



Financial Aid Overview

2022-2023 High School
Students
2023-2024
Postsecondary Year



More than half of all students attending college in the United States receive some form of financial aid.

NACAC

National Association for
College Admission Counseling

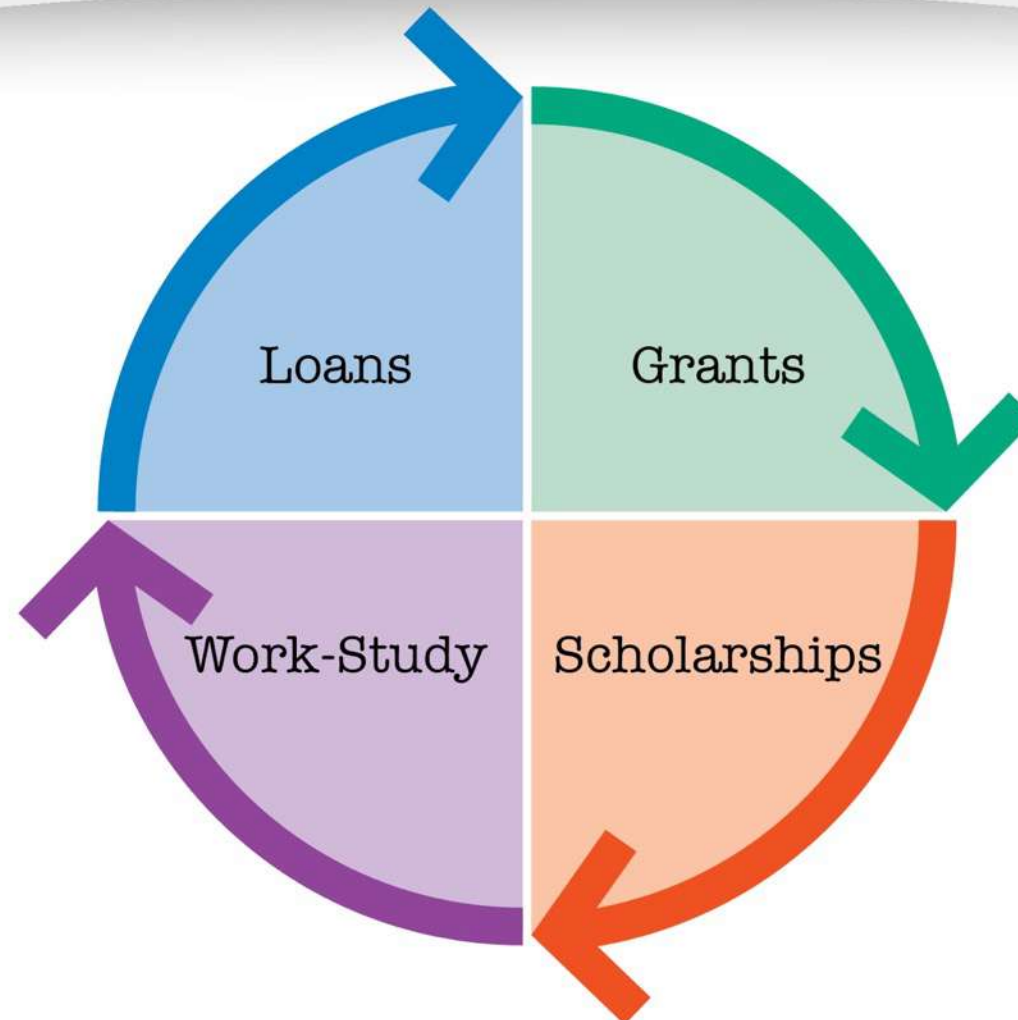
FEDERAL STUDENT AID

Completing the FAFSA is the first step in securing federal aid for college, career school, or graduate school.




The screenshot shows the homepage of the Federal Student Aid (FAFSA) website. At the top, it features the text "Federal Student Aid" with a subtext "An OFFICE of the U.S. DEPARTMENT of EDUCATION" and "PROUD SPONSOR of the AMERICAN MIND®". To the right, it says "FAFSA® Free Application for Federal Student Aid". Below this is a navigation bar with icons for Home, About Us, FSA ID, StudentAid.gov, and Help, along with a search bar and language options for English and Español. The main heading reads "Get help paying for college" with the subtext "Submit a Free Application for Federal Student Aid (FAFSA)". Below the heading is a collage of four photos of diverse students. At the bottom, there are two columns: "New to the FAFSA?" with a "Start A New FAFSA" button, and "Returning User?" with a list of options (Make a correction, Add a school, View your Student Aid Report (SAR), and more...) and a "Login" button.

studentaid.ed.gov/sa/fafsa.ed.gov

TYPES OF FINANCIAL AID



What is Financial Aid?

