



## FINANCIAL AID

### HOW TO APPLY FOR FINANCIAL AID

Paying for college is not always easy. College costs rise each year and many students and their families need some form of financial assistance to help pay these costs. The following suggestions will help facilitate the financial aid process.

- Students should contact their high school guidance counselor to inquire about federal, state, and other sources of student assistance programs.
- Students should complete the *Initial Student Florida Financial Aid Application*, available online at [www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org), to be considered for State of Florida student financial aid programs, including the Florida Bright Futures Scholarship Program. Select State Grants, Scholarships & Applications to access this application which opens on December 1, 2011 for 2012-13 academic year funding.
- Students should contact the college/school they want to attend and request a financial aid application packet. The packet will provide them with information about the financial aid programs the school offers and the forms they will need to complete.
- Each college will request that students complete the *Free Application for Federal Student Aid (FAFSA)*, available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Some colleges will also require completion of other forms. Be sure to contact the college to inquire about other forms that the financial aid office may require.
- Application processing can take four weeks to four months from the date the completed forms are mailed before the student is notified of his/her award.
- If possible, students should apply for financial aid in January or February before the academic year they plan to begin college. A late application may reduce the amount of money the student ultimately receives. The early application date ensures students a better chance of being considered for all available programs. Some programs, however, such as the Federal Pell Grant and the Federal Stafford Loan, are open for application throughout the year.

### TYPES OF FINANCIAL AID

Financial aid is money provided by various agencies (federal, state and local governments, public and private postsecondary institutions, community organizations, and private corporations or individuals) to help students meet the costs of attending college. It includes gift aid (grants and scholarships) and self-help (loans and student employment).

- Scholarships are based on academic or athletic achievement, but financial need may also be considered. Scholarships are considered gift aid because they do not have to be paid back. Scholarships are awarded by states, institutions, departments, private companies, and individuals.
- Grants are gift aid awarded to students who demonstrate financial need. Grants do not have to be repaid.
- Student loan programs offer long-term, low-interest educational loans, which may allow students to defer repayment until after graduation, withdrawal, or termination of attendance. Students must file the FAFSA to be considered for any federal loan program.
- Students can obtain part-time employment to assist in meeting their college costs and, if possible, gain work experience in a field related to their chosen profession. Jobs may or may not require special skills.

## Important Financial Aid Contacts

- Online FAFSA Application: [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- FAFSA Status, Aid Report and General Financial Aid Questions (Federal Student Aid Information Center): toll-free 1-800-4-FED AID (1-800-433-3243); Hearing Impaired Students: 1-800-730-8913 (TDD).
- State of Florida Scholarships and Grants:  
[www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org), State Grants, Scholarships & Applications or Florida Department of Education, Office of Student Financial Assistance, State Programs, 325 West Gaines Street, Suite 1314, Tallahassee, FL 32399-0400; 1-888-827-2004.
- Student Loans: [http://www.FloridaStudentFinancialAid.org/FFELP/ffelp\\_homepage.html](http://www.FloridaStudentFinancialAid.org/FFELP/ffelp_homepage.html) or you may call the OSFA Customer Service Center at 1-800-366-3475.

## Important Dates

- Federal Grants: Submit 2012-2013 FAFSA on the Web Applications by midnight Central Daylight time, June 30, 2013.
- Florida Student Assistance Grant: For the 2012-13 academic year, the FAFSA deadline for the Florida Student Assistance Grant (FSAG) is established by the postsecondary institution the student attends. **APPLY EARLY!**
- Bright Futures: For 2012 high school graduates, all students must complete the *Initial Student Florida Financial Aid Application* by high school graduation to be considered for an award under the Florida Bright Futures Scholarship Program. Students are also required to file a complete and error-free FAFSA prior to receiving funding for the fall 2012 term.

## Some Financial Aid Acronyms

- AGI:** Adjusted Gross Income
- COA:** Cost of Attendance
- EFC:** Expected Family Contribution
- FAFSA:** Free Application for Federal Student Aid
- FRAG:** Florida Resident Access Grant
- FSAG:** Florida Student Assistance Grant
- OPS:** Other Personal Services (part-time employment program)
- OSFA:** Office of Student Financial Assistance (Tallahassee)
- PLUS:** (Federal) Parent Loan for Undergraduate Student
- SAR:** Student Aid Report
- SEOG:** (Federal) Supplemental Educational Opportunity Grant

## Part-Time Students with Disabilities

Students with a documented disability, as defined by the Americans with Disabilities Act, are eligible to be considered for state financial aid while attending an eligible postsecondary institution on a part-time basis. Financial aid awards shall be prorated based on the number of credit hours taken. [SBE Rule 6A-20.111, F.A.C.](#), establishes the criteria for documentation. Students should see a financial aid officer at their institution for necessary information and accommodation.

In addition, students attending Florida private or public postsecondary institutions who require adult norm-referenced testing to qualify for accommodations under the Individuals with Disabilities Education Act of 2004 or the Americans with Disabilities Act of 1990 may qualify to have the cost of this testing included in their institution's Cost of Attendance (COA). Indirect restoration of such costs will be dependent upon the student's individual need and the availability of

financial aid at the institution the student is attending. Students should see a financial aid officer at their institution for necessary information.

