

## Seeking Financial Aid



*your dream, your plan, your future* **NyFF**  
NAVIGATING YOUR  
FINANCIAL FUTURE

Florida Department of Education (FDOE)  
Office of Student Financial Assistance (OSFA)

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For additional information and resources about Financial Aid, you may also visit OSFA’s Navigating Your Financial Future (NyFF) website at [www.NavigatingYourFuture.org](http://www.NavigatingYourFuture.org) or for specific questions, you may contact an Outreach Representative by clicking on the **Contact Us** tab.

## Introduction

Financial aid is money received from state and federal governments, private sources, and nonprofit organizations that is awarded to students to assist them in paying for postsecondary tuition and other educational expenses.

There are two types of financial aid: gift aid and self-help aid. Gift aid includes grants and scholarships – gifts of money to pay for college that you do not have to repay. Self-help aid includes employment, such as income earned from part-time jobs and loans that need to be repaid.

Gift aid is based on demonstrated need and is designed to help students who cannot afford the costs of attending college. Scholarships may be merit-based or need-based and are intended to reward students for academic accomplishments, special talents, creativity, leadership, or other specified criteria a program uses when selecting its recipients.

Seek financial aid in the following order to ensure that every avenue has been utilized to fund your postsecondary education:

- Private Scholarships (during high school and throughout college)
- Federal Aid (after October 1 of senior year and each year thereafter)
- State Aid (Mid-year graduates must apply before August 31. Spring graduates may apply beginning October 1 of senior year and before high school graduation)
- Institutional Aid (after letter of acceptance has been received)

# FREE Application for Federal Student Aid

[www.FAFSA.gov](http://www.FAFSA.gov)

The U.S. Department of Education is the largest source of federal student aid. The Free Application for Federal Student Aid (FAFSA) is the federal application for student aid and must be completed annually. Students are encouraged to submit the FAFSA on or after October 1 of each year. The FAFSA may also be used to apply for need-based aid from other sources including state, school, or private entities. Please note that the deadlines for other sources may vary from the federal guidelines.



The screenshot shows the FAFSA website homepage. At the top, it features the 'Federal Student Aid' logo with the text 'An OFFICE of the U.S. DEPARTMENT of EDUCATION' and 'PROUD SPONSOR of the AMERICAN MIND®'. To the right is the 'FAFSA Free Application for Federal Student Aid' logo. Below the logos is a navigation bar with icons for Home, About Us, FSA ID, StudentAid.gov, and Help. A search bar is located on the right side of the navigation bar. The main content area has a blue header with the text 'Get help paying for college' and 'Submit a Free Application for Federal Student Aid (FAFSA)'. Below the header is a collage of four photos of diverse students. The page is divided into two columns: 'New to the FAFSA?' with a 'Start A New FAFSA' button, and 'Returning User?' with a list of options: 'Make a correction', 'Add a school', and 'View your Student Aid Report (SAR), and more...', followed by a 'Login' button.

## Counseling Undocumented Students

Many undocumented students are unsure of how to find free money for college. The Office of Student Financial Assistance has created a resource page for counseling this important population many of whom reside in Florida. Visit our “Resources for Undocumented Students” website:

[bit.ly/1UdDwt8](http://bit.ly/1UdDwt8)

# Gather Your Documents

- Social Security Number
- Driver's License (if any)
- W-2 Forms
- Prior-Prior Year Federal Tax Return\*
- Bank Statements
- Investment Records
- Untaxed Income Records

If not a U.S. citizen, a Permanent Resident Card or Alien Registration Card may be used

\*Dependent students will need parent information

Step 1

## Create Your FSA ID (For electronic FAFSA filers)

- You will need to create a username and password to sign your FAFSA
- A dependent student will also need a parent to create an FSA ID
- Create the FSA ID: [www.FSAid.ed.gov](http://www.FSAid.ed.gov)
- Keep your FSA ID in a safe place to use again for each year you complete the FAFSA

Step 2

## Apply

- Go to [www.FAFSA.gov](http://www.FAFSA.gov)
- Enter information as requested by application
- Choose up to 10 schools to receive your FAFSA
- Use the IRS Data Retrieval Tool (in the application) to transfer tax data automatically
- Sign the FAFSA with the FSA ID
- Be sure to click SUBMIT
- Keep a copy for your records

Step 3

## Final Steps

- Review your Student Aid Report (SAR)
- Make corrections if needed
- Contact the financial aid office of your institution should you have additional questions
- Call the FAFSA Help Line at 1-800-433-3243 for more assistance

