



2018-19

Financial Aid Overview

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Office of Student Financial Assistance

Financial Aid has its own language and acronyms:

- COA
- SAR
- EFC
- FAFSA
- FSA ID
- FFAA
- FAO
- USDOE
- FLDOE
- OSFA





Agenda

- What is financial aid?
- Where do I find financial aid?
- How and When do I apply?
- Who can help me?

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





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





College Costs

- Public 2-year college (tuition and fees, in-state) - **\$3,440**
- Public 4-year college (tuition and fees, in-state) - **\$9,410**
- Public 4-year college (tuition and fees, out of state) - **\$23,890**
- Private 4-year college (tuition and fees) - **\$32,410**



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Source: [bigfuture](#) by The College Board



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
- 2018-19 FAFSA opens October 1
 - IRS Data Retrieval Tool opens October 1 and will allow students to import **PRIOR PRIOR (2016)** year tax data
- Must be completed **ANNUALLY** (per academic year) to be evaluated for financial aid



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FAFSA

Help

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN

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

Getting Started

- Gather important data
- Monitor priority deadlines
 - State and institutional deadlines vary
- Confirm FAFSA dependency versus independency requirements
 - Dependent students are required to include parental information
 - Independent students are not required to include parental information
- Search for school codes
- Plan to sign and submit online using the Federal Student Aid (FSA) ID and FSA Password



Student Dependent or Independent?

- Were you born before January 1, 1995?
- As of today are you married?
- At the beginning of the 2018-2019 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?



Student Dependent or Independent?

- Do you now have or will you have children who will receive more than half of their support from you between July 1, 2018 and June 30, 2019?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2019?
- At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?



Student Dependent or Independent?

- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- At any time on or after July 1, 2017, did your **high school or school district homeless liaison** determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?



Student Dependent or Independent?

- At any time on or after July 1, 2017, did the director of an emergency shelter or transitional housing program **funded by the U.S. Department of Housing and Urban Development** determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- At any time on or after July 1, 2017, did the **director of a runaway or homeless youth basic center or transitional living program** determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?



Who is a Parent?

- A legal parent includes a biological or adoptive parent, or a person that the state has determined to be your parent (for example, when a state allows another person's name to be listed as a parent on a birth certificate).
- 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.



Parent Marital Status

- Never Married
- Unmarried but living together
- Married
- Remarried
- Divorced or separated
- Widowed





Student Aid Report (SAR)

- 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**





Additional Information

- 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
- Use student loans as a **LAST RESORT**





Florida Financial Aid Application (FFAA)

- The Florida Financial Aid Application opens **October 1*** of the senior year
 - Apply early - must be completed prior to August 31 of high school graduation year
- One application is used for multiple programs, not just the Florida Bright Futures Scholarship Program
 - Must log-in to check status, online notifications and award history



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FFAA

Welcome to the

Office of Student Financial Assistance

Florida Department of Education




Student Loans - Information for Students, Parents, Schools & Lenders

State Grants, Scholarships & Applications

Florida Automated System for Transferring Educational Records

Florida Department of Education

Welcome to

Mission Statement

Commissioner



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State Programs Home

Applications and Updates

Financial Aid Resources

Postsecondary Institutions

High Schools

State Program Links

What's New

[Florida Legislative Updates and History of Financial Aid Changes](#)

Applicant Quick Links

[Student Application](#) (for new applicants)

[View Student Financial Aid History](#)

[Update My Demographics](#)

[Check My Status](#)

[Reinstatement/Restoration Application](#) (for returning students)

Administrator Quick Links

[Program Compliance Audits](#)

[Postsecondary Institutions Login](#)

[High School Personnel Login](#)

[Florida Department of Veterans Affairs Certification](#)

Want Bright Futures?



Seniors submit a [Florida Financial Aid Application](#) by high school graduation.

Contact Us

1-888-827-2004

osfa@fldoe.org

STATE SCHOLARSHIP AND GRANT PROGRAMS

The Florida Department of Education, Office of Student Financial Assistance (OSFA), administers a variety of state-funded grants and scholarships to assist Florida residents with the cost of their postsecondary education. Below is a list of grant and scholarship programs administered by OSFA. Students **must** submit a completed Florida Financial Aid Application (FFAA) to OSFA for programs denoted by an asterisk (*).

-  [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](#)

[State Scholarship and Grant Calendar](#)

[Brochure: Money for College](#)



Welcome to
**Florida Student Scholarship
& Grant Programs**

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Florida Department of Education
Office of Student Financial Assistance

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APPLICATIONS AND UPDATES

STUDENTS



[Florida Financial Aid Application \(FFAA\)](#) (for new applicants)  [2017-18 Printable Blank Application]

**RETURNING STUDENTS,
LOGIN HERE TO:**

- Update an existing Florida Financial Aid Application
- Submit/Update Reinstatement/Restoration Application
- Check the status of your application, online notifications, and award history
- Update demographics, including the institution you currently attend/plan to attend



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Need-Based Programs

- Florida Student Assistance (FSAG)
- Florida Work Experience Program (FWEP)

Tuition Assistance Programs

- Access to Better Learning and Education (ABLE)
- Florida Resident Access Grant (FRAG)





PRIVATE SCHOLARSHIPS

- www.fastweb.com
- www.scholarships.com
- www.cappexx.com
- www.FinAid.org
- <http://connectplus.pasco.k12.fl.us/sfraneco>

Search and apply often!



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Other

- **Protect yourself from scams**
 - Report to www.ftc.gov
- 
- 



Mapping Your Future (MYF)

Mapping Your Future is a non-profit organization dedicated to combining person-to-person financial counseling with online resources to help students plan for their future with:

- College preparation
- School selection
- Career exploration
- Money management



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Navigating your Financial Future (NyFF)

- Financing higher education
- Managing day-to-day money
- Career planning
- School/Life management
- Resources available at no cost



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Review: Action Items

- Federal – Financial Aid
 - Mark October 1, 2018 as FAFSA application opening date
 - Create FSA ID and passwords now
- State – Financial Aid
 - Mark October 1, 2018 as application opening date
 - Ensure meeting requirements:
 - Bright Futures
 - Graduation
 - Private scholarships – apply, apply, apply!



Office of Student Financial Assistance (OSFA) Contacts

- Email:

osfa@fldoe.org

- Telephone:

1-888-827-2004

- OSFA Outreach Services:

- Pete Hernandez | 850.245.1821 | Pedro.Hernandez@fldoe.org
- Jan Smith | 850.245.1822 | Jan.Smith@fldoe.org



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Pasco High School Contacts

Mignon Edwards, College & Career Specialist

- mjedward@pasco.k12.fl.us
- <http://connectplus.pasco.k12.fl.us/sfraneco>
- Twitter: @Jordan_mignon
- Remind: Text @phscrc to 81010
- Facebook: Pasco High School – Career Resource Center