### **FACT AND FICTION ABOUT COLLEGE COSTS**

With all the publicity about elite private colleges with \$30,000-a-year price tags, many students and parents have misconceptions about how much it actually costs to attend college. One California study found that high school students overestimated the tuition cost of public universities by several thousand dollars! Such perceptions can have negative effects on students' and parents' ambitions.

**Fiction:** My family can't afford the \$20,000+ a year that it takes to go to college.

**Fact:** Full-time tuition at Florida public universities is only about \$2,700 a year. A four-year degree costs less than a new car and will pay for itself many times over in graduates' higher incomes. At colleges, tuition is even lower, generally under \$1,750 a year. Living expenses are extra, but you'd have those even if you didn't go to college!

**Fiction:** Tuition fees pay for the full cost of running public colleges and universities.

**Fact:** Only out-of-state students pay the full cost. Florida resident tuition is set at about 25% of the cost of instruction. The state pays 75%. In effect, every resident receives a 75% "scholarship." It's a bargain you shouldn't miss!

**Fiction:** If I don't have money for tuition and living expenses, I can't go to college.

**Fact:** Money should not be a reason for a qualified student not to go to college. Most students in Florida receive some kind of financial aid. Those who qualify for the Florida Bright Futures Scholarships are paid a flat cost per credit hour at an eligible Florida postsecondary institution. The federal Hope Tax Credit also helps some families get reimbursed for the first two years of college. Many sources of need-based aid are also available. On- or off-campus jobs and low-interest loans can help pay living expenses for some low- and middle-income students. Many students with few resources manage to work their way through college. Before saying you can't afford it, call a college financial aid office to discuss your options!

**Fiction:** Students and parents shouldn't take out loans for college.

**Fact:** Most financial planners agree that if you're careful and don't take out too much, student loans, unlike car loans or credit cards, can be "good debt." That is, they represent an investment that will pay for itself. A student who graduates with \$25,000 in student loans and gets a job paying \$30,000 a year will have a higher standard of living than a student who doesn't attend college and has a job paying \$20,000 a year. Many families qualify for subsidized loans with low interest and flexible repayment plans. Student loans are also easier to get than many other loans.

**Fiction:** Private colleges are for rich kids.

**Fact:** Some private colleges are more expensive than others. Many of the most expensive ones also have the most generous financial aid programs for low-income families. Even middle-income students who attend private colleges often receive "discounts" from full tuition. Getting into selective private colleges isn't easy, but qualified students shouldn't shy away for financial reasons. Colleges want students with diverse backgrounds and may make generous financial aid offers to low-income students with good academic credentials. In addition, Florida offers tuition assistance grants to resident students who attend in-state private colleges. Some families find out that when financial aid offers are considered, a seemingly "pricey" private college is less expensive than a public one.

### **FEDERAL FINANCIAL AID PROGRAMS**

#### **Federal Pell Grant Program**

Description: The Federal Pell Grant Program is a need-based grant provided to degree or certificate-seeking undergraduate students who have not received their first baccalaureate degree. It is considered as gift aid and does not have to be repaid. Pell Grants are awarded to students with exceptional need.

Eligibility: Eligibility for a Pell Grant is determined by the completion of the FAFSA and calculated by federal methodology. The hours enrolled determine the payment amount. Full time awards range from \$976 to \$5,550 per academic year.

### **Federal Supplemental Educational Opportunity Grant**

Description: The Federal Supplemental Educational Opportunity Grant (FSEOG) is a need-based grant provided to degree-seeking undergraduate students who have not received their first baccalaureate degree. It is considered as gift aid and does not have to be repaid. FSEOG is awarded to students with exceptional need.

Eligibility: Eligibility for FSEOG is determined by the completion of the FAFSA. Awards range from \$100 to \$4,050 per academic year.

### **Federal Work Study Program**

Description: The Federal Work Study Program is available to undergraduate and graduate students, and students seeking a second baccalaureate or professional degrees. It is considered self-help aid and does not have to be repaid. Students can be employed on-campus or by authorized off-campus employers or community service agencies.

Eligibility: Eligibility for the Federal Work Study Program is determined by the completion of the FAFSA.

### **Federal Perkins Loan Program**

Description: The Federal Perkins Loan Program is a need-based, low-interest loan awarded by the institution. Priority must be given to students with exceptional financial need. The interest rate is 5% and there is no origination fee. Repayment of a Federal Perkins Loan is deferred until nine months after graduation or termination of at least half-time attendance.

Eligibility: Applicants must complete the FAFSA. Loan maximums are as follows:

- \$4,000/year for undergraduate study and \$6,000/year for graduate study
- \$20,000 cumulative for undergraduates who have not completed undergraduate program and
- \$40,000 cumulative for graduate students, inclusive of loans borrowed for undergraduate study.

### **The Federal Family Education Loan Program**

Description: The Federal Family Education Loan Program (FFELP) was authorized in Part B of Title IV of the Higher Education Act of 1965, as amended. With the Health Care and Education Reconciliation Act signed into law by President Obama on March 30, 2010, the authority to make or insure new loans under the FFEL program ended, effective June 30, 2010. Beginning July 1, 2010, all new Stafford, PLUS, and Consolidation loans will be made under the Direct Loan program.

