

# 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)

## Table of Contents

Introduction.....	1
Federal Student Aid Application Process.....	2
Federal Grant and Loan Programs .....	5
State Application Process .....	7
State Scholarship and Grant Programs .....	10
Searching for Scholarships and Scholarship Scams.....	14
Writing the Essay .....	15
Saving for College, Financial Literacy, Contact Info.....	16



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

[www.StudentAid.gov](http://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.



# 1 | Gather Your Documents

- 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 [www.StudentAid.gov](http://www.StudentAid.gov). 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: [www.StudentAid.gov](http://www.StudentAid.gov)
- Keep your FSA ID in a safe place to use again for each year you complete the FAFSA®

## 3 | Apply

- Go to [www.FAFSA.gov](http://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

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), program length, 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://www.studentaid.gov/understand-aid/types/grants/teach">www.studentaid.gov/understand-aid/types/grants/teach</a> .
<b>Federal Work-Study (FWS)</b>	The FWS Program provides funds for part-time employment to help needy students 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.gov](http://www.StudentAid.gov) or contact your postsecondary institution's financial aid office.

## Federal Loan Programs

Loans	General Description
<b>Direct Subsidized Loan</b>	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.
<b>Direct Unsubsidized Loan</b>	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.
<b>Direct PLUS Loan for Parents</b>	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.
<b>Direct Plus Loan for Graduate and Professional Degree Students</b>	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](http://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.

**GRADUATES**  
NEXT EXIT

**College**  
Just Ahead

**First-Time Applicants**  
Students must submit a completed Florida Financial Aid Application (FFAA) to OSFA for programs derived by an institution (I, IV or DV) to apply for State Scholarship & Grant Programs, a student must first create a Student System. After logging into your account, you may proceed to complete the FFAA.

**Eligible Institutions**  
High Schools  
Verify if your high school is a participating Florida public or private high school.  
Postsecondary Institutions  
Verify if the postsecondary institution you are applying to attend is eligible to disburse state aid.  
**NOTE: We recommend downloading the newest version of your preferred browser for the best experience. (Chrome, Firefox, Microsoft Edge, Safari)**

**State Scholarship and Grant Programs**  
Screen to Better Learning and Education Grant  
Non-competitive Scholarship Program (NCP)  
Bright Futures Scholarship\*  
Effective Access to Student Education  
First Generation Housing Grant  
Florida's Innovative Student Scholarship\*  
Florida Student Assistance Grant  
Career Education  
Florida Work Experience Program  
University Ethical and Conflict Resolution Program  
Just More Scholarship Challenge Grant\*  
Mary McLeod Bethune Scholarship  
Minority Teacher Education Scholarship  
Non-need Family Scholarship\*  
Institution for Children and Services of Divorced or Divorced Veterans\* (Award Amount)

