2019-20 Financial Aid Seminar

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• Pinellas County Public Schools
• School Counselor-Financial Aid
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Where to Find Financial Aid Resources

- District Financial Aid Website -
  - www.pcsb.org/financialaid
- Scholarship Opportunities
- Bright Futures information
- Pinellas Education Foundation
- FAFSA
- Scholarship Search Engines
Financial Aid and Scholarships

Financial Aid & Scholarships

Scholarship Opportunities for the Class of 2020
The College Board's NEW Opportunity Scholarships program provides scholarship opportunities for completing steps to get ready for college. Watch the video below for more info.

Pinellas eCounselor: NEW resource for students!
- Check out Pinellas County Schools' 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 5/14/2019
- 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 PinellasParents

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 2018-19 Financial Aid Seminars and New Prospective
- Financial Aid Presentation, UPDATED for 2018-19
• 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
  • Available: September 30th Deadline: **January 15, 2020**
• Check website for additional scholarships such as Take Stock in Children & Walker’s Rising Stars.
College Board Opportunity Scholarships

- Open to ALL students, regardless of GPA, test scores & family income
- Simplifies the college planning process
- Rewarded for taking action/steps that will help you plan & prepare for college
- No application or essay
- Open to the class of 2020
  - Will be available to class of 2021 in 2020
- [www.cb.org/opportunity](http://www.cb.org/opportunity)
The College Board Opportunity Scholarships recognize students who take six key actions to prepare for college.

1. **Build Your College List**
   Get started by exploring colleges you’re interested in with BigFuture™.
   *$500 (600 scholarships)*

2. **Practice for the SAT®**
   Get ready for test day with Official SAT Practice on Khan Academy®.
   *$1,000 (1,500 scholarships)*

3. **Improve Your Score**
   Show how practice pays off by improving your SAT score.
   *$2,000 (150 scholarships)*

4. **Strengthen Your College List**
   Make sure your college list has a mix of academic safety, fit, and reach schools.
   *$500 (400 scholarships)*

5. **Complete the FAFSA**
   Fill out the free government form to apply for financial aid.
   *$1,000 (800 scholarships)*

6. **Apply to Colleges**
   Apply to the schools you want to attend.
   *$1,000 (500 scholarships)*

Complete all six key actions to be eligible for the **Complete Your Journey Scholarship**

*$40,000 (25 scholarships)*
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 organizations, 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
  - raise.me
Florida State Scholarships & Grants

- 13 scholarships & grants are available
- [http://www.floridastudentfinancialaid.org/](http://www.floridastudentfinancialaid.org/)
- Select State Grants, Scholarships & Applications to view:
  - Fact Sheets for each grant & scholarship
  - Latest legislative information
  - Bright Futures Student Handbook
  - 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

GO TO:

http://www.floridastudentfinancialaid.org/
select State Grants, Scholarships & Applications
General Requirements for Bright Futures

- Be a Florida resident and a U.S. citizen or eligible noncitizen, as determined by the student's postsecondary institution.
- Complete the FFAA no later than August 31 after high school graduation.
- Earn a standard Florida high school diploma, or its equivalent.
- Not have been found guilty of, or pled nolo contendere to, a felony charge.
- Be accepted by, and enroll in a degree or certificate program at, an eligible Florida public or independent postsecondary institution.
- Be enrolled for at least six non-remedial semester credit hours (or the equivalent in quarter or clock hours) per term.
- If not funded in the academic year immediately following high school graduation, apply within five years of high school graduation to have your award reinstated.
Florida Academic and Medallion Scholarships Initial Eligibility Requirements

- Complete the required high school coursework;
- Achieve the required minimum high school grade point average (GPA);
- Achieve the required minimum score on either the ACT® or SAT® college entrance exam; and
- Complete the required number of service hours.
Florida Academic and Medallion Scholarships

Coursework

- 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
  - 3 - Social Science
  - 2 - World Language

- Required coursework aligns with the State University System admissions requirements
Florida Academic and Medallion Scholarships

Grade Point Average

- Achieve the required minimum high school grade point average (GPA).
  - High School Weighted GPA
    - 3.50 - FAS
    - 3.00 - FMS
  - 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 Scholarships

College Entrance Exams

- FAS
  - 2019-20 Graduates: 29 ACT or 1290 SAT
  - 2020-21 Graduates: 29 ACT or 1330 SAT

- FMS
  - 2019-20 Graduates: 26 ACT or 1170 SAT
  - 2020-21 Graduates: 25 ACT or 1210 SAT
Florida Academic and Medallion Scholarships
College Entrance Exams

• The ACT® composite score is the average across the four subject area sections: English, Math, Reading, and Science.

• The SAT® combined score is the sum of Reading (Critical Reading or Evidence-Based Reading and Writing) and Math.

• The ACT®/SAT® exams may be taken an unlimited number of times through June 30 of the student’s graduation year (or through January 31 for mid-year graduates).