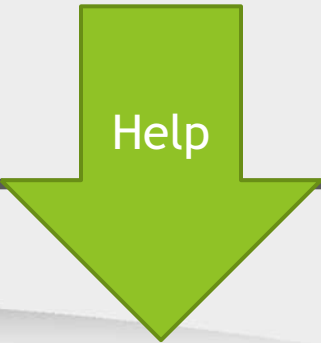
- 
- 
- 
- ▶ Monies received from Four Sources: Federal, State, Institutional or Private
 - ▶ Monies are also categorized as:
 - ▶ Gift aid
 - ▶ Self-help
 - ▶ Need-based
 - ▶ Merit-based
 - ▶ Can cover direct or indirect costs




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
 - ▶ 2023-24 FAFSA opens October 1
 - ▶ IRS Data Retrieval Tool opens October 1 and will allow students to import PRIOR PRIOR (2021) year tax data
- ▶ Must be completed **ANNUALLY** (per academic year) to be evaluated for financial aid





 An official website of the United States government.

[Help Center](#) [English](#) | [Español](#)

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

[UNDERSTAND AID](#) ▾ [APPLY FOR AID](#) ▾ [COMPLETE AID PROCESS](#) ▾ [MANAGE LOANS](#) ▾



Complete the FAFSA[®] Form

Use the *Free Application for Federal Student Aid* (FAFSA[®]) form to apply for financial aid for college or graduate school.

New to the FAFSA[®] Process?

Completing the FAFSA form is free. Fill it out now.

[Start Here](#)

Returning User?

[Correct info](#) | [Add a school](#)

[View your Student Aid Report \(SAR\)](#)

[Log In](#)



HOW MUCH WILL COLLEGE COST?



A student's financial need is calculated as the difference between the cost of attending the school, the **Cost of Attendance (COA)** minus any expected financial assistance, such as gifts or outside scholarships, and the amount the student and their family is expected to pay, the **Expected Family Contribution (EFC)**

COA - EFC = Student Financial Need



NyFF

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) - **\$3,770**
- ▶ Public 4-year college (tuition and fees, in-state) - **\$10,560**
- ▶ Public 4-year college (tuition and fees, out of state) - **\$27,020**
- ▶ Private 4-year college (tuition and fees) - **\$37,650**



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)

NOT Just for Free & Reduced lunch students. Everyone needs to apply.

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!

How do I apply for federal student aid?

2. Gather the documents you need to apply.
 - Find checklist of what's needed on infographic called "The FAFSA Process" at [StudentAid.gov/resources#fafsa-process-graphic](https://studentaid.gov/resources#fafsa-process-graphic)
 - You will be using 2021 taxes and financial information.

How do I apply for federal student aid?

3. Apply at [fafsa.gov](https://studentaid.gov/h/apply-for-aid/fafsa). <https://studentaid.gov/h/apply-for-aid/fafsa>
 - Apply on or after October 1 but as early as possible to meet all deadlines. OPEN now, START NOW!
 - ▶ State deadlines are at [fafsa.gov](https://studentaid.gov/h/apply-for-aid/fafsa).
 - ▶ School deadlines are listed on schools' websites.
 - Use your (student's) FSA ID to start the application; saves time and confusion.
 - Make sure you add ALL schools(college/technical) your student is interested in.

How do I apply for federal student aid?

4. Watch for response by email or by mail, confirming that your FAFSA form was processed. You should receive a Student Aid Report (SAR) which will give your Estimated Family Contribution (EFC) and the maximum Federal Aid you qualify for.
 - Double-check that your info is correct by logging on at the FAFSA site and reviewing your data.
 - Correct any mistakes and submit the corrected info.
 - Don't update info that was correct on the day you signed your FAFSA form.

Student Dependent or Independent?

- ▶ At any time on or after July 1, 2022, 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, 2022, 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?

Student Dependent or Independent?

If the student can answer “yes” to any of these questions, then they are considered independent and do not need parents’ financial information for FAFSA:

- ▶ As of today are you married?
- ▶ Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- ▶ Do you now have, or will you have, children who will receive more than half of their support from you during 2021 tax year?
- ▶ 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, 2022?
- ▶ At any time since you turned age 13, were both your parents deceased, were you in foster care, a dependent, or ward of the court?
- ▶ As determined by a court in your state of legal residence, are you or were you, an emancipated minor?

