

# Seeking Financial Aid



*your dream, your plan, your future*

**NyFF**  
NAVIGATING YOUR  
FINANCIAL FUTURE

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

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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 call State Programs Customer Service toll-free at 1-888-827-2004.

## 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 as long as you meet the grant or scholarship requirements. Self-help aid includes employment, such as income earned from part-time jobs and loans that need to be repaid.

Grants are based on demonstrated need and are 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:

- Scholarships (ongoing)
- State Aid (Mid-year graduates must apply before August 31. Spring graduates may apply beginning December 1 of their senior year and before high school graduation)
- Federal Aid (after January 1 of senior year and each year thereafter)
- 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 January 1st 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.

FAFSA on the Web - Federal Student Aid - Internet Explorer, optimized for Bing and MSN

http://www.fafsa.ed.gov/

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FAFSA on the Web - Federal Student Aid

START HERE GO FURTHER FEDERAL STUDENT AID

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Free Application for Federal Student Aid

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SEARCH English Español

**Get help paying for college**

Submit a Free Application for Federal Student Aid (FAFSA)

**Start Here**

- Start or continue your FAFSA
- Correct your FAFSA
- Check the status of your FAFSA, and more...

**Deadlines**  
Information about your deadlines.

**School Code Search**  
Find your college's school code. Also find

**Announcements**

- Use the [IRS Data Retrieval Tool](#) to update your FAFSA with IRS tax return information.

If you have already submitted a FAFSA and would like to

## Step #1: Gather your documents

Important documents you and your parents (if applicable) will need to have available for completing the FAFSA:

- Social Security Number(s) (Please enter correctly.)
- Driver's License (if any)
- Alien Registration or Permanent Resident Card (if not a U.S. citizen)
- W-2 tax form(s) and other records of money earned
- Federal income tax return(s) for the current tax year: Dependent students will need parents' return.
- Foreign Tax Return (if any)
- Untaxed income records
- Bank statements
- Other investment records

## Step #2: Decide how you file the FAFSA - Electronic or Paper?

Electronic filing is the quickest way to obtain your FAFSA results. Simply go to [www.fafsa.gov](http://www.fafsa.gov) and follow the step-by-step process provided in the website. A Help Guide is available for each line item on the right side of each web page to help clarify any questions you may have.

Paper filing typically takes longer to process at the federal level; however this option is available. Please request a paper FAFSA by contacting 1-800-4-FED-AID (1-800-433-3243) or by calling the TTY line at 1-800-730-8913.

The IRS Data Retrieval Tool is now available for applicants to import tax information directly from the Internal Revenue Service. This tool is the easiest way to provide your tax data and ensures that your FAFSA has accurate tax information included. If the IRS Data Retrieval Tool is not used, you may be required to obtain an official tax transcript of the tax return if a copy is requested by your school.

### **Step #3: Sign the FAFSA**

For paper filers, simply sign and send it to the address indicated on your application.

For electronic filers, you (and a parent, if applicable) will be asked to set up a Personal Identification Number (PIN) during the application process. Once you obtain a PIN, you may use that number to electronically sign and submit your application. Your PIN will be used each year when you complete the FAFSA. Protect it by keeping it in a safe place and never giving this information out to anyone.

### **Step #4: Review the Student Aid Report (SAR)**

Once the FAFSA has been signed and submitted, you will receive a summary of your data on the Student Aid Report (SAR) within 3 – 5 days electronically or 7 - 10 days by mail. Please review the information to ensure your application is correct and complete. You may make corrections by selecting the “Make Corrections to a Processed Application” on the FAFSA website [www.fafsa.gov](http://www.fafsa.gov).

The SAR will contain your Expected Family Contribution (EFC). The U.S. Department of Education will send your SAR to the postsecondary institutions you listed on the application. The institutions will use your EFC to determine how much financial aid you are eligible to receive based on your school’s cost of attendance.

For assistance with the FAFSA process, you may visit the Browse Help section of the FAFSA website at [www.fafsa.gov](http://www.fafsa.gov) or call 1-800-4-FED-AID and personally speak with an FSA Representative.

## Federal Grant Programs

Federal Grant	General Description
Federal Pell Grant	The Pell Grant is usually awarded to undergraduate students who have not earned a professional degree. Financial need, cost of attendance, and enrollment status are considered when determining the award amount.
Federal Supplemental Educational Opportunity Grant (FSEOG)	The FSEOG is offered to Pell Grant recipients who have exceptional financial need. To be considered, students <b>must submit</b> a completed (error free) FAFSA in time to be processed by the U.S. Department of Education. Schools will award grants until funds are spent.
Teacher Education Assistance for College and Higher Education (TEACH) Grant	The TEACH Grant is offered to postsecondary students who plan to teach in high-need fields to low-income students at elementary or secondary schools. High need fields include Bilingual Education and English Language Acquisition, Foreign Language, Mathematics, Reading, Science, and Special Education. Eligible students must meet academic requirements and sign a TEACH Grant Agreement. To be considered, students <b>must submit</b> a completed (error free) FAFSA by the deadline specified by the participating postsecondary institutions.



