs cannot be paid if students are not meeting SAP requirements

• What are the requirements?
  
  – **GPA:** having a 2.0 USF GPA by the time the student is in junior standing

  – **Completion Percent:** earn 67% of all attempted credit hours (including courses from other schools)

  – **Maximum Time Frame:** earning a bachelor’s degree in less than 180 hours attempted over the entire college career (including courses from other schools)

• SAP is calculated at the end of every semester after grades post—Students should check their SAP status in OASIS regularly
Next Steps for Your Student...

• Read all emails sent by USFAS (this is the USF System Financial Aid Office)- all emails are sent to the official USF email address

• **FAFSA:** Complete the FAFSA

• **OASIS:** Complete any unsatisfied financial aid requirements in OASIS
  – **Terms & Conditions:** Read and accept in OASIS; also accept awards
  – **Accept Award Offers:** Loans and Work Study require acceptance
Next Steps for Your Student...

• **Loans:** Complete the online Master Promissory Note & online Entrance Counseling if loans are accepted at [www.studentloans.gov](http://www.studentloans.gov);

• **Update Bright Futures:** Update your demographic information to include USF at [www.floridastudentfinancialaid.gov](http://www.floridastudentfinancialaid.gov)

• **Review:** This presentation is on our website ([www.usfsp.edu/financial-aid](http://www.usfsp.edu/financial-aid)) and

• **Pay:** Pay the bill on time if you don’t have financial aid!

• **Sign Up for E-Deposit:** Go to the “Student” tab in OASIS, then “Tuition and Fees”, and “Subscribe to e-deposit” with your account and routing number for your own bank account.
Cost Calculator

www.usfsp.edu/financial-aid

• Your USFSP Cost of Attendance is only an estimate of the expenses you may have while attending USFSP.

• In order to more accurately project what your “real” expenses might be, you can use our Cost Calculators.
Cost Calculator

- **Tuition and Fees**: Select your residency type and enter your student’s expected enrolled credit hours.

- **Housing**: Select the type of Housing (on-campus) from the drop-down list, or fill in the Housing (Off-campus) section with expenses living somewhere else.

- **Parking Permit**: If selecting “annual” option, remember to only list this rate in the “Fall Cost” column.

- **Books and Supplies**: Estimate $600, until you have registered and know the actual costs of your books.

- **Meal Plan**: First time residential students require a Gold Plan. It’s also a good idea to include some allowance for eating out and for groceries – in addition to the meal plan.
Cost Calculator

- **Financial Aid:** Use the “My Award and Loan Information” section in OASIS to provide your Financial Aid awards.

- The Financial Aid section includes the calculations for what Florida Pre-paid will cover as well as Bright Futures.

- You can experiment with several scenarios with what aid you actually accept.

- Totals will automatically update as you complete the form.
COST CALCULATORS

2018-19 FALL AND SPRING  SUMMER 2018  FINANCIAL AID  SCHOLARSHIPS

COST CALCULATORS

ESTIMATE FINANCES FOR UPCOMING TERMS >  2018-19 FALL / SPRING >  2018 SUMMER >

ABOUT THE CALCULATORS

Your USFSP Cost of Attendance is only an estimate of the expenses you may have while attending the University of South Florida St. Petersburg. In order to more accurately project what your “real” expenses might be, you can use our Cost Calculators.

USING THE CALCULATORS

Some sections show “Make a Selection”. These are drop down boxes which provide specific rates for various options (Tuition, Housing, Parking Permits, Meal Plans). For budgeting purposes, we recommend selecting the most expensive options for each.

ENTER YOUR ACTUAL EXPENSES

- **Tuition and Fees**: Select your residency type and enter total credit hours for online and on-campus. For example: You are taking 15 credit hours total for a semester. You have one 3-credit hour class that is online and 12 credit hours on campus. You would enter, “12” for On-Campus, and “3” for Online Credit Hours. *Online credit hours have additional charges on top of regular tuition and fees.*
  - **Summer**: We recommend selecting “6 undergraduate credit hours” or “5 graduate credit hours”, which are half-time enrollment.
  - **Fall and Spring**: We recommend selecting “15 undergraduate credit hours” or “9 graduate credit hours”, which are full time enrollment.
FALL 2018 and SPRING 2019

*NOTE: If remaining balance at the bottom of the calculator is a negative number, this is your estimated refund.*