For the Florida Department of Education, Office of Student Financial Assistance (OSFA), the passage of the Health Care and Education Reconciliation Act means there are no new loans guaranteed and insured under the FFEL Program. OSFA continues to provide service to our schools, lenders, and borrower's with FFELP loans, provide default prevention, rehabilitation, and collections.

### **BRIGHT FUTURES SCHOLARSHIP PROGRAM**

The Florida Bright Futures Scholarship Program establishes three lottery-funded scholarships for Florida high school graduates who demonstrate high academic achievement and enroll in eligible Florida public or private postsecondary institutions. There are three award levels for which high school seniors may qualify. The scholarship may be used for either full-time or part-time enrollment and is renewable. All initial applicants must meet the general requirements for participation in this program and specific requirements for the individual award. To be eligible for an initial award from any of the three types of scholarships, a student must:

- Apply online and complete the *Initial Student Florida Financial Aid Application* at [www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org), by selecting **State Grants, Scholarships & Applications**, then **Apply Here**, during their last year in high school (after December 1 and prior to graduation). **Students must apply by high school graduation or all future eligibility for a Bright Futures Scholarship is forfeited.**
- **File a completed, error-free FAFSA prior to receiving funding for 2012-13.**
- Be a Florida resident and a U.S. citizen or eligible non-citizen. The postsecondary institution the student attends is responsible for verifying Florida residency and U.S. citizenship status.
- Earn a Florida standard high school diploma or its equivalent. For information on GED, Home Education, or dependents of military or public service personnel outside of Florida, students should visit the State Student Financial Aid website at [www.FloridaStudentFinancialAid.org/SSFAD/bf](http://www.FloridaStudentFinancialAid.org/SSFAD/bf). Select **First Time Applicants** from the **Student Quick Links** and then **GED, Home Education, or Out-of State**.
- Be accepted by and enrolled in an eligible Florida public or independent postsecondary education institution. All public colleges, state universities, and public vocational technical schools are eligible, as are many private postsecondary institutions. For a list of eligible institutions, students should visit [www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org), **State Grants, Scholarships & Applications**. Select the **Bright Futures** logo, and then the **Eligible Colleges and Schools** link.
- Be enrolled for at least six non-remedial semester credit hours or the equivalent.
- Not have been found guilty of, nor pled no contest to, a felony charge.
- Begin receiving funding for the award within three years of high school graduation. If enlisting directly into the military after graduation, the three-year period begins upon date of separation from active duty. Call State Scholarship and Grant Programs/Bright Futures at 1-888-827-2004 for application deadlines.

The following charts outline the eligibility requirements for each of the three types of Bright Futures awards for 2012 high school graduates. A student may receive funding for only one award. The highest award earned by the student will be selected. **Note: The Florida Legislature is authorized to change eligibility and funding requirements for future graduating classes.**

### **Initial Eligibility Requirements for Year 2012 High School Graduates**

The following initial eligibility requirements must be met, in addition to earning a standard Florida high school diploma, prior to graduation from a Florida public high school or a DOE-registered private high school. Students must apply by submitting an **Initial Student Florida Financial Aid Application** at [www.FloridaStudentFinancialAid.org/SSFAD/home/uamain.htm](http://www.FloridaStudentFinancialAid.org/SSFAD/home/uamain.htm) during their last year in high school, prior to their high school graduation or **forever forfeit** a Bright Futures Scholarship.