• Students will be evaluated based on official test scores from the FDOE repository.
Florida Academic and Medallion Scholarships

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
Other ways to qualify for the Academic & Medallion

<table>
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Florida Gold Seal Vocational Scholarship (GSV) Initial Eligibility Requirements

1. Achieve the required weighted 3.0 GPA in the non-elective high school courses,

2. Take at least 3 full credits in a single Career and Technical Education program,

3. Achieve the required minimum 3.5 unweighted GPA in the career education courses,

4. Complete 30 service hours, and

5. Achieve the required minimum scores on one of the college entrance exams outlined on next slide
Florida Gold Seal Vocational Scholarship College Entrance Exams

- **ACT:**
  - Reading- 19
  - English- 17
  - Math- 19
  
  OR

- **SAT:**
  - Reading test-24
  - Writing & Language test- 25
  - Math test- 24
  
  OR

- **PERT:**
  - Reading- 106
  - Writing- 103
  - Math- 114
Florida Gold Seal Vocational Scholarship

• Scholarship Restrictions:
  • GSV may only be used at postsecondary institutions that offer an applied technology diploma, technical degree education program (associate in applied science or associate in science), or a career certificate program.
Florida Gold Seal CAPE Scholarship (GSC) Initial Eligibility Requirements

1. Earn a minimum of 5 postsecondary credit hours through CAPE industry certifications that articulate for college credit, and

2. Complete at least 30 service hours
Scholarship Restrictions:

- Until a student has earned an eligible associate degree, Gold Seal CAPE (GSC) scholarships may only be used at postsecondary institutions that offer an applied technology diploma, technical degree education program (associate in applied science or associate in science), or a career certificate program.

- Upon completion of an eligible associate degree program, a GSC Scholar may also receive an award for a maximum of 60 credit hours toward an eligible baccalaureate degree.
Community Service Process in Pinellas County

- Students determine where they want to complete their community service and complete a Bright Futures Community Service Proposal form.
- Turn in the proposal to the high school community service designee for review and to determine if it is acceptable.
- If acceptable, complete the Bright Futures Log & Reflection form to track hours. This is turned in at the high school upon completion.
- Students must complete and have approved a proposal for each agency they wish to volunteer and maintain separate log forms.
- Each community service project must have a social issue that is being addressed.
What hours cannot be counted in PCS?

1. Court mandated community service.
2. Students benefited financially or materially for the community service work.
3. All forms of duty within the family.
4. Any activity which can be interpreted primarily as proselytizing or religious devotion.
5. An activity where there is no leader or responsible adult on site to evaluate and confirm student performance.
6. Donations, such as Locks of Love or giving blood.
7. Students may not receive academic credit for service work performed.
8. An activity performed by a student prior to becoming a high school student or after the student's graduation date.
9. Participation on a sports team or a performance of any kind.
Additional Information Regarding Bright Futures Scholarships

- Eligibility requirements are subject to change with each legislative session
- Renewal Requirements
  - Students must earn the number of credit hours based on the student’s enrollment type per term, and
  - The renewal cumulative GPA requirements
    - FAS- 3.0
    - FMS, GSV, GSC-2.75
- Student is responsible for tracking application and award status online, and ensuring that funding for an academic year is accurate by contacting their institution’s financial aid office.
- Eligible students have 5 years after high school graduation to reinstate their award but must complete FFAA by August 31st after high school graduation
How To Find Out Your Award Level Status

High school guidance counselors provide 12th graders with a printed copy of their evaluation in second semester.

All students can check their evaluation on Florida Shines (www.floridashines.org)
Award Amounts for the 2019-20 School Year

- **FAS**: 100% tuition & fees plus $300 for both fall & spring semesters at a public institution
  - Non-public institution will receive a comparable amount

- **FMS**: 75% of tuition & fees at a public institution
  - Non-public institution will receive a comparable amount

- **GSV & GCS**: receive a fixed cost per credit hour based on award level, institution type & credit type
  - $39-$48 per semester credit hour range
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
- Now use PRIOR PRIOR tax information (for the 2020-21 FAFSA, this means the 2018 tax data)
- 2020-21 FAFSA opens October 1
- Must be completed **ANNUALLY** (per academic year) to be evaluated for financial aid
https://fafsa.gov
Help with Completing the FAFSA

- FAFSA Completion Events are being held throughout the district during the fall beginning in October.
- 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.
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

- Student and parent will need own FSA ID and Password
- Need to sign FAFSA and utilize the IRS Data Retrieval Tool
- 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
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.
IRS Data Retrieval Tool

- 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

• Check with the colleges you are interested for their specific deadlines
  • Will vary by school
    • Example: USF has a FAFSA priority deadline of January 1 and UF is December 15
  • Best to apply as soon as possible!
Additional Information/Special Circumstances

• Contact institution:
  • award disbursement process
  • special circumstances or professional judgment needs
  • 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
• Questions?
• Online Attendance
• Feedback