2018-19
FINANCIAL AID SEMINAR

Brooke Pair
Pinellas County Public Schools
School Counselor-Financial Aid
727-588-6013
pairb@pcsb.org
Where to Find Financial Aid Resources

- District Financial Aid Website - [www.pcsb.org/financialaid](http://www.pcsb.org/financialaid)
  - Scholarship Opportunities
  - Bright Futures information
  - Pinellas Education Foundation
  - FAFSA
  - Scholarship Search Engines
Financial Aid & Scholarships

Pinellas eCounselor - NEW resource for students!
- Check out Pinellas County School's newest resource for families and students to get answers to your questions after school hours.

Listing of current scholarships that are available
- Scholarship Opportunities - Updated 8/30/2018
- Search for scholarships with the U.S. Department of Labor's free scholarship search tool

General information regarding the Bright Futures Scholarship Program
- Florida Bright Futures website
- Bright Futures Community Service Component and Requirements for Pinellas Students
- Review your Bright Futures evaluation at FloridaShines
  - Click on Pay for College under the Go to College link, then click on the link under Bright Futures Scholarships.

State of Florida Grant and Scholarship Programs administered by the Office of Student Financial Assistance
- State of Florida Grant and Scholarship Programs

Pinellas Education Foundation
- Pinellas Education Foundation Website
- Traditional High School Senior Scholarships

Link to the Free Application for Federal Student Aid
- FAFSA

Links to Financial Aid Seminars, FASFA Nights, Talented 20 and more
- Financial Aid Events Information & Additional Links
- Financial Aid Presentation
Pinellas Education Foundation
www.pinellaseducation.org

- Traditional High School Senior Scholarships
  - More than 100 different college scholarships to more than 250 high school seniors throughout Pinellas County
  - Scholarship criteria varies from music & drama to science & math and even sports
  - On line application that includes a required essay
  - Opened September 17, 2018; deadline: January 17, 2019

- Check website for additional scholarships such as Take Stock in Children & Walker’s Rising Stars.
Where to Find Scholarships

- **Colleges/Universities** - most common type
  - Check their websites to find out details of how/when to apply

- **Outside Scholarships** - given by organizations that aren’t part of the college or federal government
  - *Local Scholarships* - might be sponsored by local religious organization, local branches of organizations (Rotary Club), parents’ employers, your employer
  - *State Scholarships* - most states have scholarships and they are usually limited to in-state colleges (Bright Futures)
  - *National Scholarships* - open to students across the country so more competitive (Gates Millennium Scholars, Coca-Cola Scholars)
Websites to Check for Scholarships

- Internet Searches
  - www.FASTWEB.com
  - www.mycollegedollars.com
  - www.bigfuture.collegeboard.org/scholarship-search
  - www.Scholarships.com
  - www.Scholarshipexperts.com
Florida State Scholarships & Grants

- Access to Better Living and Education Grant
- Benacquisto Scholarship Program
- 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
- Jose’ Marti Scholarship Challenge Grant *
- Mary McLeod Bethune Scholarship
- Minority Teacher Education Scholarship
- Rosewood Family Scholarship *
- Scholarships for Children & Spouses of Deceased or Disabled Veterans *

* Requires the completion of the FFAA (Florida Financial Aid Application)
FLORIDA BRIGHT FUTURES PROGRAM

Awarded to every student in the state of Florida who meets the eligibility requirements.

APPLICATION OPENS ON OCT. 1st

www.floridastudentfinancialaid.org
General Requirements

1. Be a Florida resident and a U.S. citizen or eligible non-citizen, as determined by the student's postsecondary institution.

2. Complete the Florida Financial Aid Application (FFAA) no later than August 31 after high school graduation.

3. Earn a standard Florida high school diploma or its equivalent from a Florida public high school or a registered Florida Department of Education private high school.

4. Not have been found guilty of, or pled nolo contendere to, a felony charge, unless the student has been granted clemency by the Governor and Cabinet sitting as the Executive Office of Clemency.

5. Be accepted by, enroll in a degree or certificate program, and be funded at an eligible Florida public or independent postsecondary institution within 2 years from the student’s year of high school graduation.

