### Seeking Financial Aid



your dream, your plan, your future NyFF



### **Table of Contents**

Introduction
Federal Grant and Loan Programs
State Application Process
State Scholarship and Grant Programs10
Searching for Scholarships and Scholarship Scams14
Writing the Essay15
Saving for College, Financial Literacy, Contact Info10



For additional information and resources about financial aid, you may also visit OSFA's Navigating Your Financial Future (NyFF) website at <a href="https://www.NavigatingYourFuture.org">www.NavigatingYourFuture.org</a>. For specific questions, you may contact Outreach Services by selecting the **Contact Us** tab on our website.

### 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** includes grants and scholarships – gifts of money to pay for college that you do not have to repay.

**SELF-HELP AID** includes employment and student loans that need to be repaid.

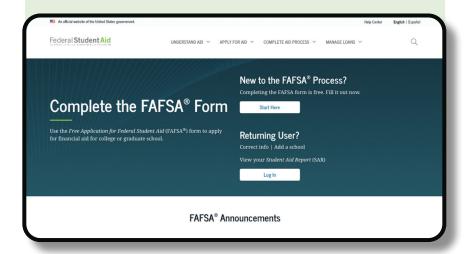
Seek financial aid in the following areas to ensure that you have utilized every resource available to fund your postsecondary education:

Federal financial aid (opens October 1) State financial aid (opens October 1) Institutional aid (after acceptance by institution) Private Scholarships (anytime) Free Application for Federal Student Aid (FAFSA®)

www.FAFSA.gov

www.StudentAid.gov

The U.S. Department of Education is the largest source of federal student aid. Students are encouraged to submit the FAFSA® on or after October 1 of each year and annually thereafter to seek federal aid. The FAFSA® may also be used to apply for need-based aid from other resources including state, school, or private entities. Please note that the deadlines for other sources may vary from the federal guidelines.





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

\*Dependent student, as defined on the FAFSA\*, will need parent information

# 2 | Create Your FSA ID

(For electronic FAFSA® filers)

- Click on "Create Account" if you are a first time user of <u>www.StudentAid.gov</u>. You will need to create a username and password to e-sign your FAFSA\*
- A dependent student will also need a parent to create an FSA ID
- Create the FSA ID: <u>www.StudentAid.gov</u>
- Keep your FSA ID in a safe place to use again for each year you complete the FAFSA\*



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

# 4 | 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 Federal Student Aid Information
   Center at 800-433-3243 for more assistance

### Federal Grant and Work-Study Programs

the Federal Pell Grant Program provides need- ased grants to low-income undergraduate and certain postbaccalaureate students to promote access to postsecondary education. Grant amounts the dependent on the student's expected family contribution (EFC), the cost of attendance (as the extermined by the institution), the student's certain postbaccalaureate student's certain (as the externior of the cost of attendance (as the extermined by the institution), the student's certain postbaccalaureate student's certain postbaccalaureate student's certain postbaccalaureate student's expected family contribution (EFC), the cost of attendance (as the externior of the student's externior of the student's certain postbaccalaureate students to promote the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of attendance (as the externior of the student's expected family contribution (EFC), the cost of
ho have exceptional financial need. The FSEOG rogram is administered directly by the financial
perefore called "campus-based" aid. Not all schools articipate. Check with your school's financial aid fice to find out if the school offers the FSEOG.
ne TEACH Grant Program provides grants of up \$4,000 a year to students who are completing, plan to complete, course work needed to begin career in teaching. Certain restrictions apply. To arn more, visit: <a href="https://www.studentaid.gov/understand-d/types/grants/teach">www.studentaid.gov/understand-d/types/grants/teach</a> .
ne FWS Program provides funds for part-time inployment to help needy students finance the sits of postsecondary education. For additional formation, please contact your postsecondary stitution.

For detailed federal grant and loan program information, visit the U.S. Department of Education's website at <a href="www.StudentAid.gov">www.StudentAid.gov</a> or contact your postsecondary institution's financial aid office.

### Federal Loan Programs

Loans	General Description
Direct Subsidized Loan	Available to undergraduate students who demonstrate financial need. The U.S.  Department of Education pays the interest on a Direct Subsidized Loan during certain periods.
Direct Unsubsidized Loan	Available to undergraduate and graduate students; there is no requirement to demonstrate financial need. The borrower is responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
Direct PLUS Loan for Parents	Available to parents of dependent students who demonstrate a lack of adverse credit. PLUS loans are designed to help pay for educational expenses not covered by other financial aid. Both the parent and the student must meet the general eligibility requirements for federal student aid.
Direct Plus Loan for Graduate and Professional Degree Students	Available to graduate or professional degree students who demonstrate a lack of adverse credit history to help pay for educational expenses not covered by other financial aid. The student must meet the general eligibility requirements for federal student aid.