## Federal Loan Programs

Loans	General Description
<b>Federal Perkins Loan</b>	The Federal Perkins Loan is offered to students by the postsecondary institution. Interest charged on this loan is 5 percent. Payment is owed to the postsecondary institution that provided the loan.
<b>Direct Subsidized Loan</b>	The Direct Subsidized Loan is awarded on the basis of financial need. If a student qualifies for a subsidized loan, the federal government pays the interest on the loan while the student is enrolled in school at least half-time and during authorized periods of deferment. For subsidized loans disbursed between 7/1/12 -6/30/14, the student will be responsible for interest payments during grace period and repayment.
<b>Direct Unsubsidized Loan</b>	The Direct Unsubsidized Loan is not awarded on the basis of need. If a student qualifies for an unsubsidized loan, he/she will be charged interest from the time the loan is disbursed until it is paid in full. The borrower can choose to pay the interest while in school or allow it to accrue. If the interest accrues, it will be added to the principal amount of the loan and will increase the repayment amount.
<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. The children have to be dependent undergraduate students enrolled at least half-time. A student's dependency status is determined by the FAFSA application results.
<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 with a good credit history to borrow money to pay educational costs incurred for at least half-time enrollment in a graduate or professional program at a participating postsecondary institution.

## Federal Loan and Work-Study Programs

Loans	General Description
<b>Direct Consolidation Loan</b>	The Direct Consolidation Loan is designed to help student and parent borrowers consolidate several types of federal student loans with varying repayment schedules into one loan. Most federal student loans and PLUS loans can be consolidated. For help with consolidation, visit <a href="http://www.loanconsolidation.ed.gov">www.loanconsolidation.ed.gov</a> .
Work Study	General Description
<b>Federal Work-Study Program</b>	The postsecondary institution's financial aid office will determine the number of work hours awarded based on a student's financial need. This opportunity is considered a part of the student's financial aid package.

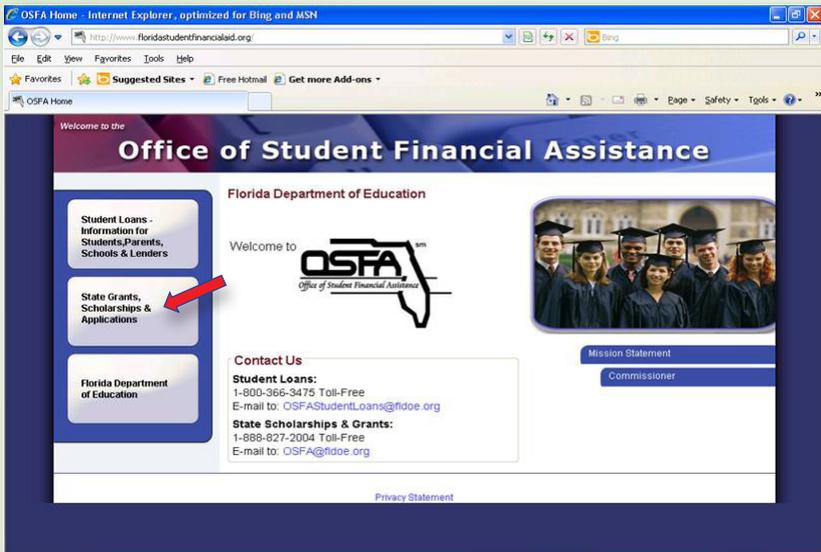
For detailed federal grant and loan program information, contact your postsecondary institution's financial aid office, visit OSFA's website at [www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org), or the U.S. Department of Education's website at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).



# 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 Initial Student Florida Financial Aid Application (FFAA) is the application students use to apply for State of Florida Scholarship and Grant Programs.



PLEASE NOTE: the following state grants and scholarships require a complete, error-free FAFSA in addition to the state application: Bright Futures, José Martí, Rosewood Family Scholarship, Florida Resident Access Grant, and Access to Better Learning and Education Grant. No FAFSA = No \$.

## **Step #1: Complete the application online.**

From the State Programs homepage, select **Apply Here**.

Applications become available December 1 of each year. You only need to apply one time to be considered for all state-funded scholarships and grants. Upon submission, you will receive an e-mail acknowledgement notification within 24 hours.

To obtain your User ID and PIN, select **Get My User ID and PIN**. Pay attention to individual program application and certification deadlines.

## **Step #2: Check your student account OFTEN for updates and award information.**

Select **State Grants, Scholarships & Applications, Application Status & Award History**, and then the appropriate option.

OSFA recommends that you:

- Keep your e-mail address up to date.
- Check your application status online and keep OSFA informed of institutional or demographic changes.