| <p><b>The Florida Legislature is authorized to change eligibility and funding requirements.</b></p>  | <p>Florida Academic Scholars Award (FAS)</p>   | <p>Florida Medallion Scholars Award (FMS)</p>  | <p>Florida Gold Seal Vocational Scholars Award (GSV)</p>  |     |     |     |  |  |   |
|--|--|--|---|-----|-----|-----|--|--|---|
| <p><b>Award Amount</b></p> <p>A student may receive funding for only one award (FAS, FMS, or GSV). The highest award earned by the student will be selected.</p>   | <p><b>Public and Private Institutions -</b></p> <p>All students will receive the specified award amounts established by the Florida Legislature in the General Appropriations Act. Award amounts for the 2012-13 academic year will be available on the Bright Futures website in summer 2012, after the legislative session.</p> <p>For current year award amounts visit: <a href="http://www.FloridaStudentFinancialAid.org/SSFAD/bf/awardamt.htm">www.FloridaStudentFinancialAid.org/SSFAD/bf/awardamt.htm</a></p>  |  |   |     |     |     |  |  |   |
| <p><b>Grade Point Average (GPA)</b></p> <p>Weighting for more challenging, higher level courses is prescribed by law as .50 per course per year.</p> <p>Example:</p> <table border="1" data-bbox="167 905 331 989"> <thead> <tr> <th>Credit</th> <th>Weighting</th> </tr> </thead> <tbody> <tr> <td>1.00</td> <td>.50</td> </tr> <tr> <td>.50</td> <td>.25</td> </tr> </tbody> </table>  | Credit   | Weighting  | 1.00  | .50 | .50 | .25 | <p>3.5 weighted GPA using the credits listed below, combined with the test scores and community service hours listed below.</p> <p>(Note: GPAs are not rounded.)</p> | <p>3.0 weighted GPA using the credits listed below, combined with the test scores listed below.</p> <p>(Note: GPAs are not rounded.)</p> | <p>3.0 weighted GPA using the 16 core credits listed below for a 4-year Diploma and a 3.5 unweighted GPA in a minimum of 3 Career and Technical Education credits in one vocational program, combined with the test scores listed below.</p> <p>(See "Other Ways to Qualify" for 3-year graduation options.)</p> <p>(Note: GPAs are not rounded.)</p> |
| Credit   | Weighting  |  |   |     |     |     |  |  |   |
| 1.00   | .50  |  |   |     |     |     |  |  |   |
| .50  | .25  |  |   |     |     |     |  |  |   |
| <p><b>Required Credits</b></p> <p>See the CCT on the Bright Futures website to identify courses that count toward each award level.</p> <p>See Page 45 of the Course Code Directory Narrative (<a href="http://www.fldoe.org/articulation/CCD/files/CCDNarrative1112.pdf">http://www.fldoe.org/articulation/CCD/files/CCDNarrative1112.pdf</a>) for information about specific College Preparatory courses in English and Mathematics.</p> | <p>Courses must include 16 credits of college preparatory academic courses.</p> <p>4 English (3 with substantial writing)<br/>4 Mathematics** (Algebra 1 level and above)<br/>3 Natural Science (2 with substantial lab)<br/>3 Social Science<br/>2 World Language (sequential in the same language)***</p> <p>16 Credits</p> <p>May use up to 2 additional credits from courses in the academic areas listed above and/or AP, IB, or AICE fine arts courses to raise the GPA</p> <p>**For 2011 and 2012 high school graduates only, the sequence of Algebra 1a and 1b and the sequence of Applied Math 1 and 2 may count as two credits for high school graduation, SUS Admissions and FAS/FMS eligibility. For 2013 and later high school graduates, these courses will revert to the traditional one credit per sequence for SUS Admissions and FAS/FMS eligibility.</p> <p>***See page 151 for sequence options to complete the world languages requirement.</p> | <p>Courses must include 16 credits of college preparatory academic courses.</p> <p>4 English (3 with substantial writing)<br/>4 Mathematics** (Algebra 1 level and above)<br/>3 Natural Science (2 with substantial lab)<br/>3 Social Science<br/>2 World Language (sequential in the same language)***</p> <p>16 Credits</p> <p>May use up to 2 additional credits from courses in the academic areas listed above and/or AP, IB, or AICE fine arts courses to raise the GPA</p> <p>**For 2011 and 2012 high school graduates only, the sequence of Algebra 1a and 1b and the sequence of Applied Math 1 and 2 may count as two credits for high school graduation, SUS Admissions and FAS/FMS eligibility. For 2013 and later high school graduates, these courses will revert to the traditional one credit per sequence for SUS Admissions and FAS/FMS eligibility.</p> <p>***See page 151 for sequence options to complete the world languages requirement.</p> | <p>4-year Diploma***<br/>Credits must include 16 core credits required for high school graduation.</p> <p>4 English<br/>4 Mathematics (including Algebra 1)<br/>3 Natural Science<br/>3 Social Science (U.S. Hist., World Hist., U.S. Govt., and Economics)<br/>1 Fine OR Identified Practical Art OR .5 credit in each<br/>1 Physical Education (to include integration of <u>health</u>)</p> <p>16 Credits</p> <p>Plus a minimum of 3 Career and Technical Education credits in one vocational program, taken over at least 2 academic years.</p> <p>(See "Other Ways to Qualify" for 3-year graduation options.)</p> |     |     |     |  |  |   |