Student Dependent or Independent?

- ▶ 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, 2022, 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?
- ▶ At any time on or after July 1, 2022, 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, 2022, 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?

Where can I get more info?

▶ StudentAid.gov

- ▶ Info about aid programs
- ▶ Links to free scholarship and college searches

▶ 1-800-4-FED-AID or studentaid@ed.gov

- ▶ Info about aid programs
- ▶ Help with FAFSA form
- ▶ Toll free # 1-800-730-8913

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.





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**



Additional Information

- ▶ Verification Process
- ▶ Financial Aid Award Notification
- ▶ Communication with the Post Secondary Institution
- ▶ Formula: $COA - EFC = \text{Financial Need}$
 - Scholarships/Grants (Institutional/Federal/State)
 - Florida Prepaid-529 Plans (Check with your Institution)
 - Federal Loans: Student/Parent
 - Subsidized (USDOE pays interest - in school)
 - Unsubsidized (Student responsible interest)
 - Subsidized/Unsubsidized (Principal + interest begins after graduation or not enrolled for 6 months)
 - Private Loans

OSFA
Office of Student Financial Assistance

Florida Student Scholarship & Grant Programs

Login ▾

First-Time Applicants

Students must submit a completed Florida Financial Aid Application (FFAA) to OSFA for programs denoted by an asterisk (*). In order to apply for State Scholarship & Grant Programs, a student must first [Create a Student Account](#). After logging into your account, you may proceed to complete the FFAA.

Eligible Institutions

High Schools:
Verify if your high school is a participating Florida public or private high school.

Postsecondary Institutions:
Verify if the postsecondary institution you are planning to attend is eligible to disburse state aid.

State Scholarship and Grant Programs

- Access to Better Learning and Education Grant
- Benacquisto Scholarship Program (FAQ)
- Bright Futures Scholarship*
- Effective Access to Student Education
- First Generation Matching Grant
- Florida Farmworker Student Scholarship*
- Florida Student Assistance Grant - Career Education
- Florida Work Experience Program
- José Martí Scholarship Challenge Grant*
- Mary McLeod Bethune Scholarship
- Minority Teacher Education Scholarship
- Rosewood Family Scholarship*
- Scholarships for Children and Spouses of Deceased or Disabled Veterans* (Award Amounts)

Florida Bright Futures Program

- ▶ Florida Bright Futures Scholarship (BF) **MUST** earn **100/75 Volunteer hours OR Paid Work hours** for **100%/75%** of State school tuition costs
- ▶ ACT score 29 composite for 100% or 25 composite for 75%
- ▶ SAT needs a 1330 for 100% or 1210 for 75%
- ▶ [Student Handbook](#)
- ▶ [Chart of Eligibility and Award Criteria](#)

Bright Futures 2022-2023 Criteria

Type	16 High School Course Credits ¹	High School Weighted Bright Futures GPA	College Entrance Exams by High School Graduation Year (ACT [®] /SAT [®])	Service Hours
FAS	4 - English <i>(three must include substantial writing)</i> 4 - Mathematics <i>(at or above the Algebra I level)</i> 3 - Natural Science <i>(two must have substantial laboratory)</i>	3.50	2022-2023 Graduates: 29/1330 2023-2024 Graduates: 29/1340	100 volunteer hours or 100 paid work hours
FMS	3 - Social Science 2 - World Language <i>(sequential, in same language)</i>	3.00	2022-2023 Graduates: 25/1210 2023-2024 Graduates: 25/1210	75 volunteer hours or 100 paid work hours

¹ The required coursework aligns with the State University System admission requirements found in Florida Board of Governor's Regulation 6.002. Additional information regarding high school coursework can be found within the [Florida Counseling for Future Education Handbook](#).

Volunteer Hours/Paid Work Hours for Bright Futures

- ▶ Not needed for graduation
- ▶ Needed for Bright Futures
- ▶ Forms turned into your counselor
- ▶ Goal should be to complete 100 hours
- ▶ Paystub needed for work hours
- ▶ Two forms required for volunteer activities:
 1. Service Plan
 2. Service Log
- ▶ Signed letter on the organization's letterhead **required** for any activities **outside** of the school describing type of service, who in the community the service benefited and a description of the service event.

Community Service Forms

Pick up in School Counseling Office

St. Johns County Student Volunteer Service Plan

All lines on this form must be completed before the service plan is submitted for hours.