If you have questions about state scholarship and grant programs, you may call OSFA toll-free at 1-888-827-2004.

**NOTE:** 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.flvc.org](http://www.flvc.org) (formerly FACTS.org). Select **“My Records”** and then **“Bright Futures Scholarship Eligibility Evaluation.”**

## State Scholarship and Grant Programs

Student Scholarship and Grant Programs	General Description
<p><b>Florida Bright Futures Scholarship Program</b></p>	<p>Florida's largest merit-based scholarship program, Bright Futures offers three levels of scholarships based on high school academic achievement: Academic Scholars (FAS), Medallion Scholars (FMS), and Gold Seal Vocational Scholars (GSV). To view specific eligibility requirements and award amounts for each level, please visit our website.</p> <p>Deadline: Apply beginning December 1 and PRIOR TO high school graduation.</p> <p>FAS and FMS students earning a baccalaureate degree in 2010-2011 academic year and thereafter in SEVEN semesters or FEWER may receive funding for one term of graduate study, not to exceed 15 semester hours, paid at the undergraduate rate.</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: April 1 for state application and supporting documentation. FAFSA must be submitted and processed on or before May 15.</p>

## State Scholarship and Grant Programs

Student Scholarship and Grant Programs	General Description
<p><b>Rosewood Family Scholarship Program</b></p>	<p>Provides scholarship assistance to a maximum of 25 direct descendants of Rosewood families affected by the incidents of January 1923 to attend full-time at eligible state universities, public community colleges, or public postsecondary vocational technical schools.</p> <p>Deadline: State application April 1 FAFSA must be processed on or before May 15.</p>
<p><b>Scholarships for Children and Spouses of Deceased or Disabled Veterans and Servicemembers</b></p>	<p>Provides scholarship assistance for dependent children and spouses of Florida veterans or service members who died as a result of service-connected injuries, diseases, or disabilities sustained while on active duty, or have been verified by the Florida Department of Veterans Affairs as having service-connected 100% total and permanent disabilities, are dependent children whose parent is classified as a prisoner of war or missing in action by the Armed Forces of the U.S. or in the capacity of civilian personnel captured while serving with the consent or authorization of the U.S. Government during wartime service are also eligible.</p> <p>Deadline: April 1st.</p> <p>The Florida Department of Veterans Affairs will certify a veteran's eligibility.</p>

## State Scholarship and Grant Programs - Decentralized

The following state programs are awarded directly by the institution. Please check with your school for application deadlines.

Student Scholarship and Grant Programs	General Description
<b>Mary McLeod Bethune Scholarship Program</b>	Provides scholarship assistance to undergraduate students who meet academic requirements, demonstrate financial need, and attend Bethune-Cookman University, Edward Waters College, Florida Agricultural and Mechanical University, or Florida Memorial University.
<b>Florida Student Assistance Grant Program</b>	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.
<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 or 15 semester hours at participating community colleges or career centers operated by district school boards.
<b>William L. Boyd, IV, Florida Resident Access Grant Program</b>	Provides tuition assistance to full-time Florida undergraduate students who attend an eligible private, non-profit Florida college or university. FAFSA is now required for this grant program.
<b>Access to Better Learning and Education Grant Program</b>	Provides tuition assistance to full-time Florida undergraduate students enrolled in degree programs at eligible private Florida colleges or universities. FAFSA is now required for this grant program.
<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 parents have not earned baccalaureate degrees.

## State Scholarship and Grant Programs

Student Scholarship and Grant Programs	General Description
<p>Minority Teacher Education Scholarship Program/Florida Fund for Minority Teachers Program</p>	<p>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>.</p>
<p>Florida Work Experience Program</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>To be considered, students <b>must submit</b> a completed (error free) FAFSA by the deadline specified by the participating college, university, community college, career center operated by a district school board, or educator preparation institute. Eligible students must be enrolled at least part-time in a degree program or certificate program of at least 450 clock hours. For information on participating employers and institutional application deadlines, students should check with the postsecondary institutions they plan to attend.</p>

## Institutional Aid

Many postsecondary institutions offer private scholarships and grants to students in specific groups, programs, and majors. Contact your institution's financial aid office to inquire about additional sources of financial aid that you may be eligible to receive. Visit your school's website for more details and to review the application process.

## Additional Sources of Financial Aid

Local scholarships can be found in the high school guidance office. Many employers contact local high schools for posting of application guidelines and deadlines.

The following websites are free national scholarship databases. Students may set up a free profile to indicate interests, hobbies, abilities, demographics, and more. Potential scholarships are “matched” to the student's profile.

- [www.fastweb.com](http://www.fastweb.com)
- [www.finaid.org](http://www.finaid.org)

## Saving For College

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

[Upromise.com](http://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 your 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).

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)

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.









## Florida Department of Education

*[www.fldoe.org](http://www.fldoe.org)*

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access our NyFF site.



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