| Community Service  | 100 hours, as approved by the district or private school  | 75 hours, as approved by the district or private school   | 30 hours, as approved by the district or private school   |
|--|---|---|---|
| <p><b>Test Scores</b></p> <p>Sections of the SAT, ACT, CPT, or PERT from different test dates may be used to meet the test criteria.</p> <p>For spring eligibility evaluations, test dates through the end of January will be admissible.</p> <p>For summer eligibility evaluations, test dates through the end of June will be admissible.</p> <p><b>Note: FAS and FMS test score requirements are increasing for future graduates. See the Bright Futures website.</b></p> | <p>Best combined score of <b>1270</b> SAT Reasoning Test (based on the combined Critical Reading and Math sections only)<br/>Or<br/>Best composite score of <b>28</b> ACT (excluding the writing section).</p> <p>NOTE: The writing sections for both the SAT and ACT will not be used in the composite.</p> <p>SAT Subject Tests are not used for Bright Futures eligibility.</p> <p>(ACT scores are rounded up for scores with .5 and higher; SAT scores do not require rounding.)</p>  | <p>Best combined score of <b>980</b> SAT Reasoning Test (based on the combined Critical Reading and Math sections only)<br/>Or<br/>Best composite score of <b>21</b> ACT (excluding the writing section).</p> <p>NOTE: The writing sections for both the SAT and ACT will not be used in the composite.</p> <p>SAT Subject Tests are not used for Bright Futures eligibility.</p> <p>(ACT scores are rounded up for scores with .5 and higher; SAT scores do not require rounding.)</p>   | <p>Students must earn the minimum score on each section of the <b>SAT</b> or <b>ACT</b>.</p> <p>Sections of different test types may not be combined.</p> <p>SAT<br/>Reasoning Test:<br/>Critical Reading    440<br/>Math                    440</p> <p>Or ACT:<br/>English                17<br/>Reading                18<br/>Math                    19</p> <p>Or CPT:<br/>Reading                83<br/>Sentence Skills      83<br/>Algebra                72</p> <p>Or PERT:<br/>Math                    113<br/>Reading                104<br/>Writing                 99</p>   |
| <p><b>Other Ways to Qualify</b></p> <p><b>Initial eligibility criteria used in “Other Ways to Qualify” must be met by high school graduation. Contact the Bright Futures office for further details.</b></p>   | <p>The other ways to qualify listed below must also include the community service hours requirement.</p> <ul style="list-style-type: none"> <li>National Merit or Achievement Scholars and Finalists</li> <li>National Hispanic Scholars</li> <li>IB Diploma Recipients (based on exams taken prior to high school graduation)</li> <li>Students who have completed the IB Curriculum with best composite score of <b>1270</b> SAT or <b>28</b> ACT</li> <li>AICE Diploma Recipients (based on exams taken prior to high school graduation)</li> <li>Students who have completed the AICE Curriculum with best composite score of <b>1270</b> SAT or <b>28</b> ACT</li> <li>Students who have attended a home education program according to s. 1002.41, F.S., registered with the district during grades 11 and 12, and have a best composite score of <b>1270</b> SAT or <b>28</b> ACT</li> <li>GED with best composite score of <b>1270</b> SAT or <b>28</b> ACT and a 3.5 weighted GPA in the above 16 required credits</li> <li>3-year standard college preparatory program with best composite score of <b>1270</b> SAT or <b>28</b> ACT and a 3.5 weighted GPA in the above 16 required credits</li> </ul> | <p>The other ways to qualify listed below must also include the community service hours requirement.</p> <ul style="list-style-type: none"> <li>National Merit or Achievement Scholars and Finalists</li> <li>National Hispanic Scholars</li> <li>IB Diploma Recipients (based on exams taken prior to high school graduation)</li> <li>Students who have completed the IB Curriculum with best composite score of <b>980</b> SAT or <b>21</b> ACT</li> <li>AICE Diploma Recipients (based on exams taken prior to high school graduation)</li> <li>Students who have completed the AICE Curriculum with best composite score of <b>980</b> SAT or <b>21</b> ACT</li> <li>Students who have attended a home education program according to s. 1002.41, F.S., registered with the district during grades 11 and 12, and: <ul style="list-style-type: none"> <li>Have a best combined score of <b>1070</b> SAT or <b>23</b> ACT</li> <li>Or</li> <li>Have a best combined score of <b>980</b> SAT or <b>21</b> ACT with a weighted 3.0 GPA in the above 16 required credits (documented through Florida public, DOE-registered private, FLVS</li> </ul> </li> </ul> | <p>The other ways to qualify listed below must also include a 3.5 unweighted GPA in a minimum of 3 Career and Technical Education credits in one vocational program, minimum test scores listed above, and the community service hours requirement.</p> <ul style="list-style-type: none"> <li><b>3-year Career Preparatory Diploma***</b> with 3.0 weighted GPA using the 14 core credits required for graduation listed below: <ol style="list-style-type: none"> <li>English (3 with substantial writing)</li> <li>Mathematics (including Algebra 1)</li> <li>Natural Science (2 with substantial lab)</li> <li>Social Science (U.S. Hist., World Hist., U.S. Govt., and Economics)</li> </ol> 14 Credits </li> <li><b>3-year College Preparatory Diploma***</b> with 3.0 weighted GPA using the 16 core credits required for graduation listed below: <ol style="list-style-type: none"> <li>English (3 with substantial writing)</li> <li>Mathematics (Algebra 1 level and above)</li> <li>Natural Science (2 with substantial lab)</li> </ol> </li> </ul> |

|  |  |   |  |
|--|--|---|--|
|  |  | <p>or dual enrollment transcripts)</p> <ul style="list-style-type: none"> <li>• GED with best composite score of <b>980</b> SAT or <b>21</b> ACT 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</b> SAT or <b>21</b> ACT and a 3.0 weighted GPA in the above 16 required credits</li> </ul> | <p>3 Social Science (U.S. Hist., World Hist., U.S. Govt., and Economics)</p> <p>2 World Language (in <u>the same language</u>)<br/>16 Credits</p> <ul style="list-style-type: none"> <li>• <b>GED</b> with 3.0 weighted GPA using the core credits required for your selected high school graduation option (standard, career, or college)</li> </ul> <p>***Note:<br/>For other diploma options established by the Florida Legislature, visit <a href="http://www.FloridaStudentFinancialAid.org/SSFAD/bf/acadrequire.htm">www.FloridaStudentFinancialAid.org/SSFAD/bf/acadrequire.htm</a></p> |
|--|--|---|--|

### OTHER STATE OF FLORIDA FINANCIAL AID PROGRAMS

You can apply for all State of Florida financial aid programs, including the Florida Bright Futures Scholarship Program, by completing the *Initial Student Florida Financial Aid Application* online at [www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org). There are three steps in the process:

1. Complete the *Initial Student Florida Financial Aid Application*. Once you submit your application you will receive a list of programs for which you will be considered and a User ID and PIN to check the status of your application. Then,

**ACTIVATE YOUR USER ID AND PIN  
KNOW IT, USE IT, BE RESPONSIBLE FOR YOUR STATE FINANCIAL AID!**

2. Follow through with needed information and certifications, adhering to individual program deadlines.
3. Students should regularly check online:
  - a. To update contact information
  - b. To view all communications from OSFA on their Financial Aid Recipient History screen
  - c. To view the status of their application and awards.

