

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 resources 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.gov website interface. At the top left, it says "Federal Student Aid" with the U.S. Department of Education logo and "FAFSA.gov". At the top right, there are links for "English" and "Español", and a search bar labeled "Search FAFSA Help". The main heading is "Need money for college?". Below this, it says "Complete the FAFSA® (Free Application for Federal Student Aid) form to apply for financial aid for college, career school, or graduate school." There are two main sections: "NEW TO FAFSA.GOV?" with a "START HERE" button and "RETURNING USER?" with a "LOG IN" button. The returning user section lists three options: "Make a correction", "Add a school", and "View your Student Aid Report (SAR)". At the bottom, a small notice states: "Due to scheduled site maintenance, FAFSA on the Web will be unavailable every Sunday from 3 a.m. to 11 a.m. (Eastern Time). We apologize for any inconvenience this may cause."

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 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 FAFSA Help Line at 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), program length, 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 provided grants of up to \$4,000 a year to students who are completing, or plan to complete, course work need to begin a career in teaching. Certain restrictions apply. To learn more, visit: www.studentaid.ed.gov/sa/types/grants-scholarships/teach
Federal Work-Study (FWS)	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.ed.gov 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 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 who have a good 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.FloridaStudentFinancialAids.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.



Office of Student Financial Assistance

Florida Student Scholarship Grant Programs

Login ▾



First-Time Applicants

Students must submit a completed Florida Financial Aid Application (FFAA) to OSFA for programs denoted by an asterisk (*). In order to apply for State Scholarship & Grant Programs, a student must first [Create a Student Account](#). 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 planning to attend is eligible to disburse state aid.

State Scholarship and Grant Programs

[Access to Better Learning and Education Grant](#)

[Benacquisto Scholarship Program \(FAQ\)](#)

[Bright Futures Scholarship*](#)

[Effective Access to Student Education](#)

[First Generation Matching Grant](#)

[Florida Farmworker Student Scholarship](#)

[Florida Student Assistance Grant
- Career Education](#)

[Florida Work Experience Program](#)

[José Martí Scholarship Challenge Grant*](#)

[Mary McLeod Bethune Scholarship](#)

[Minority Teacher Education Scholarship](#)

[Rosewood Family Scholarship*](#)

[Scholarships for Children and Spouses of Deceased or Disabled Veterans* \(Award Amounts\)](#)

APPLICATIONS

[Florida Financial Aid Application \(FFAA\)](#) - 2018-2019
[Reinstatement/Restoration Application](#) - 2018-2019
[Free Application for Federal Student Aid \(FAFSA\)](#)

REPORTS

[Annual Report to the Commissioner - \(Archives\)](#)
[End-of-Year Reports - \(Archives\)](#)
[Bright Futures Statistical Reports](#)

RESOURCES

[Federal Student Aid](#)
[Financial Aid Terms and Definitions](#)
[Money for College Brochure](#)
[Navigating Your Financial Future](#)
[State Scholarship and Grant Calendar](#)

STATUTES AND RULES

[Florida Statutes](#)
[State Board of Education Rules](#)
[Legislative Changes](#)
[Postsecondary Compliance Audits](#)
[Postsecondary Eligibility Requirements](#)



1 | Apply

- www.FloridaStudentFinancialAidsg.org
- Select Create a Student Account
- Complete the Florida Financial Aid Application
- Pay attention to individual program application deadlines

2 | Follow Up

- Check your student account often for updates and award status
- Login
- 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:

- Latest legislative information effective July 1
- Fact Sheets for each grant and scholarship
- Under the Bright Futures Scholarship link you may access 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>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 to reward Florida and out-of-state high school graduates who receive the National Merit® Scholar recognition.</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. However, it is recommended you complete the application prior to high school graduation.</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. Additional documentation and 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 <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>

State Scholarship and Grant Programs

Student Scholarship and Grant Programs	General Description
<p>Florida Student Assistance Grant Program (FSAG)</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>Florida Public Postsecondary Career Education Student Assistance Grant Program</p>	<p>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.</p>
<p>William L. Boyd, IV, Effective Access to Student Education Grant Program</p>	<p>Provides tuition assistance to full-time Florida undergraduate students who attend an eligible private, non-profit Florida college or university.</p>
<p>Access to Better Learning and Education Grant Program (ABLE)</p>	<p>Provides tuition assistance to full-time Florida undergraduate students enrolled in degree programs at eligible private Florida colleges or universities.</p>
<p>First Generation Matching Grant Program</p>	<p>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.</p>

Deadline: Apply after October 1 and prior to August 31. However, it is recommended you complete the application prior to high school graduation.

State Scholarship and Grant Programs

State Scholarship and Grant Programs	General Description
<p>Minority Teacher Education Scholarship Program (MTES)</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 www.FFMT.org.</p> <p>Deadlines:</p> <p>July 1 for fall semester funding November 1 for spring semester funding</p>
<p>Florida Work Experience Program (FWEP)</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>Florida Farmworker Student Scholarship Program (FFSS)</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 after October 1 and prior to August 31. However, it is recommended you complete the application prior to high school graduation.</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.

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
- www.MappingYourFuture.org
- www.Going2College.org
- www.studentloans.gov

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.



FLORIDA DEPARTMENT OF
EDUCATION
fldoe.org

www.FloridaStudentFinancialAidsg.org

www.NavigatingYourFuture.org



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