



Make the grade, earn the score...and graduate!

The Florida Bright Futures Scholarship Program is created to establish a lottery-funded scholarship program to reward any Florida high school graduate who merits recognition of high academic achievement. The graduate must enroll in a degree program, certificate program or applied technology program at an eligible Florida public or private postsecondary education institution.
www.floridastudentfinancialaidsg.org

SENIOR CHECKLIST

All Year

- Work hard all the way to graduation—second-semester grades can affect scholarship eligibility.
- Stay involved in after-school activities and seek leadership roles if possible.

Fall

- Starting Oct. 1st**, complete and submit your FAFSA® form **ASAP** at **FAFSA.GOV**, along with any other financial aid applications your chosen school(s) may require. You should submit your FAFSA form by the earliest financial aid deadline of the schools to which you are applying, usually by early February.
- After you submit the FAFSA form, you should receive your Student Aid Report (SAR) within three days to three weeks. This document lists your answers to the questions on your FAFSA form and gives you some basic information about your aid eligibility. Quickly make any necessary corrections and submit them to the FAFSA processor.
- If you haven't done so already, register for and take the standardized tests required for college admission. Check with the colleges you are interested in to see what tests they require.
- Apply to the colleges you have chosen. Prepare your applications carefully. Follow the instructions and **PAY CLOSE ATTENTION TO DEADLINES!**
- Well before your college application deadlines, ask your counselor and teachers to submit the required documents (e.g., transcript, letters of recommendation) to the colleges to which you're applying.
- Complete any last scholarship applications.

Spring

- Visit colleges that have invited you to enroll.
- Review your college acceptances and compare the colleges' financial aid offers.
- Contact a school's financial aid office if you have questions about the aid that school has offered you. In fact, getting to know your financial aid staff early is a good idea no matter what—they can tell you about deadlines, other aid for which you might wish to apply, and important paperwork you might need to submit.
- When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require this notification and deposit by May 1.

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

PROUD SPONSOR of
the AMERICAN MIND™

Call the Federal Student Aid Information Center at
 1-800-4-FED-AID (1-800-433-3243) or 1-800-730-8913
 (TTY for the hearing impaired). Toll number: 334-523-2691.



Explore: Understand the FAFSA process better by watching the videos in the "FAFSA: Apply for Aid" playlist at [YouTube.com/FederalStudentAid](https://www.youtube.com/FederalStudentAid). Follow or like the office of Federal Student Aid at [Twitter.com/FAFSA](https://twitter.com/FAFSA) and [Facebook.com/FederalStudentAid](https://facebook.com/FederalStudentAid) to get regular financial aid tips.



Financial Aid Applications Available:
 October 1, 2020

2020-2021 School Year

BEACON Bringing Economic and Career Opportunities Nearer



NEXT STEPS FOR SENIORS



myStudentAid app

The Free Application for Federal Student Aid (FAFSA®) form is available to students and parents to complete through the myStudentAid mobile app and the fafsa.gov website.



A college degree or career school credential can improve your earning potential.

| | |
|---|-----------|
| No high school diploma | \$34,840 |
| High school graduate | \$49,192 |
| Associate degree (occupational program) | \$53,664 |
| Associate degree (academic program) | \$55,536 |
| Bachelor's degree | \$82,680 |
| Master's degree | \$97,760 |
| Doctoral degree | \$122,460 |
| Professional degree | \$150,020 |

Source: Bureau of Census for the Bureau of Labor Statistics, Current Population Survey, Annual Average 2019



Scholarship Search

www.fastweb.com
www.collegeboard.com
www.niche.com



Student Aid

www.fafsa.gov
www.floridastudentfinancialaid.org



Support

Please contact your high school counseling team for information on upcoming financial aid nights, college and career fairs and application support.

Federal Student Grant Programs

The federal government provides grant funds for students attending colleges, career schools and universities. Grants unlike loans, are sources of free money and do not have to be repaid. *The major federal student grant programs are briefly described below.