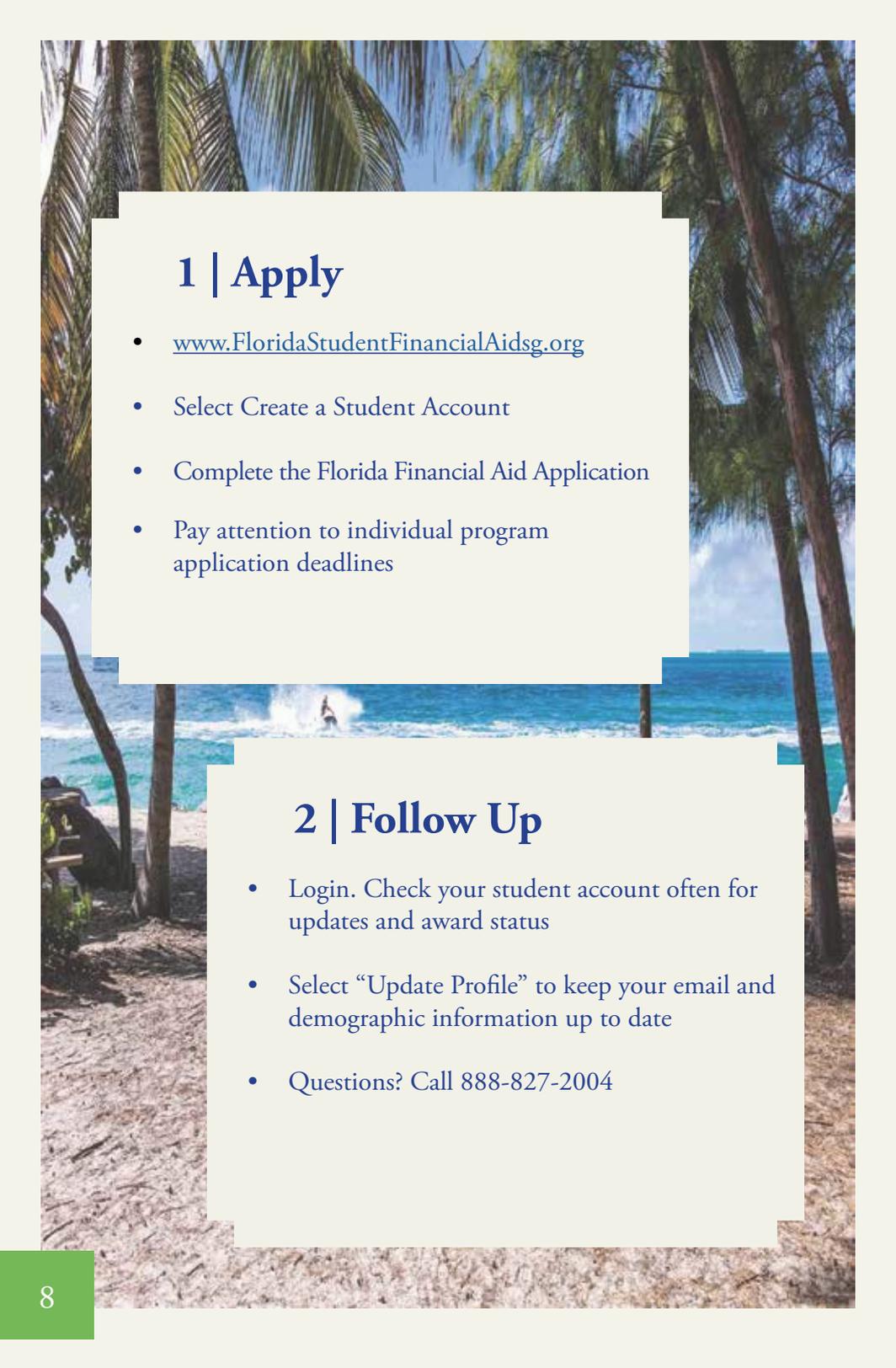
**APPLICATIONS**  
Florida Financial Aid Application (FFAA)  
Registration/Institution Application  
First Application for Federal Student Aid (FFSA)  
Worksheet Answer

**REPORTS**  
Award Report to the Commissioner (Award)  
End of Year Report (Award)  
Bright Futures on Transfer of Award to

**RESOURCES**  
Financial Student Aid  
Financial Aid Terms and Definitions  
Money for College Workbook  
Requesting Your Financial Return  
State Scholarship and Grant Programs

**STAFF AND RULES**  
Policy Manual  
State Board of Education Policy  
Regulatory Changes  
Commissioner's Confidential Notice  
Administrative Regulations (Statewide)

Florida Department of Education | Office of Student Financial Assistance | 333 W. Collins St., Tallahassee, FL 32310-0001 | 888.827.3881 | [osfafla.org](http://osfafla.org)



## 1 | Apply

- [www.FloridaStudentFinancialAidsg.org](http://www.FloridaStudentFinancialAidsg.org)
- Select Create a Student Account
- Complete the Florida Financial Aid Application
- Pay attention to individual program application deadlines

## 2 | Follow Up

- Login. Check your student account often for updates and award status
- Select “Update Profile” to keep your email and demographic information up to date
- Questions? Call 888-827-2004

## PLEASE NOTE:

Pages 10 - 13 of this booklet contain a general overview of all state grants and scholarships offered by the state of Florida.

Please reference our website  
[www.FloridaStudentFinancialAidsg.org](http://www.FloridaStudentFinancialAidsg.org) for:

- Latest legislative information effective July 1
- Fact Sheets for each grant and scholarship
- The Bright Futures Student Handbook, which is divided into three detailed chapters for your convenience:
  1. Initial Eligibility
  2. Scholarship Information
  3. Renewal Eligibility

## 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: Florida Academic Scholars (FAS), Florida Medallion Scholars (FMS), Gold Seal CAPE Scholars (GSC), and Gold Seal Vocational Scholars (GSV).</p> <p>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.</p>
<p><b>Benacquisto Scholarship</b></p>	<p>Provides scholarships to reward Florida high school graduates who receive National Merit Scholar recognition.</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>Contact the financial aid office at the institution you plan to attend for information regarding the application process.</p>
<p><b>José Martí Scholarship Challenge Grant Fund</b></p>	<p>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.</p> <p>Deadline: Submit a complete, error-free state application by April 1. A FAFSA® must be processed error-free 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. A FAFSA® must be processed error-free 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 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.</p> <p>The Florida Department of Veterans Affairs will certify a veteran's eligibility.</p>
<p><b>Randolph Bracy Ocoee Scholarship Program</b></p>	<p>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.</p> <p>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.</p>