<table>
<thead>
<tr>
<th></th>
<th>Fall</th>
<th>Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>Fall</td>
<td>Spring</td>
</tr>
<tr>
<td>FL Res. Status / GR or UG</td>
<td>Please Make a Selection</td>
<td>Please Make a Selection</td>
</tr>
<tr>
<td>On-Campus Credit Hours</td>
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<td>[Field]</td>
</tr>
<tr>
<td>Online Credit Hours</td>
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<td>[Field]</td>
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<tr>
<td>Total Credit Hours</td>
<td>[Field]</td>
<td>[Field]</td>
</tr>
<tr>
<td></td>
<td>Fall</td>
<td>Spring</td>
</tr>
<tr>
<td>----------------------</td>
<td>---------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td><strong>Tuition and Fees</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FL Res. Status / GR or UG</td>
<td>UG Florida Resident - $1</td>
<td>UG Non-FL Resident - $</td>
</tr>
<tr>
<td>On-Campus Credit Hours</td>
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<td>12</td>
</tr>
<tr>
<td>Online Credit Hours</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Total Credit Hours</td>
<td>15</td>
<td>15</td>
</tr>
</tbody>
</table>

<p>| | | |
|                      |                           |                             |
| <strong>Housing (On-Campus)</strong> |                           |                             |
| Housing               | Residence Hall One (RH)   | Please Make a Selection     |
|                       | University Student Center (USC) 2 person shared room - $4332 |                             |
|                       | Residence Hall One (RHO) shared 2 bedroom suite, 4 people - $4332 |                             |
|                       | Residence Hall One (RHO) shared 2-bedroom suite, 6-8 people - $2922 |                             |
|                       | University Student Center (USC) 3 person shared room - $2922 |                             |
|                       | Residence Hall One (RHO) 4 person apartment style suite - $4491 |                             |
|                       | Residence Hall One (RHO) 2 person studio - $4332 |                             |</p>
<table>
<thead>
<tr>
<th>Item</th>
<th>Estimated Cost</th>
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<tbody>
<tr>
<td>Rent</td>
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<tr>
<td>Electricity</td>
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<tr>
<td>Natural Gas</td>
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</tr>
<tr>
<td>Water &amp; Sewer</td>
<td>50</td>
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<tr>
<td>Cable / DSL</td>
<td>160</td>
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<tr>
<td>Garbage</td>
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</tr>
<tr>
<td>Maintenance or Repairs</td>
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</tr>
<tr>
<td>Supplies</td>
<td>10</td>
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<tr>
<td>Other</td>
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<tr>
<td><strong>Sub-Total</strong></td>
<td><strong>5500</strong></td>
</tr>
<tr>
<td>Transportation</td>
<td>Transportation</td>
</tr>
<tr>
<td>----------------</td>
<td>----------------</td>
</tr>
<tr>
<td><strong>Vehicle Payment</strong></td>
<td><strong>Vehicle Payment</strong></td>
</tr>
<tr>
<td><strong>Insurance</strong></td>
<td><strong>Insurance</strong></td>
</tr>
<tr>
<td><strong>Fuel</strong></td>
<td><strong>Fuel</strong></td>
</tr>
<tr>
<td><strong>Maintenance</strong></td>
<td><strong>Maintenance</strong></td>
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<tr>
<td><strong>Sub-Total</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal Expenses</th>
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<tbody>
<tr>
<td><strong>Credit Card Charges</strong></td>
<td><strong>Credit Card Charges</strong></td>
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<tr>
<td><strong>Cell Phone</strong></td>
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<td><strong>Entertainment</strong></td>
<td><strong>Entertainment</strong></td>
</tr>
<tr>
<td><strong>Laundry</strong></td>
<td><strong>Laundry</strong></td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td><strong>Other</strong></td>
</tr>
<tr>
<td><strong>Sub-Total</strong></td>
<td><strong>Sub-Total</strong></td>
</tr>
<tr>
<td>Expected Financial Aid</td>
<td>Expected Financial Aid</td>
</tr>
<tr>
<td>------------------------</td>
<td>------------------------</td>
</tr>
<tr>
<td><strong>Florida Pre-Paid Plan</strong></td>
<td><strong>Florida Pre-Paid Plan</strong></td>
</tr>
<tr>
<td>Tuition and Local Fee</td>
<td>Tuition and Local Fee Plan - $153.56 per credit hour</td>
</tr>
<tr>
<td>Please Make a Selection</td>
<td>Please Make a Selection</td>
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<tr>
<td>No Florida Prepaid - $0</td>
<td>Tuition Fee Plan - $117.08 per credit hour</td>
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<td></td>
<td>Tuition and Differential Plan - $163.96 per credit hour</td>
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<td>Tuition, Local and Differential Plan - $200.44 per credit hour</td>
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<td>Bright Futures Award</td>
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<td>Additional Educational Allowance:</td>
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<td>Grants: 2500</td>
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<tr>
<td>Scholarships: 1000</td>
<td>Scholarships: 1000</td>
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<td>Loans: 2750</td>
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<tr>
<td>Work Study: 2500</td>
<td>Work Study: 2500</td>
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<tr>
<td>Other</td>
<td>Other</td>
</tr>
<tr>
<td>Sub-Total: 14504.9</td>
<td>Sub-Total: 8750</td>
</tr>
</tbody>
</table>
Cost Calculator Results