6. Be enrolled for at least 6 non-remedial semester credit hours (or the equivalent in quarter or clock hours) per term.
Florida Academic and Medallion Scholars Award- Coursework

- Must meet the following criteria to be eligible for these awards (continued):
  - Complete the required high school coursework:
    - 16 High School Course Credits
    - 4- English
    - 4- Mathematics (at or above the Algebra I level)
    - 3- Natural Sciences (two must have substantial lab)
    - 3- Social Science
    - 2- World Language (sequential, in same language)

Note: These requirements are subject to change with each legislative session.
Florida Academic and Medallion Scholars Award- **Coursework**

- **High School Courses**
  - Align with required coursework for SUS admission requirements.
  - World Language can be met by demonstrating proficiencies based on scores on Credit-by-Exam Equivalencies.

*Note: These requirements are subject to change with each legislative session.*
Florida Academic and Medallion Scholars Award - **Grade Point Average**

- Must meet the following criteria to be eligible for these awards (continued):
  
  - *Achieve the required minimum high school grade point average (GPA).*
  
  - **High School Weighted GPA**
    - 3.50 - Florida Academic Scholars
    - 3.00 - Florida Medallion Scholars

  - *Unrounded weighted GPA in the 16 college-prep courses*

  - *AP, Pre-IB, IB, Honors, Pre-AICE, AICE and academic Dual Enrollment are weighted .25 per semester*
Florida Academic and Medallion Scholars Award - College Entrance Exams

- Must meet the following criteria to be eligible for these awards (continued):

- Achieve the required minimum score on either the ACT or SAT college entrance exam

- College Entrance Exams (ACT/SAT)
  - ACT: 29 or SAT: 1290 - Florida Academic Scholars
  - ACT: 26 or SAT: 1170 - Florida Medallion Scholars

- OFSA does NOT use the writing section score from either test.
Florida Academic and Medallion Scholars Award - College Entrance Exams

- **ACT**-composite is the average of the 4 subject areas: English, Math, Reading & Science. Composite scored will be rounded up to next whole number.

- **SAT** composite score is the sum of Critical Reading & Math sections.

- Exams may be taken through June 30 of the student’s graduation year (or January 31 for mid-year graduates).

*Note: These requirements are subject to change with each legislative session.*
Florida Academic and Medallion Scholars Award - Community Service Hours

Must meet the following criteria to be eligible for these awards:

- Community Service Hours
  - 100 hours - Florida Academic Scholars
  - 75 hours - Florida Medallion Scholars

Note: These requirements are subject to change with each legislative session.
Other ways to qualify for the Academic & Medallion

  - 100 hrs. community service – FAS
  - 75 hrs. community service – FMS

- AICE or IB Curriculum
  - 29 ACT or 1290 SAT & 100 hrs. community service – FAS
  - 26 ACT or 1170 SAT & 75 hrs. community service – FMS

*Note: These requirements are subject to change with each legislative session.*
Florida Gold Seal Vocational Scholars Award

Must meet the following criteria to be eligible for GSV

- Graduate from high school with a Standard Diploma.
- Achieve the required weighted minimum 3.0 GPA in the non-elective high school courses.
- Take at least 3 full credits in a single Career & Technical program.
- Achieve the required minimum 3.5 unweighted GPA in the career education courses.

Note: These requirements are subject to change with each legislative session.
Florida Gold Seal Vocational Scholars Award

- Achieve the required minimum score on the ACT, SAT or Florida Postsecondary Education Readiness Test (P.E.R.T.)

  ■ ACT: English- 17, Reading- 19 Math- 19
      OR
  ■ SAT:* Reading test-24, Writing & Language test- 25, Math test- 24
      OR
  ■ PERT: Reading- 106, Writing- 103, Math- 114

- Complete 30 service hours. (Must be completed by graduation and approved by the school district).

* 3/1/2016 & thereafter

Note: These requirements are subject to change with each legislative session.
Gold Seal CAPE Scholars

- CAPE- Career and Professional Education
- New for the 2016-17 school year
- Meet the General Requirements for Bright Futures;
- Earn a minimum of 5 postsecondary credit hours through CAPE industry certifications which articulate for college credit
- Complete 30 service hours.