Student Name: _____ Student Number: _____

Date(s) of Service Activity: _____

Social/Civic Issue/Professional Area Addressing with Service Activity: _____

Service Organization: _____

Description of Volunteer Activity: _____

Reflection on Service Activity

Attach the organization's letter on letterhead to this page. Complete the reflection below and submit to your school counselor/designee by your graduation date. *Note: Ideally, students submit hours at least after each year in high school rather than saving them all until the end of high school.*

What impact did your service have on the social/civic issue/professional area that you identified?

Identify one way the service activity could have been improved.

What was your favorite part of volunteering?

Would you recommend this activity to other students? Circle One: Yes No

I affirm that I have performed the service activity under the supervision of a non-relative, meeting all requirements outlined in St. Johns County Community Service Guidelines. I understand that if I am found to have given false testimony about these hours that the hours will be revoked and endanger my eligibility for the Bright Futures Scholarship.

St. Johns County School District Service Hours Log

Student Completes			Service Agency Completes	
Date of Activity	Volunteer Service Organization	Hours Logged	Supervisor Signature (Can draw arrow through other rows if supervised all activities)	Work Phone/Email

I affirm that I have performed the above hours under the supervision of a non-relative, meeting all requirements outlined in St. Johns County Community Service Guidelines. I understand that if I am found to have given false testimony about these hours that the hours will be revoked and endanger my eligibility for the Bright Futures Scholarship.

Other Florida Grants

- ▶ First Generation Matching Grant (FGMG)
- ▶ Florida Farmworker Student Scholarship (FFSS)
- ▶ José Martí Scholarship Challenge (JM)
- ▶ Mary McLeod Bethune (MMB)
- ▶ Minority Teacher Education Program Scholarship (MTES)
- ▶ Rosewood Family Scholarship (RFS)
- ▶ Scholarships for Children and Spouses of Deceased or Disabled Veterans (CSDDV)

FINANCIAL AID PROFILE



The **PROFILE** is a tool created by the College Board that allows students to complete one form and apply online for **non-federal financial aid** from almost 400 colleges, universities, professional schools, and scholarship programs.

[College Board Home](#)

[Visit PROFILE for Professionals](#)

CSS / Financial Aid PROFILE®



Welcome to PROFILE. By filling out one form, you can apply online for nonfederal financial aid from almost 400 colleges, universities, professional schools, and scholarship programs.

<https://student.collegeboard.org/css-financial-aid-profile>

Opportunity Scholarships

[Home](#)[Scholarship Details](#)[FAQ](#)[For Educators & Student Advocates](#)

Notice: OPEN NOW: Earn a chance at a \$1,000 scholarship for completing the FAFSA

- 200 Complete the FAFSA scholarships will be awarded in October, November, and December. Click [Earn Scholarships](#) to join the program.
- Get help from Wyatt, a free FAFSA assistance chatbot that you can text with. Learn how to sign up at getfafsahelp.org



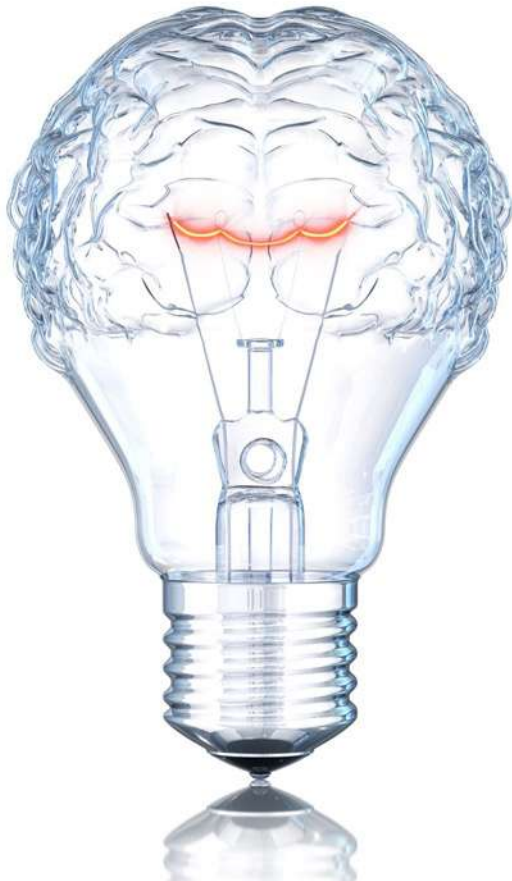
Turn Your Efforts Into Scholarships

The College Board has launched a new scholarship program with \$5 million of scholarships each year, beginning with the class of 2020.

