

# Navigating the Financial Aid Process

# 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
- 2018-2019 FAFSA opened **October 1<sup>st</sup>**
  - IRS Data Retrieval Tool opened **October 1<sup>st</sup>** 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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FSA ID



StudentAid.gov



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# 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

[www.FAFSA.gov](http://www.FAFSA.gov)

Federal  
Student  
Aid ID  
(FSA ID)

# FAFSA tips

- Monitor priority deadlines
  - Florida state deadline: **May 15, 2018**
  - College/university 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

# 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

# Expected Family Contribution (EFC) and Cost of Attendance (COA)

$$\text{COA} - \text{EFC} = \text{Financial Need}$$

Cost of Attendance includes:

Tuition, textbooks, supplies, student fees, living expenses (food, housing, transportation)

Expected Family Contribution is a calculation that determines federal student aid eligibility

Factors include: income, assets, government benefits, household size, number of family members attending college

# Florida Financial Aid Application (FFAA)

- The Florida Financial Aid Application opened **October 1<sup>st</sup>**
- 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

# 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

[www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org)



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[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](mailto: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](#)

# Step by step...

1. Tax information (prior prior year)  
2018-2019 FAFSA requires 2016 taxes
2. Obtain an FSA ID for student and parent (<https://fsaid.ed.gov>)  
SSN#, DOB, First and last name (Full legal name)
3. Complete 2018-2019 FAFSA ([www.fafsa.gov](http://www.fafsa.gov))
4. Receive SAR report via email and verify information is accurate. Make necessary corrections.
5. Complete FFAA (Florida Financial Aid Application)  
([www.floridastudentfianancialaid.org](http://www.floridastudentfianancialaid.org))

# Online resources

- [www.floridashines.org](http://www.floridashines.org) (educational services)
- [www.icuf.org](http://www.icuf.org) (regionally accredited private institutions)
- [www.flbog.edu](http://www.flbog.edu) (state institutions)
- [www.navigatingyourfuture.org](http://www.navigatingyourfuture.org) (publications/resources)
- [www.fastweb.com](http://www.fastweb.com) (scholarship database)



# BE PERSISTENT...

There is plenty of money out there for school, you just have to find it.

**IT IS A PROCESS!**