



# Finding Money for College



**January 30-31, 2012**

**John A. Ferguson Senior High**



**START HERE**  
**GO FURTHER**  
FEDERAL STUDENT AID



# We will talk about:

- Federal student aid
- State student aid
- Student aid from colleges
- Scholarships from other sources



# What is financial aid?

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



# Who can get federal student aid?

- U.S. citizen or (usually) permanent resident
- High school graduate/GED holder
- Eligible degree/certificate program
- Valid Social Security number
- Males registered for Selective Service
- Satisfactory academic progress



# Who can get other kinds of financial aid?

- States, colleges, and private scholarships have their own eligibility criteria.
- Be sure you know what you need to do to qualify.



# How much federal student aid can I get?

In general, depends on your financial need.

- Financial need determined by Expected Family Contribution (EFC) and cost of attendance (COA)
- EFC comes from what you report on FAFSA
- COA is tuition, fees, room and board, transportation, etc.

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



# How much state, school and scholarship money can I get?

- Depends on the program: do your research!
  - Our state aid:  
[www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org)
  - Ask college financial aid offices for info about aid available at their schools
  - Free scholarship search:  
[www.FederalStudentAid.ed.gov/funding](http://www.FederalStudentAid.ed.gov/funding)



# How do I apply for aid?

- Federal student aid: fill out *Free Application for Federal Student Aid* (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- State aid: Florida Financial Aid Application (FFAA)
- School aid: contact financial aid office at schools you are considering
- Scholarships: visit scholarship Web site or call contact number for information





# How do I apply for federal student aid?

1. Get a PIN at [www.pin.ed.gov](http://www.pin.ed.gov)
  - Your parent might need a PIN too
  - Add the notification e-mail address, [FederalStudentAidPIN@cpsemail.ed.gov](mailto:FederalStudentAidPIN@cpsemail.ed.gov) to your e-mail address book
  - Don't tell anyone your PIN!



# How do I apply for federal student aid?

2. Use *FAFSA on the Web Worksheet* to get ready.
  - Get worksheet at [www.FederalStudentAid.ed.gov/worksheet](http://www.FederalStudentAid.ed.gov/worksheet)
  - Use checklist to gather documents you need.
  - Fill out worksheet to prepare your answers.



# How do I apply for federal student aid?

3. Fill out your FAFSA online at **[www.fafsa.ed.gov](http://www.fafsa.ed.gov)**
  - Apply on or after Jan.1 but as early as possible to meet all deadlines.
  - Florida deadline: processed by May 15, 2012
  - Need help? Use “Live Help” icon or call 1-800-4-FED-AID.
  - Don't forget to print confirmation page.



# FAFSA on the Web Worksheet

- Section 1: student's general information
  - Social Security Number
  - Citizenship status
  - Drug convictions
  - Selective Service registration
- Section 2: information to determine student's dependency status
- Section 3: parental information
  - Tax, income, and other financial information
  - Dislocated worker status
  - Assets (not the home you live in)



# FAFSA on the Web Worksheet

- Section 4: student information
  - Tax, income, and other financial information
  - Dislocated worker status
  - Assets
- Additional Information
  - College and housing information



# How do I apply for federal student aid? (continued)

4. Watch for response by e-mail, from [FederalStudentAidFAFSA@cpsemail.ed.gov](mailto:FederalStudentAidFAFSA@cpsemail.ed.gov), or by mail
  - Double-check your information online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (use your PIN to log on) or on the paper *Student Aid Report* mailed to you
  - Correct any mistakes and update any information as necessary



**ERRORS ON FAFSA = NO \$**



# Frequent FAFSA Errors

- Parent and student Social Security Numbers (SSN)
- Divorces/remarried parental information
- Income earned by parents/step-parents
- Untaxed income
- U.S. income tax paid
- Household size
- Number of household members in college
- Real estate and investment net worth





# Correcting FAFSA Errors

- Review the Student Aid Report (SAR) carefully for errors
- If necessary, corrections to the FAFSA data may be made by:
  - Using FAFSA on the Web (FOTW) if student has an FSA PIN
  - Updating and mailing paper SAR
  - Submitting documentation to school's financial aid office



# How do I apply for federal student aid? (continued)

5. Watch for e-mails or letters from the schools you are considering
  - Give the schools any additional paperwork they ask for
  - Meet all deadlines or you could miss out on aid!



# What happens next?

- Each school will tell you how much aid you can get at that school.
- 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.