[Earn Scholarships](#)

<https://opportunity.collegeboard.org/>

BE SMART ABOUT SCHOLARSHIPS



Thousands of scholarships exist. Some colleges automatically consider all applicants for scholarships. Other scholarships from colleges, universities, and private sources require special applications and additional work and motivation to make it happen.

Never pay money to apply to an outside scholarship.

Resource: Goingmerry.com

FINDING SCHOLARSHIPS

1

Going Merry

THE NEW, COOL KID

- \$20 billion database of scholarships and aid
- Lots of local scholarships
- Bundled scholarships - One application applies you to multiple opportunities!
- Apply directly on-site, with auto-filled forms
- Filter, favorite, or ignore scholarships
- No advertisements
- iOS and Android apps

2

Fastweb

THE VETERAN

- Founded in 1995
- \$3 billion in scholarships
- Clean interface with basic filters & favoriting
- Internship and part-time job search
- Android and iOS apps

3

Scholarships.com

THE GIANT

- \$19 billion in scholarships
- Social comments section to get advice from peers
- Quick signup process
- Some advertisements (sponsored content)
- Android and iOS apps

4

Chegg

Scholarships

THE ALL-ROUNDER

- \$1 billion in scholarships
- Clean interface with basic filters & favoriting
- Additional student tools to: Research colleges, Buy/sell textbooks, Find tutors

5

College Board

BigFuture

THE PLANNER

- \$6 billion in scholarships
- College search and planning tools
- Many sweepstakes-style scholarships

6

College website

THE NEW "HOME"

Once you've gotten admitted and/or decided on a college, check out their financial aid page, which often has information on scholarships available to their students.

Fastweb

- ▶ 1.5 million scholarships worth 3.4 billion dollars
 - ▶ Targeted search
- ▶ Other resources
 - ▶ College search
 - ▶ Career planning
 - ▶ And more!

Saint Augustine High School Scholarship Bulletin

Last Updated on 10/7/20

Name	Requirements	National/ State/Local	Deadline	Amount/# of Awards	Contact
Jacksonville Agriculture Fair Association Scholarship	For students who plan to attend college and earn a degree in agriculture, veterinary medicine or other related fields. Essay and recommendations required.	Local	10/1/2020	Unknown	https://www.jacksonvillefair.com/p/getinvolved/scholarship-information
AES Engineering Scholarship	Scholarship is available to any Senior planning to attend a 2 or 4 year college. Applicants do not have to be majoring in Engineering. Essay required.	National	10/5/2020	\$1,000	http://www.aesengineers.com/scholarships.htm
Heisman High School Scholarship	Available to Scholar-Athletes in 12th grade. Award is based on community involvement, grades and written statement.	National	10/20/2020	Up to \$5000	https://heismanscholarship.com/acceptance-insurance/
Veterans of Foreign Wars Audio Essay Contest	Create a 3-5 minute audio presentation on the topic "Is This the Country that the Founders Envisioned?"	National	10/31/2020	Various	Email Mrs. Cashwell for Entry form
Brooks Law Group Scholarship	Essay contest. Applicants must be a high school senior or current undergraduate student, be enrolled in or planning to attend a U.S. college or university and submit their application, with all components, by the deadline.	Local	11/6/2020	1st place: \$1000 2nd place: \$250	www.brookslawgroup.com/about/community/community-outreach/
Elks National Foundation Most Valuable Student Scholarship	Available to all Seniors. Academic record, community service and extracurricular activities are considered.	National	11/15/2020	\$4000-\$50,000	www.enf.elks.org/mvs



Scholarships & Financial Aid

For national, state, and local scholarship opportunities to earn money for college, please review the virtual scholarship bulletins below.

2021-2022 Scholarship Bulletin

SJCS D Scholarship Bulletin

www.stjohns.k12.fl.us/guidance/scholarships/

(scroll down to "Scholarships")

Check out SAHS Scholarships page.

Review: Action Items

- ▶ **Federal - Financial Aid (FAFSA)** www.FAFSA.org
 - ▶ October 1, 2022 is FAFSA application opening date
 - ▶ Create FSA ID and passwords now

- ▶ **State - Financial Aid (FFAA)** www.FloridaStudentFinancialAid.org
 - ▶ October 1, 2022 as application opening date
 - ▶ Ensure you are meeting requirements:
 - ▶ Bright Futures
 - ▶ Graduation

Private and Local scholarships - apply, apply, apply!





Office of Student Financial Assistance (OSFA) Contacts

► Email:

osfa@fldoe.org

► Telephone:

1-888-827-2004

► OSFA Director Outreach Services:

► Pete Hernandez | 850.245.1821 | Pedro.Hernandez@fldoe.org



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