If you have questions about filing the *Initial Student Florida Financial Aid Application* or about Florida state scholarship and grant programs, you may call toll-free 1-888-827-2004 for assistance.

Remember to also file the FAFSA. Most federal financial aid programs and some Florida programs require you to complete the FAFSA. The FAFSA is available online at [www.fasfa.ed.gov](http://www.fasfa.ed.gov) or you can get a copy by calling 1-800-433-3243.

#### **William L. Boyd, IV, Florida Resident Access Grant**

Description: The William L. Boyd, IV, Florida Resident Access Grant (FRAG) provides tuition assistance to Florida residents enrolled as undergraduate students at eligible private, non-profit Florida colleges or universities. The amount of the FRAG award cannot exceed the total amount of tuition and fees charged by the institution. The annual amount of a FRAG award is a maximum of \$2,149 for the 2011-12 award year.

Eligibility: An applicant must:

1. Meet Florida residency requirements for receipt of state aid and be a U.S. citizen or eligible non-citizen.
2. Meet Florida's general eligibility requirements for receipt of state aid.
3. Not have previously received a baccalaureate or higher degree.

4. Enroll at a private, non-profit Florida college or university accredited by the Commission on Colleges of the Southern Association of Colleges and Schools in a program of study other than divinity or theology for a minimum of 12 credit hours per term.
5. Submit an application to the financial aid office of the institution by the established deadline.
6. File a completed, error-free FAFSA prior to receiving funding for 2012-13.

A renewal applicant must have earned a minimum cumulative GPA of 2.0 on a 4.0 scale, met the institution's definition of satisfactory academic progress and earned the equivalent of 12 credit hours for each term an award was received during the previous academic year.

### **Florida Student Assistance Grants**

Description: The Florida Student Assistance Grants (FSAG) are need-based grants provided to degree-seeking, resident, undergraduate students. FSAG is comprised of four individual grants based upon the type of institution eligible to participate. The annual amounts of these grants range from \$200-\$2,413 for the 2011-12 award year.

1. The Florida Public Student Assistance Grant is available to part-time and full-time students who attend a Florida public college or state university.
2. The Florida Public Postsecondary Career Education Student Assistance Grant Program is available to part-time and full-time students with need who are enrolled in certificate programs of at least 450 clock hours or 15 semester credit hours at participating colleges or career and technical centers operated by district school boards.
3. The Florida Private Student Assistance Grant is available to full-time students who attend an eligible Florida eligible private, non-profit, four-year college or university.
4. The Florida Postsecondary Student Assistance Grant is available to full-time students who attend an eligible Florida private college or university that offers degrees and is not eligible under the FSAG-Private.

Eligibility: An applicant must:

1. Meet Florida residency requirements for receipt of state aid and be a U.S. citizen or eligible non-citizen.
2. Meet Florida's general eligibility requirements for receipt of state aid.
3. Not have previously received a baccalaureate or higher degree.
4. Enroll for a minimum of 12 credit hours per term, if attending an eligible Florida private institution.
5. Enroll for a minimum of six credit hours per term, if attending a Florida college or state university.
6. Enroll for a minimum of 180 clock hours or six credit hours per term in a certificate program of at least 450 clock hours or 15 credit hours at a college or career and technical center operated by a district school board.
7. Demonstrate financial need by submitting a completed FAFSA error-free by the deadline established by the postsecondary institution the student attends.

A renewal applicant must have earned a minimum cumulative GPA of 2.0 on a 4.0 scale and the equivalent of 12 credit or the equivalent in clock hours for full-time enrollment, six credit or the equivalent in clock hours for half-time, and nine credit or the equivalent in clock hours for three-quarter-time enrollment for each term an award was received during the previous academic year.

### **José Martí Scholarship Challenge Grant Fund**

Description: The José Martí Scholarship Challenge Grant Fund provides financial assistance to Hispanic-American high school seniors and graduate students who demonstrate financial need, meet scholastic requirements, and enroll for undergraduate or graduate study at an eligible Florida school. The amount of the grant is \$2,000 per academic year for a maximum of eight terms over a period of six consecutive years for this highly competitive program.