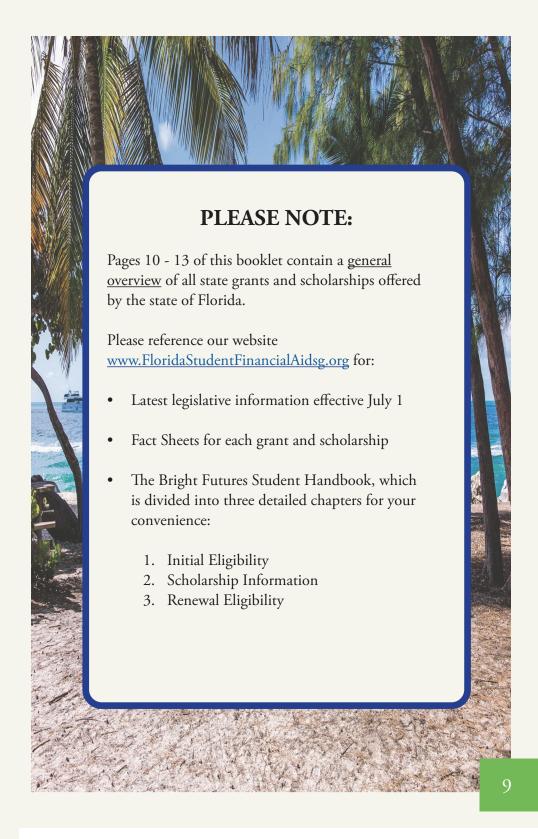
### Florida Financial Aid Application (FFAA)

### www.FloridaStudentFinancialAidsg.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 based financial aid.







State Scholarship and Grant Programs	General Description
Florida Bright Futures Scholarship Program	Bright Futures, Florida's largest merit-based scholarship program, offers these scholarship awards based on high school academic achievement: Florida Academic Scholars (FAS), Florida Medallion Scholars (FMS), Gold Seal CAPE Scholars (GSC), and Gold Seal Vocational Scholars (GSV).
	Deadline: Apply between October 1 and August 31 of your high school graduating year. Students must complete the application during this time to be considered for a Bright Futures award in any future academic year.
Benacquisto Scholarship	Provides scholarships to reward Florida high school graduates who receive National Merit Scholar recognition.  • Must enroll full-time in a baccalaureate program.  • Initially enroll during the fall academic term following high school graduation.  Contact the financial aid office at the institution you plan to attend for information regarding the application process.
José Martí Scholarship Challenge Grant Fund	Provides scholarship assistance to Hispanic-American students who meet 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.  Deadline: Submit a complete, error-free state application by April 1. A FAFSA® must be processed error-free on or before May 15.

State Scholarship and Grant Programs	General Description
Rosewood Family Scholarship Program	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.  Deadline: Submit a complete, error-free state application and required documentation by April 1. A FAFSA® must be processed error-free on or before May 15.
Scholarships for Children and Spouses of Deceased or Disabled Veterans	Provides funding for tuition and registration fees at an eligible postsecondary institution to dependent children and unremarried spouses of qualified Florida veterans.  Deadline: Submit a complete, error-free state application and required veteran information by April 1 to be considered for priority funding. Applications received after April 1 will be accepted, but will be considered late and may become eligible if funding is available.  The Florida Department of Veterans Affairs will certify a veteran's eligibility.
Randolph Bracy Ocoee Scholarship Program	Provides scholarship assistance of up to \$6,100 annually to a maximum of 50 students who are a direct descendant of victims of the Ocoee Election Day Riots of November 1920 or a current African-American resident of Ocoee, Florida. Eligible students must meet general eligibility requirements, be degree-or certificate-seeking, and attend full-time at an eligible public state universities, public state college, or public postsecondary vocational technical school.  Deadline: Submit a complete, error-free state application and required documentation by April 1. A FAFSA® must be processed error-free on or before May 15.