*Note: These requirements are subject to change with each legislative session.*
Additional Information

- Two years from graduation to begin using the award unless an active military
- FAS, FMS, and FGSV are all renewable scholarships
- Renewal is based upon GPA and earned hours requirements:
  - FAS- 3.0
  - FMS- 2.75
  - GSV- 2.75

*Note: These requirements are subject to change with each legislative session.*
How To Find Out Your Award Level Status

- High school guidance counselors provide 12th graders with a printed copy of their evaluation in the fall.
- All students can check their evaluation on Florida Virtual Campus (www.floridashines.org)

–SEE HANDOUT
Award Amounts for the 2018-2019 School Year

Award Amounts

Florida Academic Scholars (FAS) will receive an award to cover 100% of tuition and applicable fees and $300 for both fall and spring semesters for additional educational expenses. Students attending a public institution will have tuition and applicable fees covered. Students attending a nonpublic institution will receive a comparable amount as noted in the Private Award Chart. FAS students can receive an award during the summer sessions to cover tuition and applicable fees, beginning with the 2018 summer term.

Florida Medallion Scholars (FMS) will receive an award to cover 75% of tuition and applicable fees. Students attending a public institution will have tuition and applicable fees covered. Students attending a nonpublic institution will receive a comparable amount as noted in the Private Award Chart. FMS students can receive an award during the summer sessions to cover tuition and applicable fees, beginning with the 2019 summer term.

The applicable fees for both FAS and FMS include activity and service fee, health fee, athletic fee, financial aid fee, capital improvement fee, campus access/transportation fee, technology fee and tuition differential fee.

Other award recipients will receive a fixed cost per credit hour based on award level, institution type, and credit type as outlined in the table below.

<table>
<thead>
<tr>
<th>2018-19 Bright Futures Scholarship</th>
<th>Per Hour Award Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Credit Hour Award</td>
</tr>
<tr>
<td></td>
<td>Semester</td>
</tr>
<tr>
<td>Gold Seal Vocational Scholars (GSV) &amp; Gold Seal CAPE Scholars (GSC)</td>
<td></td>
</tr>
<tr>
<td>Career Certificate Program (PSAV)</td>
<td>$39</td>
</tr>
<tr>
<td>Applied Technology Diploma Program (ATD)</td>
<td>$39</td>
</tr>
<tr>
<td>Technical Degree Education Program (AS, AAS, CCC)</td>
<td>$48</td>
</tr>
<tr>
<td>Bachelors of Science (BS)*</td>
<td>$48</td>
</tr>
<tr>
<td>Bachelors of Applied Science (BAS)*</td>
<td></td>
</tr>
</tbody>
</table>

* GSC recipients who earn a qualifying A.S. or A.A.S degree may receive an award toward a qualifying B.S. or B.A.S. degree.
Florida Legislative Changes

- Legislative changes happen during the summer so be sure to check to see if there have been any changes to Bright Futures! This includes the award amounts for the following school year.
What is Financial Aid?

- Monies received from federal, state, institutional or private resources
  - Monies are also categorized as:
    - Gift aid
    - Self-help
    - Need-based
    - Merit-based
  - Can cover direct or indirect costs
    - Direct costs- tuition and fees
    - Indirect costs- books, food, transportation, housing, computer
Free Application for Federal Student Aid (FAFSA)

- Federal government is largest source of student aid; FAFSA distributed and processed by the U.S. Department of Education
  - Manual or electronic options
- Now use PRIOR PRIOR tax information (for the 2019-18 FAFSA, this means the 2017 tax data)
- 2019-20 FAFSA opens October 1
- Must be completed ANNUALLY (per academic year) to be evaluated for financial aid
https://fafsa.ed.gov
Help with Completing the FAFSA

- Check with your high school to see if they will be offering any FAFSA events
- Financial Aid Department of the college you will be attending or local colleges will provide assistance even if you aren’t going there for college
- There are resources on the FAFSA website as well to assist (Help & Hints, chat feature, Help button, 1-800-4-FED-AID)
College Costs