# Where can I get more info?

- **[www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov)**
  - Information about aid programs
  - Free scholarship search
  - Free college search
- **1-800-4-FED-AID**
  - Information about aid programs
  - Help with the FAFSA



## College Goal Sunday (2/12/12)

- Free on-site assistance in completing the FAFSA
- Availability to talk to financial aid professionals regarding the process and resources to apply and obtain financial aid



# College Goal Sunday (2/12/12)

- Florida International University
- February 12, 2012, 2:00 – 5:00 pm
- Academic Health Center 3 (AHC3)  
Rooms 211-213
- Parking in Parking Garage 5 – 8<sup>th</sup>  
Street and 109 Avenue
- Jorge Leniv: [lenivj@fiu.edu](mailto:lenivj@fiu.edu)



# College Goal Sunday – Things to Bring

- Social Security Number (can be found on Social Security card)
- Driver's license (if any)
- W-2 Forms for the previous year and other records of money earned
- Your most recent Federal Income Tax Return:
  - IRS Form 1040,
  - 1040A,
  - 1040EZ,
  - 1040Telefile,
  - foreign tax return, or
  - tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia.
- Parent's Federal Income Tax Return for the previous year (if you are a dependent student as defined by federal criteria)



# College Goal Sunday – Things to Bring

- Untaxed income records for the previous year:
  - Social Security,
  - Temporary Assistance to Needy Families,
  - welfare, or
  - veterans benefits.
- Current bank statements
- Current business and investment mortgage information, business and farm records, stock, bond, and other investment records
- Documentation that you are a U.S. permanent resident or other eligible noncitizen.





**Florida**  
**Bright**  
**Futures**  
**Scholarship Program**

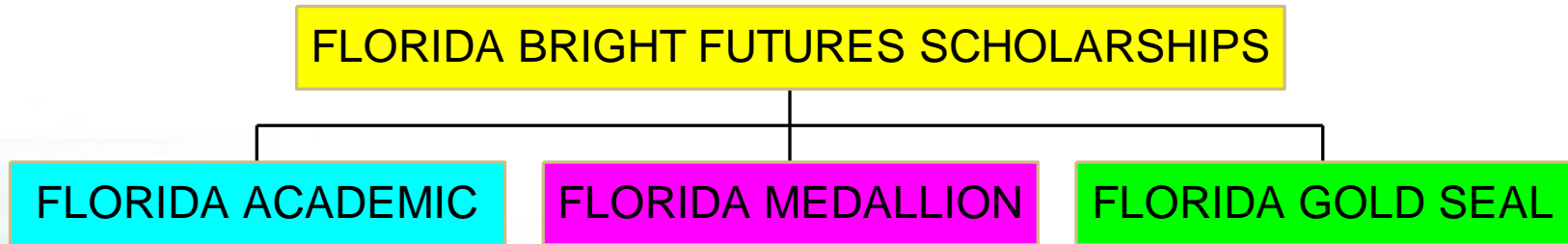


# Florida Financial Aid Application (FFAA)

- Office of Student Financial Assistance (OSFA) provides the FFAA:  
[www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org)
- Available online starting December 1, 2011
- Use the 2012-2013 application
- Deadline for 2012-2013 FFAA is August 31, 2012
- For questions or assistance, contact OSFA Customer Service at 1-888-827-2004 or [ofsa@fldoe.org](mailto:ofsa@fldoe.org).



# Florida Bright Futures



**Bright Futures Scholarships CAN be used at BOTH public and private institutions in Florida**

**For more information visit  
[www.MyFloridaEducation.com/brfuture](http://www.MyFloridaEducation.com/brfuture)**

**or call 1-888-827-2004**



# Florida Academic Scholars

- 3.5 weighted GPA (16 credits of college prep courses: 4 English, 4 math, 3 social studies, 3 natural science & 2 foreign language)
- 1270 SAT or 28 ACT
- ***NEW – 100 HOURS OF COMMUNITY SERVICE***
- ***NEW – ERROR-FREE FAFSA***



# Florida Medallion Scholars

- 3.0 weighted GPA (16 credits of college prep courses: 4 English, 4 math, 3 social studies, 3 natural science & 2 foreign language)
- 980 SAT or 21 ACT
- ***NEW – 75 HOURS OF COMMUNITY SERVICE***
- ***NEW – ERROR-FREE FAFSA***



# Florida Gold Seal Vocational Scholars

- 3.0 weighted GPA (16 core academic credits)  
AND a 3.5 **unweighted** GPA in a minimum of 3 vocational credits in the same program
- SAT, ACT or CPT/PERT scores
- ***NEW – 30 HOURS OF COMMUNITY SERVICE***
- ***NEW – ERROR-FREE FAFSA***



**Florida Bright Futures  
Scholarship – deadline is your  
high school graduation date -  
6/1/12**



# Florida Bright Futures Brochure

- Go to [https://www.floridastudentfinancialaidsg.org/pdf/bf\\_brochure.pdf](https://www.floridastudentfinancialaidsg.org/pdf/bf_brochure.pdf) to download the complete brochure
- Print the last page, complete the Verification of Receipt, and turn it in to your counselor by 2/29/12