## State Scholarship and Grant Programs

Student Scholarship and Grant Programs	General Description
<b>Florida Student Assistance Grant Program (FSAG)</b>	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.
<b>Florida Public Postsecondary Career Education Student Assistance Grant Program</b>	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.
<b>William L. Boyd, IV, Effective Access to Student Education Grant Program</b>	Provides tuition assistance to full-time Florida undergraduate students who attend an eligible private, non-profit Florida college or university.
<b>Mary McLeod Bethune Scholarship Program</b>	Provides scholarship assistance to undergraduate students who meet academic requirements, demonstrate financial need, and attend one of the following institutions: <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> Deadline: Contact the financial aid office at one of the institutions above for information regarding the application process.
<b>First Generation Matching Grant Program</b>	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

State Scholarship and Grant Programs	General Description
<p><b>Minority Teacher Education Scholarship Program (MTES)</b></p>	<p>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="http://www.FFMT.org">www.FFMT.org</a>.</p> <p>Deadlines: July 1 for fall semester funding. November 1 for spring semester funding.</p>
<p><b>Florida Work Experience Program (FWEP)</b></p>	<p>Provides eligible Florida resident, undergraduate students the opportunity to secure work experiences that complement and reinforce their educational programs and career goals.</p> <p>Each eligible and participating institution determines application procedures, deadlines, student eligibility, and award amount.</p>
<p><b>Florida Farmworker Student Scholarship Program (FFSS)</b></p>	<p>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.</p> <p>Deadline: Apply between October 1 and August 31 for consideration of an award for the following academic year.</p>



# SEARCHING FOR SCHOLARSHIPS

## Federal:

[StudentAid.gov](http://StudentAid.gov)  
[NationalService.gov](http://NationalService.gov)  
[HHS.gov](http://HHS.gov)  
[VA.gov](http://VA.gov)

## Local:

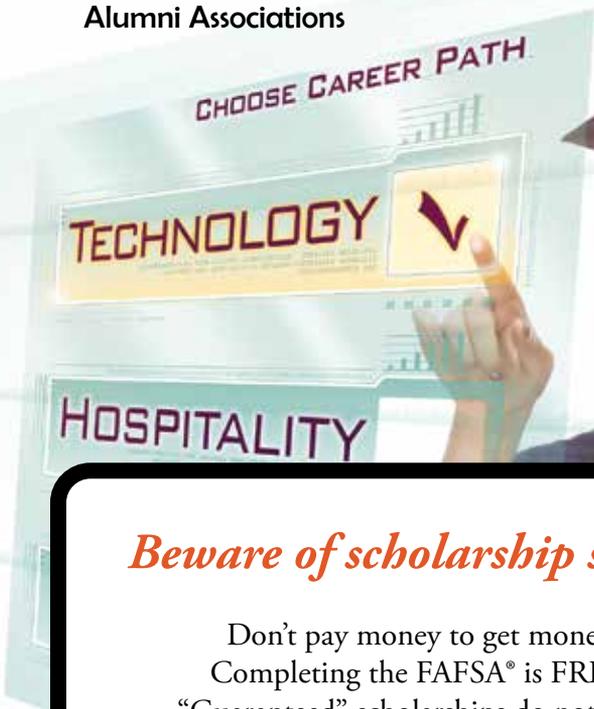
School Counselor's office  
Community Groups  
Professional Groups  
Nonprofit Agencies

## Institutional:

Financial Aid Office  
Departmental Scholarships  
School Foundation  
Alumni Associations

## Other:

[Fastweb.com](http://Fastweb.com)  
[FinAid.org](http://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:

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

# 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](http://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](http://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.NavigatingYourFuture.org](http://www.NavigatingYourFuture.org)
- [www.MappingYourFuture.org](http://www.MappingYourFuture.org)
- [www.Going2College.org](http://www.Going2College.org)
- [www.studentaid.gov](http://www.studentaid.gov)
- [www.nces.ed.gov/collegenavigator](http://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](mailto:OSFA@fldoe.org) to discuss your questions in further detail.





FLORIDA DEPARTMENT OF  
**EDUCATION**  
fldoe.org

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

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



©2021 Florida Department of Education, Office of Student Financial Assistance (OSFA)

*This publication is provided for educational purposes only and not intended for resale.*