• Your monthly expenses will be automatically calculated for the semester
• These will be split into Direct and Indirect Costs.

<table>
<thead>
<tr>
<th>Totals</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Costs</td>
<td>Direct Costs</td>
</tr>
<tr>
<td>10,057.55</td>
<td>10,456.82</td>
</tr>
<tr>
<td>Indirect Costs</td>
<td>Indirect Costs</td>
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<tr>
<td>1,357</td>
<td>7,298</td>
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<tr>
<td>Total Costs</td>
<td>Total Costs</td>
</tr>
<tr>
<td>11,414.55</td>
<td>17,754.82</td>
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<tr>
<td>Expected Financial Aid and Prepaid</td>
<td>Expected Financial Aid and Prepaid</td>
</tr>
<tr>
<td>14,504.9</td>
<td>6,750</td>
</tr>
<tr>
<td>Remaining Balance</td>
<td>Remaining Balance</td>
</tr>
<tr>
<td>-3,090.35</td>
<td>9,004.82</td>
</tr>
</tbody>
</table>

• Direct Educational Costs are expenses that are directly related to going to school like tuition/fees, housing, books, meals, etc.
• Indirect Educational Costs are the other expenses a student may have while attending, like gas money, laundry fees, or purchasing movie tickets.
Cost Calculator Results

• The calculator provides a more accurate estimate of the “Real” Cost of Attendance.

• It is based on your actual costs or expenses that you entered.

• This is a better approximation than the estimated Cost of Attendance for the average college student.

• You’ll have a better idea of whether your financial aid will cover the expenses, or if you will still owe out of pocket expenses.
<table>
<thead>
<tr>
<th>Panel Contacts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Meal Plans:</strong></td>
<td><a href="http://www.usfspdining.com">www.usfspdining.com</a></td>
</tr>
<tr>
<td></td>
<td>email: <a href="mailto:Mealplans@usfsp.edu">Mealplans@usfsp.edu</a></td>
</tr>
<tr>
<td><strong>Housing:</strong></td>
<td><a href="http://www.usfsp.edu/housing">www.usfsp.edu/housing</a></td>
</tr>
<tr>
<td></td>
<td>email: <a href="mailto:Housing@usfsp.edu">Housing@usfsp.edu</a></td>
</tr>
<tr>
<td><strong>Cashiers Office:</strong></td>
<td><a href="http://www.usfsp.edu/cashiers">www.usfsp.edu/cashiers</a></td>
</tr>
<tr>
<td></td>
<td>(727) 873-4107 email: <a href="mailto:Cashier@usfsp.edu">Cashier@usfsp.edu</a></td>
</tr>
<tr>
<td><strong>Parking:</strong></td>
<td><a href="http://www.usfsp.edu/Parking">www.usfsp.edu/Parking</a></td>
</tr>
<tr>
<td></td>
<td>(727) 873-4480 email: <a href="mailto:Parking@usfsp.edu">Parking@usfsp.edu</a></td>
</tr>
<tr>
<td><strong>Financial Aid:</strong></td>
<td><a href="http://www.usfsp.edu/financial-aid">www.usfsp.edu/financial-aid</a></td>
</tr>
<tr>
<td></td>
<td>(727) 873-4128</td>
</tr>
<tr>
<td><strong>Barnes &amp; Noble Bookstore:</strong></td>
<td>USFStPete.BNCollege.com</td>
</tr>
<tr>
<td></td>
<td>(727) 873-2665</td>
</tr>
<tr>
<td></td>
<td>email: <a href="mailto:sm024@bncollege.com">sm024@bncollege.com</a></td>
</tr>
</tbody>
</table>
Thank you!

Panel Breakout Questions
Housing & Meal Plans
Barnes & Noble Bookstore
Cashier/Parking
Financial Aid