**FLORIDA  
BRIGHT FUTURES  
SCHOLARSHIPS  
2012 HIGH SCHOOL GRADUATES**



**Predict Your Future...**

**Make It Happen...**

**Earn A Bright Futures Award!**

<p><b>1270 SAT or 28 ACT</b> and a 3.5 weighted GPA in the above 16 required credits</p> <ul style="list-style-type: none"> <li>3-year standard college preparatory program with best composite score of <b>1270 SAT or 28 ACT</b> and a 3.5 weighted GPA in the above 16 required credits</li> </ul>	<p><b>Or</b></p> <ul style="list-style-type: none"> <li>Have a best combined score of <b>980 SAT or 21 ACT</b> with a weighted 3.0 GPA in the above 16 required credits (documented through Florida public, FDOE-registered private, FLVS or dual enrollment transcripts)</li> <li>GED with best composite score of <b>980 SAT or 21 ACT</b> and a 3.0 weighted GPA in the above 16 required credits</li> <li>3-year standard college preparatory program with best composite score of <b>980 SAT or 21 ACT</b> and a 3.0 weighted GPA in the above 16 required credits</li> </ul>	<ul style="list-style-type: none"> <li>4 English (3 with substantial writing)</li> <li>4 Mathematics (Algebra I level and above)</li> <li>3 Natural Science (2 with substantial lab)</li> <li>3 Social Science (U.S. Hist., World Hist., U.S. Govt., and Economics)</li> <li>2 Foreign Language (in the same language)___</li> </ul> <p>16 Credits</p> <ul style="list-style-type: none"> <li>GED with 3.0 weighted GPA using the core credits required for your selected high school graduation option (standard, career, or college)</li> </ul> <p><b>***Note:</b> For other diploma options established by legislative sessions, visit <a href="http://www.FloridaStudentFinancialAid.org/SSFAD/bf/acadr/equire.htm">www.FloridaStudentFinancialAid.org/SSFAD/bf/acadr/equire.htm</a></p>
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**Verification of Receipt** (This is not the application for the scholarship.)  
I verify that I have received and read the initial eligibility requirements of the Florida Bright Futures Scholarship Program for the 2011-12 academic year.

NAME (please print) \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE \_\_\_\_\_

Please return this verification portion to your high school guidance counselor.





# AVOIDING FINANCIAL AID FRAUD





# Avoiding Financial Aid Fraud

- ALWAYS
  - Use free resources
  - Check with counselor before signing up for any service
  - Verify the credentials of any person or service
  - Protect you personal information
- NEVER
  - Pay for assistance to find financial aid
  - Pay for anything “guaranteed”
  - Pay to file the FAFSA



# Fraud Warning Signs

- “The scholarship is guaranteed or your money back.”
- “You can’t get this information anywhere else.”
- “May I have your credit card or bank account number to hold this scholarship?”
- “We’ll do all the work.”
- “The scholarship will cost some money.”
- “You’ve been selected” by a ‘national foundation’ to receive a scholarship, or “You’re a finalist” in a contest you never entered



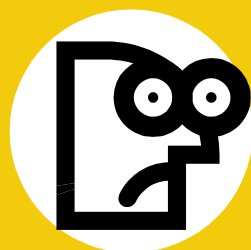
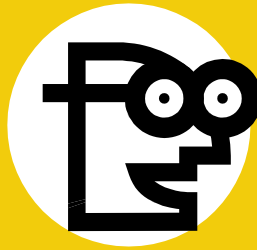
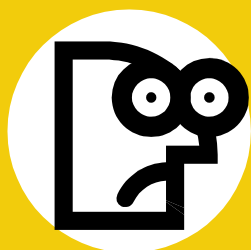
## For More Information:

- Ms. Kirk – Hospitality & Tourism, Information Technology 12<sup>th</sup> Grade (L) Room 36
- Ms. Enriquez – International Baccalaureate, Information Technology 9<sup>th</sup> Grade (A-Z) Room 34
- Ms. Arnold/Dr. Martinez – Design & Architecture (A-L) Room 33
- Ms. Falco-Diaz – Design & Architecture (M-Z) Room 32



# For More Information:

- Dr. Cortes – International Business & Finance Room 45
- Dr. Laracuenta – Medical (M-Z), Information Technology 12<sup>th</sup> Grade (N-R) Room 41
- Ms. Williams – Medical (A-L), Information Technology 12<sup>th</sup> Grade (S) Room 39
- Ms. Perdomo - Information Technology 12<sup>th</sup> Grade (A-K), 10<sup>th</sup> & 11<sup>th</sup> Grades (A-Z) Room 37



**It's QUESTION TIME!!**