

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)

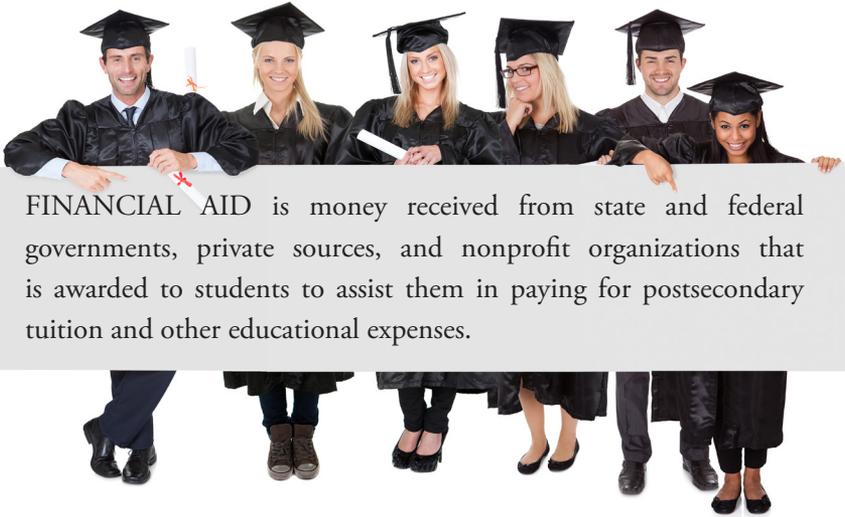
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For additional information and resources about financial aid, you may also visit OSFA's Navigating Your Financial Future (NyFF) website at www.NavigatingYourFuture.org. For specific questions, you may contact Outreach Services by selecting the **Contact 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

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 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 interface. 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®' logo and the text 'Free Application for Federal Student Aid'. Below this is a navigation bar with icons for Home, About Us, FSA ID, StudentAid.gov, and Help, along with a search bar and language options for English and Español. A large blue banner reads 'Get help paying for college' and 'Submit a Free Application for Federal Student Aid (FAFSA)'. Below the banner is a row of four photos showing 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 actions (Make a correction, Add a school, View your Student Aid Report (SAR), and more...) and a 'Login' button.

Federal Student Aid
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FAFSA®
Free Application for Federal Student Aid

Home About Us FSA ID StudentAid.gov Help

SEARCH

English | Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

New to the FAFSA?

Start A New FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

1 | 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

*Dependent students will need parent information

2 | Create Your FSA ID

(For electronic FAFSA filers)

- 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.FSAid.ed.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
- 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
- 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 FAFSA Help Line at 1-800-433-3243 for more assistance

Federal Grant and Work-Study Programs

Federal Grant	General Description
Federal Pell Grant	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.
Federal Supplemental Educational Opportunity Grant (FSEOG)	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.
Teacher Education Assistance for College and Higher Education (TEACH) Grant	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: 1.usa.gov/1n7lCuE
Federal Work-Study (FWS)	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 or contact your postsecondary institution's financial aid office.

Federal Loan Programs:

Loans	General Description
Federal Perkins Loan	Available for undergraduate and graduate students with exceptional financial need. Not all schools participate in this program so be sure to check with the school's financial aid office to verify participation.
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 and have a good credit history 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 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.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 based financial aid.

The screenshot shows the homepage of the Office of Student Financial Assistance. At the top, a blue banner reads "Office of Student Financial Assistance". Below this, the text "Florida Department of Education" is displayed. On the left, a vertical navigation menu contains 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". The main content area features a "Welcome to" message with the OSFA logo (a map of Florida with "OSFA" and "Office of Student Financial Assistance" text) and the "myFlorida" logo. To the right is a photo of five graduates in caps and gowns. Below the photo are two blue buttons labeled "Mission Statement" and "Commissioner". At the bottom of the page, a "Privacy Statement" link is visible.



1 | Apply

- www.FloridaStudentFinancialAid.org
- Select State Grants, Scholarships & Applications
- From Applicant Quick Links select Student Application
- Pay attention to individual program application deadlines

2 | 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

PLEASE NOTE:

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

Legislative updates effective July 1 will be featured prominently at www.FloridaStudentFinancialAid.org.

Choose the *State Grants and Scholarships* tab to view:

- Latest legislative information
- Fact Sheets for each grant and scholarship
- Bright Futures Student Handbook, which is divided into three detailed chapters for your convenience:
 1. Initial Eligibility Requirements
 2. Information to Know Now That You Are Eligible
 3. Renewing Your Award

State Scholarship and Grant Programs

State Scholarship and Grant Programs	General Description
<p>Florida Bright Futures Scholarship Program</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 after October 1 and PRIOR TO August 31. However, it is recommended you complete the application prior to high school graduation.</p>
<p>Benacquisto Scholarship</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"> • Must enroll full-time in a baccalaureate program. • Initially enroll during the fall academic term following high school graduation. <p>No application is required.</p>
<p>José Martí Scholarship Challenge Grant Fund</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 and required documentation by April 1. 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>Rosewood Family Scholarship Program</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 error-free on or before May 15.</p>
<p>Scholarships for Children and Spouses of Deceased or Disabled Veterans</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>Mary McLeod Bethune Scholarship Program</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"> • Bethune-Cookman University • Edward Waters College • Florida Agricultural and Mechanical University • Florida Memorial University

State Scholarship and Grant Programs

Student Scholarship and Grant Programs	General Description
Florida Student Assistance Grant Program (FSAG)	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.
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, Florida Resident Access Grant Program (FRAG)	Provides tuition assistance to full-time Florida undergraduate students who attend an eligible private, non-profit Florida college or university.
Access to Better Learning and Education Grant Program (ABLE)	Provides tuition assistance to full-time Florida undergraduate students enrolled in degree programs at eligible private Florida colleges or universities.
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.

State Scholarship and Grant Programs

State Scholarship and Grant Programs	General Description
Minority Teacher Education Scholarship Program (MTES)	<p>Provides funding for African-American, Hispanic-American, Asian-American, and Native American students who have earned 60 credit hours or an Associate of Arts degree; not exceeding 18 hours of upper division courses; and newly admitted to a teacher education program at eligible participating postsecondary institutions. Applications are available at www.FFMT.org.</p> <p>Deadlines:</p> <p>July 1 for fall semester funding November 1 for spring semester funding</p>
Florida Work Experience Program	<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>



SEARCHING FOR SCHOLARSHIPS

Federal:

StudentAid.ed.gov
NationalService.gov

HHS.gov
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
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

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/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
- www.MappingYourFuture.org
- www.Going2College.org

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 1-888-827-2004 or email OSFA@fldoe.org to discuss your questions in further detail.



FLORIDA DEPARTMENT OF
EDUCATION
fldoe.org

www.FloridaStudentFinancialAid.org

www.NavigatingYourFuture.org

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your SMART phone to
access our site.



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