Eligibility: An applicant must:

1. Meet Florida residency requirements for receipt of state aid and be a U.S. citizen or eligible non-citizen.
2. Meet Florida's general eligibility requirements for receipt of state aid.
3. Be a person of Spanish culture who was born in, or whose natural parent was born in Mexico, or a Hispanic country of the Caribbean, Central America, or South America, regardless of race.
4. Not have previously received a baccalaureate or higher degree.
5. Have earned a minimum unweighted cumulative GPA of 3.0 on a 4.0 scale at the end of the 7th semester in high school or, if a graduate applicant, have earned a minimum cumulative GPA of 3.0 on a 4.0 scale for undergraduate college-level courses.
6. Enroll at an eligible Florida public or private college or university for a minimum of 12 credit hours of undergraduate study or nine credit hours of graduate study.
7. Demonstrate financial need by submitting a completed FAFSA error-free in time to be processed by the USDOE May 15 deadline.
8. Submit an *Initial Student Florida Financial Aid Application* to the DOE, Office of Student Financial Assistance by April 1 during the last year of high school for undergraduate assistance, or by April 1 prior to the academic year for which the funds are requested for graduate study. The high school or college must certify the applicant's GPA online by May 15.

A renewal applicant must have earned a GPA of 3.0 on a 4.0 scale and the equivalent of 12 credit hours for each term an award has been received during the previous academic year for undergraduate study or nine credit hours for graduate study.

### **Florida Work Experience Program**

Description: The Florida Work Experience Program (FWEP) is a need-based program that provides eligible Florida students the opportunity to secure work experiences that are complementary to and reinforce the students' educational programs and career goals. The student's award in combination with all other resources shall not exceed the student's net financial need. The student's earnings shall not exceed the FWEP award by more than \$300 per academic year.

Eligibility: An applicant must:

1. Meet Florida residency requirements for receipt of state aid and be a U.S. citizen or eligible non-citizen.
2. Meet Florida's general eligibility requirements for receipt of state aid.
3. Not have previously received a baccalaureate or higher degree unless the student is enrolled in an educator preparation institute (EPI).
4. Enroll in an eligible participating Florida public or private college or university, an educator preparation institute, or a certificate program of at least 450 clock hours or 15 semester credit hours at a college or career and technical center operated by a district school board for a minimum of six credit or 180 clock hours.
5. Demonstrate financial need by completing a completed FAFSA error-free by the deadline specified by the institution.
6. Submit, if applicable, an application to the institution by the deadline established by the institution.

The amount of the award is determined by the institution's financial aid office. A renewal applicant must have earned a minimum cumulative GPA of 2.0 on a 4.0 scale and a minimum of six credit hours or 180 clock hours per term in the previous academic year.

### **Mary McLeod Bethune Scholarship Program**

Description: The Mary McLeod Bethune Scholarship Program provides financial assistance to Florida residents who enroll as full-time undergraduate students, meet scholastic requirements, demonstrate financial need, and attend Bethune-Cookman University, Edward Waters College, Florida A&M University, or Florida Memorial University. The annual award to each recipient is \$3,000 for up to eight semesters or 12 quarters over a period of six consecutive years.

Eligibility: An applicant must:

1. Meet Florida residency requirements for receipt of state aid and be a U.S. citizen or eligible non-citizen.
2. Not have previously received a baccalaureate or higher degree.
3. Have earned a minimum, unweighted cumulative GPA of 3.0 on a 4.0 scale in high school.
4. Submit an application as specified to the institution by the deadline established by the institution.
5. Enroll at Bethune-Cookman University, Edward Waters College, Florida A&M University, or Florida Memorial University for a minimum of 12 credit hours per term.
6. Demonstrate financial need as specified by the institution.

A renewal applicant must have earned a minimum cumulative GPA of 3.0 on a 4.0 scale and have earned the equivalent of 12 credit hours for each term an award was received during the previous academic year.

### **Scholarships for Children and Spouses of Deceased or Disabled Veterans and Servicemembers (CSDDV)**

Description: Scholarships for Children and Spouses of Deceased or Disabled Veterans and Servicemembers provides scholarships for dependent children and unremarried spouses of Florida veterans or servicemembers whose official military and residency status have been certified by the Florida Department of Veterans Affairs, as Florida residents for one year immediately preceding the time of death or determination of 100% disability, and either died as a result of service-connected injuries, diseases or disabilities sustained while on active duty or have a service-connected 100% permanent and total disability. Dependent children whose parent became classified as prisoner of war or missing in action in the Armed Forces of the United States or as a civilian personnel captured while serving with the consent or authorization of the United States Government during wartime service are also eligible. If funds are insufficient to award all eligible applicants, the DOE will prorate awards.

- Applications received after April 1 will be awarded on a first-come, first-served basis if sufficient funds remain.
- A student enrolled in at least six credit hours at an eligible Florida public postsecondary institution will receive an award equal to the amount of tuition and required registration fees. A student who is enrolled in a nonpublic postsecondary institution, and who is assessed tuition and fees that are the same as those of a full-time student at that institution, shall receive a fixed award calculated by using the average matriculation and fee calculation for full-time attendance at a public postsecondary institution at a comparable level. A student enrolled part-time shall receive a reduced award by either one-half or three-fourths of the maximum award, depending on the level or fees assessed.

Eligibility: The child or spouse must:

1. Meet Florida residency requirements for receipt of state aid and be a U.S. citizen or eligible non-citizen.
2. Meet Florida's general eligibility requirements for receipt of state aid.
3. Not have previously received a baccalaureate or higher degree.
4. Enroll in an undergraduate degree or certificate program.
5. Be a dependent child or spouse of a qualified veteran as certified by the Florida Department of Veterans Affairs.
6. Enroll in an eligible Florida postsecondary institution for a minimum of six credit hours, or the equivalent, per term.
7. Submit an *Initial Student Florida Financial Aid Application* to the DOE, Office of Student Financial Assistance by April 1 of the year prior to the academic year, which the scholarship is sought. The Florida Department of Veterans Affairs must certify the applicant's and veteran's status online.