Student Scholarship and Grant Programs	General Description
Florida Student Assistance Grant Program (FSAG)	Florida's largest need-based grant program that provides assistance to degree-seeking, resident, undergraduate students who demonstrate financial need and are enrolled in an eligible public or private postsecondary institution.
Florida Public Postsecondary Career Education Student Assistance Grant Program	Provides assistance to eligible Florida residents who demonstrate financial need and enroll in certificate programs of 450 or more clock hours at participating community colleges or career centers operated by district school boards.
William L. Boyd, IV, Effective Access to Student Education Grant Program	Provides tuition assistance to full-time Florida undergraduate students who attend an eligible private, non-profit Florida college or university.
Mary McLeod Bethune Scholarship Program	Provides scholarship assistance to undergraduate students who meet academic requirements, demonstrate financial need, and attend one of the following institutions:  • Bethune-Cookman University  • Edward Waters College  • Florida Agricultural and Mechanical University  • Florida Memorial University  Deadline: Contact the financial aid office at one of the institutions above for information regarding
First Generation Matching Grant Program	Provides grant funding to Florida resident, undergraduate students enrolled at eligible Florida postsecondary institutions, who demonstrate financial need, and whose parent(s) have not earned a baccalaureate or higher degree.

Deadline: Contact the financial aid office at the institution you plan to attend for information regarding the application process.

State Scholarship and Grant Programs	General Description
Minority Teacher Education Scholarship Program (MTES)	Provides funding for African-American, Hispanic-American, Asian-American, and Native American students who have been admitted into a teacher education program, not exceeding 18 hours of upper division courses, at an eligible participating postsecondary institutions. Applications are available at <a href="https://www.FFMT.org">www.FFMT.org</a> .  Deadlines: July 1 for fall semester funding.  November 1 for spring semester funding.
Florida Work Experience Program (FWEP)	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.
Florida Farmworker Student Scholarship Program (FFSS)	The Florida Farmworker Student Scholarship Program provides an award to farmworkers, or the children of farmworkers, to cover 100 percent of tuition and specified fees at a public postsecondary institution.  Deadline: Apply between October 1 and August 31 for consideration of an award for the following academic year.
Florida Law Enforcement Academy Scholarship Program	Provides trainees who receive an award which may cover tuition costs and fees. They also may use up to \$1,000 to cover textbooks, insurance, ammunition, and other applicable costs.  Each eligible and participating institution determines application procedures, deadlines, student eligibility, and award amount.  The scholarship is to be awarded on a first-come, first-serve basis by each institution.

# SEARCHING FOR SCHOLARSHIPS

### Federal:

StudentAid.gov NationalService.gov HHS.gov VA.gov

### Institutional:

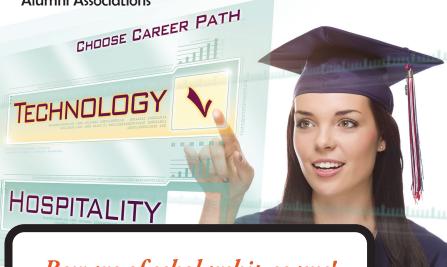
Financial Aid Office
Departmental Scholarships
School Foundation
Alumni Associations

### Local:

School Counselor's office Community Groups Professional Groups Nonprofit Agencies

### Other:

Fastweb.com FinAid.org



# Beware of scholarship scams!

Don't pay money to get money. Completing the FAFSA® is FREE. "Guaranteed" scholarships do not exist.

To report a scam, contact the Federal Trade Commission: <a href="https://www.FTC.gov">www.FTC.gov</a>

# 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.

- 1. Give yourself time.

  A quality essay takes time.
- 2. Follow directions.

Pay attention to the word count, font size, and eligibility requirements for the scholarship.

3. Focus on the topic.

Answer the question that is being asked.

4. Create an outline.

Framework your essay to help you focus.

5. Edit/proofread your work.

Be clear and concise. Correct any errors.

6. Get feedback.

Ask trusted teachers, family, and friends to read the essay and provide feedback.



Tips for writing the essay



# 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.

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.

# Financial Literacy

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

- www.MyFloridaFuture.org
- www.NavigatingYourFuture.org
- www.Going2College.org
- www.studentaid.gov
- www.nces.ed.gov/collegenavigator

# **Contact Information**

The Office of Student Financial Assistance provides Outreach Services and a call center to assist with any questions you may have regarding financial aid.

Please call 888-827-2004 or email OSFA@fldoe.org to discuss your questions in further detail.

# NOTES



# www.FloridaStudentFinancialAidsg.org www.NavigatingYourFuture.org



2022 Florida Department of Education, Office of Student Financial Assistance (OSFA)
This publication is provided for educational purposes only and not intended for resale.