

Finding Money for College or Career School

Basics of Financial Aid and the FAFSA® Process

We will talk about:

- Scholarships from other sources
- Institutional aid
- State student aid
- Federal student aid

We will answer:

- What is financial aid?
- Who can get it?
- How much can I get?
- How do I apply?
- What happens next?
- Where can I get more info?

What is financial aid?

- Money to pay for college or career school
 - Grants
 - Work-study
 - Loans
 - Scholarships

Info about types of aid: [StudentAid.gov/types](https://studentaid.gov/types)

Where can I find Information about financial aid?

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



www.pcsb.org/financialaid

Financial Aid and Scholarships

› [Financial Aid and Scholarships](#)

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Financial Aid & Scholarships

Listing of current scholarships that are available

- [Scholarship Opportunities -Updated 9/18/2015](#)
- 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](#)
- [Presentations from 2014-15 Financial Aid Seminars](#)

For additional information, contact:

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Administrative Building

Scholarship Resources

- Pinellas Education Foundation Traditional Senior Scholarship offers over a 100 scholarships exclusively for Pinellas county students. 1 application to apply for all!
- FASTWEB.COM
- MYSCHOLLY.COM
- Financial Aid page on PCSB (www.pcsb.org/financialaid)
- Financial Aid Seminars/Presentations
- Institutional Aid from the colleges/technical schools that you plan to attend
 - Processes vary so check the websites to find out process, deadlines, etc.

State Financial Aid

Access to Better Learning and Education (ABLE) Grant

Benacquisto Scholarship Program

Frequently Asked Questions (FAQ)

Bright Futures Scholarship*

First Generation Matching Grant

Florida Resident Access Grant (FRAG)

Florida Student Assistance Grant (FSAG)

Florida Public Postsecondary Career Education Student Assistance Grant

Florida Work Experience Program

José Martí Scholarship Challenge Grant*

Mary McLeod Bethune Scholarship

Minority Teacher Education Scholarship *(Florida Fund for Minority Teachers, Inc.)*

Rosewood Family Scholarship*

Scholarships for Children and Spouses of Deceased or Disabled Veterans*

Award Amounts

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



Bright Futures

Students may receive funding for **ONE (highest level eligible)** of the Bright Futures Scholarship awards:

- Florida Academic Scholars (FAS)
- Florida Medallion Scholars (FMS)
- Florida Gold Seal Vocational Scholars (GSV)
- Florida Gold Seal CAPE Scholars (GSC)

General Requirements

1. Be a Florida resident and a U.S. citizen or eligible non-citizen
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
4. Not have been found guilty of, or pled nolo contendere to, a felony charge.
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 a least 6 non-remedial semester credit hours (or the equivalent in quarter or clock hours) per term.
7. If not funded in the academic year immediately following high school graduation, apply within two years of high school graduation to have your award reinstated.

Florida Academic and Medallion Scholars Award- 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 (*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- **Grade Point Average**

- 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

FAS and FMS- College Entrance Exams

- 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

Bright Futures super scores!

Florida Academic and Medallion Scholars Award- Community Service Hours

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

Must complete the community service requirement by graduation.

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

Florida Gold Seal Vocational Scholars Award

- 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).

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.

Community Service Process in PCS

- Students need to complete (and have approved) the Bright Futures Community Service Proposal form.
- Once approved, students will be given a Bright Futures Log form that they will use to track their hours and reflect on their experience.
- Students can do community service at multiple locations but need to have an approved proposal and log form for each location.
- A list of “potential” agencies can be found on the website, www.pcsb.org/financialaid
 - Click on the Bright Futures Community Service link

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.



Viewing Your Bright Futures Evaluation

- High School students can monitor their Bright Futures status at www.floridashines.org
- Click on Go to College Link
 - Then on Pay for College Link
 - CHECK NOW button under Bright Futures
 - » Enter your school district, last name and ID number
 - ID is either your SSN followed by X or your local 10 digit ID that begins with 52.



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 2019-20 FAFSA, this means the 2017 tax data)
- FAFSA opens October 1 of each year and students apply during their senior (last) year of high school
- Must be completed **ANNUALLY** (per academic year) to be evaluated for financial aid



Types of Federal Student Aid

- Grants
 - Financial aid, often based on financial need, that does not need to be repaid (unless, for example, you withdraw from school and owe a refund).
- Federal Work Study
 - A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses
- Direct Loans
 - A federal student loan that eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans are types of Direct Loans.

How do I apply for federal student aid?

1. Create a username and password called the FSA ID.
 - Learn about the FSA ID and find the link to create one at StudentAid.gov/fsaid.
 - You and your parent must each create your own FSA ID; you can't share one.
 - If you provide an email address when creating your FSA ID, it must be a unique email address (can't provide same email address for more than one person's FSA ID).
 - Don't tell anyone your FSA ID!

Who can get federal student aid?

- U.S. citizen/national or eligible noncitizen
- High school diploma or equivalent
- Eligible degree/certificate program in college/career school
- Student has valid Social Security number
- Males registered for Selective Service
- Satisfactory academic progress in college/career school

Info about eligibility: [StudentAid.gov/eligibility](https://studentaid.gov/eligibility)

Important FAFSA Info

- Monitor priority deadlines
 - State and institutional deadlines vary
 - FL State Deadline: May 15th
 - EXAMPLE: USF – Jan. 1st
- Confirm FAFSA dependency versus independency requirements
 - Dependent students are required to include parental information
 - Independent students are not required to include parental information
- If eligible, it is recommended to use the IRS Data Retrieval tool to pull in your federal taxes from the IRS



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**
- Contact institution for special circumstances or professional judgment needs

$$\text{COA} - \text{EFC} = \text{financial need}$$

Important to note, you may have to pay more than your EFC, you are not guaranteed to only pay what your EFC states. Therefore the student or parent may need loans.

What happens next?

- Evaluate schools' aid offers.
- Once you decide which school to attend, keep in touch with the financial aid office to find out when and how you will get your aid.
- Be sure to check your email regularly. You could be selected for a process called “VERIFICATION” if this occurs there are documents and forms you must submit to the college before they can offer you financial aid.
- State financial aid, such as Bright Futures, will be applied after your final graduation typically in late July early August.

How much federal student aid can I get?

For early estimate, use *FAFSA4caster*:

- Go to fafsa.gov and find link in “Thinking About College?” section (lower right of home page)
- Enter some financial information
- Get an estimate