- COA=Cost of Attendance varies from:
  - Institution to institution
  - In State vs. out of state
  - On campus vs. off campus

- COA= Direct Costs + Indirect Costs

- Net Price Calculator
  - Requirement for every institution
  - Find on their website to see how much it will likely cost to attend after subtracting scholarships, grants, etc.
Sample of College Direct Costs (Tuition & Fees only)

- Public 2-year college (in-state) - $3,440
- Public 4-year college (in-state) - $9,410
- Public 4-year college (out of state) - $23,890
- Private 4-year college - $32,410
Information needed to complete the FAFSA:

- **Social Security Number (SSN)**
  - Eligible non-citizens need to have their Alien Registration Number.

- **Federal Tax Return Information**
  - If you have not yet filed, still submit your FAFSA but you must provide estimated income and tax information

- **Documentation of Earned Income**
  - W2s, pay stubs, etc.

- **Documentation of Untaxed Income**
  - Disability, workman’s compensation, bills paid on your behalf, etc.

- **Asset Information**
  - Savings, investments, business, farm, etc.

- All of the above will also be needed for the following:
  - Student
  - Parents (if dependent) includes *biological, step, and adoptive*
  - Spouse (if married)
Getting an FSA ID/Password

- Both student and parent will need their own FSA ID and Password
- Used to sign the FAFSA and utilize the IRS Data Retrieval Tool
- Electronically signing the form greatly expedites the process
- If parents already have an FSA ID/Password for their own FAFSA or another child, they will use the same one
- A separate email is connected with each ID so parent and student CANNOT use the same email.

See handout for specific instructions on creating a FSA ID & password
Independent vs Dependent Students

- The FAFSA includes a set of questions that students must answer to determine their dependency status and whether the parent’s information must be included.
  - If determined to be independent, documentation may be required to confirm the answers to these questions.
  - Students can request a dependency override from the financial aid office at their college for special circumstances.
    - Not applicable to parents who are unwilling to assist OR for students living on their own by choice.
Who is considered a parent and who completes the FAFSA?

- A legal parent includes a biological or adoptive parent, or a person that the state has determined to be your parent.

- Grandparents, foster parents, legal guardians, older brothers or sisters, widowed stepparents, and aunts and uncles are not considered parents unless they have legally adopted you.

- If your parents are divorced or separated and don’t live together, answer the questions about the parent with whom you lived more during the past 12 months.

- If you have a stepparent who is married to the legal parent whose information you’re reporting, you must provide information about that stepparent as well.

- See handout for additional information.
The IRS DRT provides tax data that automatically fills in information for part of the FAFSA form.

Will save you time and steps on the FAFSA because financial information will be pre-filled.

If you use the tool, you will reduce the likelihood of being selected for Verification.

Cannot use the DRT under some circumstances:
  - *i.e., if you filed married filing separately*
Types of Federal Student Aid

- Grants
  - Federal Pell Grant
  - Federal Supplemental Educational Opportunity Grant (FSEOG)
  - Teacher Education Assistance for College & High Education Grant (TEACH)
  - Iraq & Afghanistan Service Grant Federal Work Study

- Loans
  - Direct Subsidized Loans
  - Direct Unsubsidized Loans
  - Direct PLUS Loan
  - Federal Perkins Loan
Student Aid Report

- Provides basic information about federal student aid eligibility
- Received (after you submit the FAFSA) via email within 3-5 days if you provided an email address
  - Received via mail within 7-10 days if you did not provide an email address
- Correct errors, if needed
- Will contain an expected family contribution (EFC)
  - Assists institutions in the financial aid award packaging process
- COA-EFC=Financial need
Financial Aid Deadlines

■ The state of Florida has a priority FAFSA deadline of May 15th for their need-based program

■ Check with the colleges you are interested in for their specific deadlines
  - Will vary by school and are usually much earlier than the state deadline
  - Example: USF has a FAFSA priority deadline of January 1, 2019
Additional Information/Special Circumstances

- Contact institution to determine award disbursement process
- Contact institution for special circumstances or professional judgment needs
- Contact institution to determine what other types of aid applications are available
- Confirmation page offers the option for the parent information on the FAFSA form to be transferred automatically into another student’s application