Step 4

## Federal Grant and Work-Study Programs

Federal Grant	General Description
<b>Federal Pell Grant</b>	The Federal Pell Grant Program provides need-based grants to low-income undergraduate and certain postbaccalaureate students to promote access to postsecondary education. Grant amounts are dependent on: the student's expected family contribution (EFC); the cost of attendance (as determined by the institution); the student's enrollment status (full-time or part-time); and whether the student attends for a full academic year or less.
<b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b>	The FSEOG is offered to Pell Grant recipients who have exceptional financial need. The FSEOG program is administered directly by the financial aid office at each participating school and is therefore called "campus-based" aid. Not all schools participate. Check with your school's financial aid office to find out if the school offers the FSEOG.
<b>Teacher Education Assistance for College and Higher Education (TEACH) Grant</b>	The TEACH Grant Program provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. Certain restrictions apply. To learn more, visit: <a href="http://1.usa.gov/1n7lCuE">1.usa.gov/1n7lCuE</a>
<b>Federal Work-Study (FWS)</b>	The FWS Program provides funds for part-time employment to help needy students to finance the costs of postsecondary education. For additional information, please contact your postsecondary institution.

For detailed federal grant and loan program information, visit the U.S. Department of Education's website at [www.StudentAid.ed.gov](http://www.StudentAid.ed.gov) or contact your postsecondary institution's financial aid office.

## Federal Loan Programs

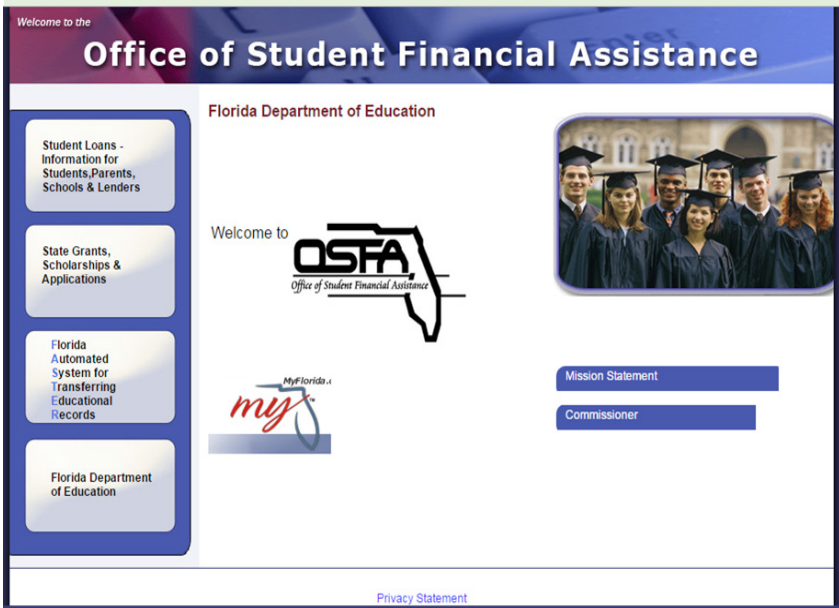
Loans	General Description
<b>Federal Perkins Loan</b>	Loans made through the Federal Perkins Loan Program are low-interest federal student loans for undergraduate and graduate students with exceptional financial need. Not all schools participate in the Federal Perkins Loan Program. You should check with your school's financial aid office to see if your school participates.
<b>Direct Subsidized Loan</b>	Direct Subsidized Loans are available to undergraduate students with financial need. The U.S. Department of Education pays the interest on a Direct Subsidized Loan during certain periods.
<b>Direct Unsubsidized Loan</b>	Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need. You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
<b>Direct PLUS Loan for Parents</b>	The Direct PLUS Loan for Parents enables parents with a good credit history to borrow money for their children's educations. Both the parent and the student must meet the general eligibility requirements for federal student aid.
<b>Direct Plus Loan for Graduate and Professional Degree Students</b>	The Direct PLUS Loan for Graduate and Professional Degree Students enables graduate or professional degree students to borrow money for their graduate or professional education. The student must meet the general eligibility requirements for federal student aid.



# State Application Process

[www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org)

The Florida Department of Education, Office of Student Financial Assistance (OSFA) administers state-funded grant and scholarship programs. The Florida Financial Aid Application (FFAA) is the application students use to apply for State of Florida Scholarship and Grant Programs.



