Students must apply for the Bright Futures Scholarship Program by submitting the Florida Financial Aid Application (FFAA) no later than August 31 after high school graduation. If you do not apply for the scholarship by the deadline, you cannot receive the scholarship!

- To apply visit [http://www.floridastudentfinancialaid.org/SSFAD/bf/bfmain.htm](http://www.floridastudentfinancialaid.org/SSFAD/bf/bfmain.htm), under Applicant Quick Links, select Student Application (for new applicants) before it’s too late.

- Monitor your Financial Aid Recipient History (FARH) screen for your state program updates.

- For assistance, contact Customer Service at 888-827-2004 or email OSFA@fldoe.org.
3 Myths About Financial Aid

To be considered for federal student aid for the 2018-2019 award year, you can complete a Free Application for Federal Student Aid (FAFSA) between October 1, 2017, and June 30, 2019—just don’t let these myths keep you from completing a FAFSA.

Myth 1: “The FAFSA form takes forever to fill out, and it’s really hard to do.”

Reality: If you’ve got 30 minutes to spare, you’re good. Because that’s about how long it takes to fill out the FAFSA form: It’s also not nearly as hard as you might think.

Myth 2: “My parents make too much money, so I won’t qualify for aid.”

Reality: There is no income cut-off to qualify for federal student aid. Many factors—such as the size of your family and your year in school—are taken into account. And remember: when you fill out the Free Application for Federal Student Aid (FAFSA) form, you’re also automatically applying for funds from your state, and possible from your school as well. In fact, some schools won’t even consider you for any of their scholarships (including academic scholarships) until you’ve submitted a FAFSA form. Don’t make assumptions about what you’ll get—fill out the FAFSA form and find out.

Myth 3: “I didn’t qualify for financial aid last year, so filling out the FAFSA form again is just a waste of time.”

Reality: It’s super important to fill out a FAFSA every year you’re in college or career school. Why? Because things can change. For instance, your school or state might create a new grant or scholarship, or the factors used to calculate your aid could change from one year to the next. Either way, if you don’t submit a new FAFSA form, you’re out of luck.

For more information and to fill out the FAFSA form, visit fasfa.gov. For assistance, call 1-800-433-3243.
Need money for college? Doesn't everybody? With tuition bills skyrocketing, and room and board going through the roof, students and their families are looking for creative ways to finance a college education. Unfortunately, in their efforts to pay the bills, many of them are falling prey to scholarship and financial aid scams.

According to the Federal Trade Commission (FTC), the nation's consumer protection agency, unscrupulous companies guarantee or promise scholarships, grants or fantastic financial aid packages. Many use high pressure sales pitches at seminars where you're required to pay immediately or risk losing out on the "opportunity."

The FTC cautions students to look and listen for these tell-tale lines:
- "The scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this scholarship."
- "We'll do all the work. You just pay a processing fee."
- "The scholarship will cost some money."
- "You've been selected" by a "national foundation" to receive a scholarship – or "You're a finalist" in a contest you never entered.

If you believe you've responded to a scam, file a complaint with:
- the FTC
- your state Attorney General

For more information on financial aid scams, visit https://www.consumer.ftc.gov

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Study abroad policies vary across U.S. colleges/universities. Locate the study abroad office on your campus or do some research on their website to learn more about the study abroad opportunities through your school. Be sure to pursue answers to questions such as:

- Which programs are available to students from my school?
- Are there other students on campus I can talk with about their study abroad experiences?
- How might my financial aid work with study abroad?
- What is the application process like?

These questions will start you on the right path to making that study abroad dream a reality.

For more information on study abroad, visit [https://www.iesabroad.org/study-abroad/how-to-study-abroad](https://www.iesabroad.org/study-abroad/how-to-study-abroad).

Talk to the study abroad office on your campus today!