Additional eligibility requirements for children. The child must:

1. Be between the ages of 16 and 22.
2. Receive educational opportunity until such a time as the parent so classified as prisoner of war or missing in action is returned alive or until classified otherwise.

Additional eligibility requirements for spouses of deceased servicemembers. The spouse must:

1. Be unremarried.
2. Have been, along with the servicemember, a Florida resident for one year immediately preceding the servicemember's death. The spouse's and veteran's military and residency status are certified with the Florida Department of Veterans Affairs.
3. Apply for the scholarship within five years after the service member's death.

Additional requirements for spouses of disabled servicemembers. The spouse must:

1. Have been married to the disabled servicemember for one or more years.
2. Have been, along with the servicemember, a Florida resident for one year immediately preceding the occurrence of the servicemember's 100% permanent and total disability. The spouse's and veteran's military and residency status are certified with the Florida Department of Veterans Affairs.
3. Accept scholarship funding only during the duration of the marriage and up to the point of termination of the marriage by dissolution or annulment.

A renewal applicant must have earned a minimum cumulative GPA of 2.0 on a 4.0 scale and have earned at least the equivalent of six credit hours or 180 clock hours per term, or the equivalent, for each term an award was received during the academic year.

### **Rosewood Family Scholarship Program**

Description: The Rosewood Family Scholarship provides financial assistance for a maximum of 25 eligible students to attend a Florida state university, public college, or public postsecondary career-technical school. Only applicants who are direct descendants of African-American Rosewood families affected by the incidents of January 1923 will receive awards. The annual award may not exceed the cost of 15 semester hours or 450 clock hours per term of undergraduate study, not to exceed \$4,000, or the amount established in the General Appropriations Act, whichever is less.

Eligibility: An applicant must:

1. Be a Rosewood descendant.
2. Not have previously received a baccalaureate degree.
3. Enroll full-time at an eligible postsecondary institution in a program of study leading to an undergraduate degree, a certificate, or a diploma.
4. Demonstrate financial need by submitting a completed FAFSA error-free in time to be processed by the USDOE May 15 deadline.
5. Submit an *Initial Student Florida Financial Aid Application* for this program to the DOE, Office of Student Financial Assistance by April 1 of the year prior to the academic year of which the scholarship is sought.
6. Provide copies of documents of ancestry by April 1.

A renewal applicant must have earned a minimum cumulative GPA of 2.0 on a 4.0 scale, and have earned the equivalent of 12 credit hours per term or 80% of the clock hours for which the recipient was awarded each term the previous year.

### **Access to Better Learning and Education (ABLE) Grant Program**

Description: The Access to Better Learning and Education Grant Program (ABLE) provides tuition assistance to Florida undergraduate students enrolled in degree programs at eligible private Florida colleges or universities. ABLE is a decentralized program and each participating institution determines application deadlines and student eligibility. The annual amount of an ABLE award is a maximum of \$803 for the 2011-12 award year.

Eligibility: The student must:

1. Meet Florida residency requirements for receipt of state aid and be a U.S. citizen or eligible non-citizen.
2. Meet Florida's general eligibility requirements for receipt of state aid.
3. Not have previously received a baccalaureate or higher degree.
4. Enroll for a minimum of twelve (12) credit hours per term at an eligible private Florida college or university in a baccalaureate degree program.

5. Submit an application to the financial aid office of the institution where enrolled by the deadline date established by the institution.
6. Not be enrolled in a program of study leading to a degree in theology or divinity.
7. File a completed, error-free FAFSA prior to receiving funding for 2012-13.

A renewal applicant must have earned a minimum cumulative GPA of 2.0 on a 4.0 scale, met the institution's definition of satisfactory academic progress and earned the equivalent of 12 credit hours for each term an award was received during the previous academic year.

### **First Generation Matching Grant Program**

Description: The First Generation Matching Grant Program (FGMG) provides need-based grants to undergraduate students who are enrolled in state universities and colleges and whose parents have not earned baccalaureate degrees. Available state funds are contingent upon matching contributions from private sources on a dollar-for-dollar basis.

Eligibility: The student must:

1. Meet Florida residency requirements for receipt of state aid and be a U.S. citizen or eligible non-citizen.
2. Not have previously received a baccalaureate or higher degree.
3. Be a first generation college student. A student is considered "first generation" if neither of the student's parents earned a college degree at the baccalaureate level or higher. A student would also be eligible if he/she regularly resided with and received support from only one parent who did not earn a baccalaureate degree;
4. Be accepted at a state university or college.
5. Enroll for a minimum of six credit hours per term as a degree-seeking undergraduate student.
6. Meet additional eligibility requirements as established by the postsecondary institution.
7. Submit, if applicable, an application to the institution by the deadline established by the institution.
8. Demonstrate financial need by submitting a completed FAFSA error-free by the deadline specified by the institution.

Students should consult the postsecondary institution for renewal requirements established by the institution.