| Federal Grant Program | Program Details | Annual Award (subject to change) |
|--|---|---|
| Federal Pell Grant | <ul style="list-style-type: none"> Awarded to undergraduate students who have exceptional financial need and who have not earned a bachelor's, graduate, or professional degree; in some cases, students enrolled in a postbaccalaureate teacher certification program may receive a Federal Pell Grant A student who meets certain requirements might be eligible for a larger Pell Grant if his or her parent died as result of military service in Iraq or Afghanistan or in the line of duty as a public safety officer Pell Grant lifetime eligibility is limited to 12 semesters or the equivalent | Up to \$6,345 for the 2020-21 award year |
| Federal Supplemental Educational Opportunity Grant (FSEOG) | <ul style="list-style-type: none"> Awarded to undergraduate students who have exceptional financial need and who have not earned a bachelor's or graduate degree Federal Pell Grant recipients receive priority Not all schools participate in this program Funds depend on availability at the school; check for the school's deadline | Up to \$4,000 a year |
| Teacher Education Assistance for College and Higher Education (TEACH) Grant | <ul style="list-style-type: none"> For undergraduate, postbaccalaureate, or graduate students who are enrolled in programs designed to prepare them to teach in a high-need field at the elementary or secondary school level Must agree to serve for a minimum of four years (within eight years of completing or ceasing enrollment in the program for which the student received the grant funds) as a full-time teacher in a high-need field in a school or educational service agency that serves low-income students Must attend a participating school and meet certain academic achievement requirements Failure to complete the teaching service commitment will result in the grant being converted to a Direct Unsubsidized Loan that must be repaid | Up to \$3,764 for grants first disbursed on or after Oct. 1, 2019 and before Oct. 1, 2020 |
| Iraq and Afghanistan Service Grant | <ul style="list-style-type: none"> For students whose parent or guardian was a member of the U.S. armed forces and died as a result of performing military service in Iraq or Afghanistan after the events of 9/11 Must be ineligible for a Pell Grant due to having less financial need than is required to receive Federal Pell Grant funds Must have been younger than 24 years old or enrolled at least part-time at a college or career school at the time of the parent's or guardian's death | Up to \$5,829.50 for grants first disbursed on or after Oct. 1, 2019, and before Oct. 1, 2020 |

*Occasionally a student may have to pay back part or all of a grant if, for example, he or she withdraws from school early or doesn't fulfill the requirements of the TEACH Grant service obligation.

Looking for more sources of free money? [Try StudentAid.gov/scholarships](https://studentaid.gov/scholarships) for tips on where to look and for a link to a free scholarship search tool. For more information on grants, visit [StudentAid.gov/grants](https://studentaid.gov/grants). Find this fact sheet at [StudentAid.gov/resources#grant-programs](https://studentaid.gov/resources#grant-programs).

Have questions? Contact or visit the following:

- [StudentAid.gov](https://studentaid.gov)
- A school's financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243)
- TTY for the deaf or hard of hear: 1-800-730-8913



What is your next step? Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

Are you thinking about college and don't know where to begin?

We'll help you figure out what you need to know, and what you need to do.

Planning for college can be a daunting task, but you can be fully prepared academically and financially with a few tips: Use our checklists. Whether you're a few years away from college, ready to start tomorrow, young or a mature student... or even getting ready for grad school, our college preparation checklists will guide you through your academic and financial preparation.

Research. You have access to all sorts of college prep and financial aid help at your fingertips. By being on this website, you are already taking a step in the right direction to securing your financial aid for your future academic career.

Explore career options. Think about your potential career and the different paths you can take to reach that goal. Your career choice could determine the college you choose to attend. If you're unsure about what your options are within a certain career path, check out our Exploring Your Career Options page, which features a career search tool.

Choose a school. Look for a school that matches your goals, needs, and personality. Visit our Choosing a School page to give you a head start in finding the right school and in learning about college costs and other things to consider when choosing a school.

Know your financial aid deadlines. This is a simple tip, but it is also a very important one. Each college or career school has its own deadlines for when your Free Application for Federal Student Aid (FAFSA®) form has to be submitted for each academic year, and those deadlines may be different from state and federal deadlines. Learn about FAFSA deadlines.

Budget. Learn how to budget and create your budget for financial success in college. It's no secret that furthering your education costs money, but budgeting is a smart tool that can alleviate the stress of funding college. Please visit our Budgeting page for tips on getting started.

Ask for help. Ask your high school counselor or academic advisor regarding academic preparation and financial help or concerns you may have. If you are applying to or have been accepted to a college or university, the school's financial aid office can be a great resource for you, even before you start school.

How to Create an FSA ID

The FSA ID — a username and password — has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to fafsa.gov, the National Student Loan Data System (NSLDS®) at www.nsls.ed.gov, StudentLoans.gov, StudentAid.gov, and Agreement to Serve (ATS) at www.teach-ats.ed.gov.

Step 1

When logging in to one of the websites listed above, click the link to create a FSA ID.

Step 2

Create a username and password and enter your email address.

Step 3

Enter your name, date of birth, Social Security number, contact information and challenge questions and answers.

Step 4

If you have a Federal Student Aid PIN, you will be able to enter it and link it to your FSA ID. You can still create a FSA ID if you have forgotten or do not have a PIN.

Step 5

Review your information and read and accept the terms and conditions.

Step 6

Confirm your email address using the secure code, which will be sent to the email address you entered when you created your FSA ID. Once you verify your email address, you can use it instead of your username to log in to the websites.

Strengthen Your Financial Skills
www.navigatingyourfinancialfuture.org

February 2020