The screenshot shows the homepage of the Office of Student Financial Assistance (OSFA). At the top, a blue banner reads "Welcome to the Office of Student Financial Assistance". Below this, the text "Florida Department of Education" is displayed. The main content area features a "Welcome to" message with the OSFA logo, which includes a map of Florida and the text "OSFA Office of Student Financial Assistance". To the right is a photograph of five graduates in caps and gowns. On the left side, there is a vertical navigation menu with four items: "Student Loans - Information for Students, Parents, Schools & Lenders", "State Grants, Scholarships & Applications", "Florida Automated System for Transferring Educational Records", and "Florida Department of Education". At the bottom right, there are two blue buttons labeled "Mission Statement" and "Commissioner". A "Privacy Statement" link is located at the bottom center of the page.

## Apply

- [www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org)
- Select State Grants, Scholarships & Applications
- From Applicant Quick Links select Student Application
- Pay attention to individual program application deadlines

Step 1

## Follow Up

- Check your student account often for updates and award status
- From Applicant Quick Links select Check My Status
- Keep your e-mail address and demographic information up to date
- Questions? Call 1-888-827-2004

Step 2



If you are not a high school senior and would like to track your progress toward earning a Bright Futures scholarship, you may access your current status through

[www.FloridaShines.org](http://www.FloridaShines.org)

Select “Go To College” and then “Pay For College” to access the Bright Futures Scholarship Eligibility Evaluation.

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# FloridaShines

Welcome to Florida's student hub of innovative educational services.

Everything under the sun you'll need to shine.

- Go to College**  
Compare schools. Get admissions info. Review degree programs.
- Succeed in College**  
Review transcripts. Search libraries. Find an online course.
- Find a Career**  
Find career resources. Explore becoming a Florida educator.

Get Started

# State Scholarship and Grant Programs

State Scholarship and Grant Programs	General Description
<p><b>Florida Bright Futures Scholarship Program</b></p>	<p>Bright Futures, Florida’s largest merit-based scholarship program, offers these scholarship awards based on high school academic achievement: Academic Scholars (FAS), Medallion Scholars (FMS), Gold Seal Vocational Scholars (GSV), and Gold Seal CAPE Scholars (for 2016-17 graduates)</p> <p>Deadline: After October 1 and PRIOR TO August 31. However, it is recommended you complete the application prior to high school graduation.</p>
<p><b>Benacquisto Scholarship (formerly known as the Florida Incentive Scholarship)</b></p>	<p>Provides scholarships for 2013-14 Florida high school graduates and later who achieved the designation of National Merit® Scholar.</p> <ul style="list-style-type: none"> <li>• Must enroll full-time in a baccalaureate program.</li> <li>• Initially enroll during the fall academic term following high school graduation.</li> </ul> <p>No application is required.</p>
<p><b>José Martí Scholarship Challenge Grant Fund</b></p>	<p>Provides scholarship assistance to Hispanic-American students who meets scholastic requirements and demonstrate financial need. Applicants for undergraduate study must apply during their senior year of high school. Graduate students may apply; however, priority for the scholarship is given to graduating high school seniors.</p> <p>Deadline: Submit a complete error-free state application and required documentation by April 1. FAFSA must be processed on or before May 15.</p>

# State Scholarship and Grant Programs

State Scholarship and Grant Programs	General Description
<p><b>Rosewood Family Scholarship Program</b></p>	<p>Provides scholarship assistance to a maximum of 50 direct descendants of Rosewood families affected by the historical incidents of January 1923 to attend full-time at eligible state universities, public state colleges, or public postsecondary vocational technical schools.</p> <p>Deadline: Submit a complete error-free state application and required documentation by April 1. FAFSA must be processed on or before May 15.</p>
<p><b>Scholarships for Children and Spouses of Deceased or Disabled Veterans</b></p>	<p>Provides funding for tuition and registration fees at an eligible postsecondary institution to dependent children and unremarried spouses of qualified Florida veterans.</p> <p>Deadline: Submit a complete error-free state application and required documentation by April 1.</p> <p>The Florida Department of Veterans Affairs will certify a veteran’s eligibility.</p>
<p><b>Mary McLeod Bethune Scholarship Program</b></p>	<p>Provides scholarship assistance to undergraduate students who meet academic requirements, demonstrate financial need, and attend one of the following institutions:</p> <ul style="list-style-type: none"> <li>• Bethune-Cookman University</li> <li>• Edward Waters College</li> <li>• Florida Agricultural and Mechanical University</li> <li>• Florida Memorial University</li> </ul>

# State Scholarship and Grant Programs

Student Scholarship and Grant Programs	General Description
<p><b>Florida Student Assistance Grant Program (FSAG)</b></p>	<p>Florida’s largest need-based grant program provides assistance to degree-seeking, resident, undergraduate students who demonstrate financial need and are enrolled in an eligible public or private postsecondary institution.</p>
<p><b>Florida Public Postsecondary Career Education Student Assistance Grant Program</b></p>	<p>Provides assistance to eligible Florida residents who demonstrate financial need and enroll in certificate programs of 450 or more clock hours or 15 semester hours at participating community colleges or career centers operated by district school boards.</p>
<p><b>William L. Boyd, IV, Florida Resident Access Grant Program (FRAG)</b></p>	<p>Provides tuition assistance to full-time Florida undergraduate students who attend an eligible private, non-profit Florida college or university.</p>
<p><b>Access to Better Learning and Education Grant Program (ABLE)</b></p>	<p>Provides tuition assistance to full-time Florida undergraduate students enrolled in degree programs at eligible private Florida colleges or universities.</p>
<p><b>First Generation Matching Grant Program</b></p>	<p>Provides grant funding to Florida resident, undergraduate students enrolled at eligible Florida postsecondary institutions, who demonstrate financial need, and whose parents have not earned baccalaureate degrees.</p>

# State Scholarship and Grant Programs

State Scholarship and Grant Programs	General Description
<b>Minority Teacher Education Scholarship Program (MTES)</b>	Provides scholarship funding for African-American, Hispanic-American, Asian-American, and Native-American students who indicate the potential to become good teachers. Eligible initial students must have met United States citizenship and Florida residency requirements, have earned 60 credit hours or an Associate of Arts degree, have not exceeded 18 hours of upper division educational courses, be juniors, not have received a baccalaureate degree in education, have a minimum 2.5 GPA, and be newly admitted into a teacher education program at any of the program's participating postsecondary institutions. To be considered, students must apply on the Florida Fund for Minority Teachers website at <a href="http://www.FFMT.org">www.FFMT.org</a> .
<b>Florida Work Experience Program</b>	Provides eligible Florida resident, undergraduate students the opportunity to secure work experiences that complement and reinforce their educational programs and career goals.  Each eligible and participating institution determines application procedures, deadlines, student eligibility, and award amount.



# Searching For Scholarships



## Scholarship Scams

- **Do not PAY money to get money**
- **The FAFSA is FREE**
- **“Guaranteed” scholarships do not exist**

To report a scam, contact the  
Federal Trade Commission:

[www.FTC.gov](http://www.FTC.gov)  
1-877-382-4387



# Writing The Essay

Many scholarship committees are looking for students who have the ability to communicate effectively in writing. Essays are an excellent way for scholarship judges to choose the most qualified candidates.

## Tips for Writing the ESSAY

**Give yourself time:**  
it takes time to construct a quality essay

**Follow directions:**  
word count, font size, eligibility requirements

**Focus on the topic:**  
answer the question that is being asked

**Create an outline:**  
framework your essay to help you focus

**Edit/proofread your work:**  
be clear and concise; correct any errors

**Get feedback:**  
ask family and friends to read your essay and provide feedback

# Saving For College

Florida offers a Prepaid College Program to lock in a fixed price on postsecondary education. For more details, please visit [www.MyFloridaPrepaid.com](http://www.MyFloridaPrepaid.com).

[www.Upromise.com](http://www.Upromise.com) offers cash back incentives on everyday purchases that can be used to pay for college expenses. Family and friends' purchases can count toward the child's account too.

Tax Incentive Programs such as the American Opportunity Tax Credit and the Lifetime Learning Credit help make college affordable. More information can be located at [www.IRS.gov/publications/p970](http://www.IRS.gov/publications/p970).

# Financial Literacy

The websites listed below provide important financial topics, such as managing student loan debt, budgeting, and maintaining good credit while in college:

- [www.NavigatingYourFuture.org](http://www.NavigatingYourFuture.org)
- [www.MappingYourFuture.org](http://www.MappingYourFuture.org)
- [www.Going2College.org](http://www.Going2College.org)

# Contact Information

The Office of Student Financial Assistance has Outreach Representatives serving specific regions of Florida. This team is available to answer your questions regarding financial aid. Visit [www.NavigatingYourFuture.org](http://www.NavigatingYourFuture.org) and select "Contact Us" to locate the representative nearest you.





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