

Financial Aid Overview

2024-2025 High School Students
2025-2026 Postsecondary Year



Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION



GRANTS

A grant is a form of financial aid that doesn't have to be repaid, unless you withdraw from school and owe a refund.

Examples include:

- Pell Grants
- Teacher Education Assistance for College and Higher Education (TEACH) Grants

SCHOLARSHIPS

Many nonprofit and private organizations offer scholarships to help students pay for college or career school. This type of free money, which is sometimes based on academic merit, talent, or a particular area of study, can make a real difference in helping you manage your education expenses.

WORK STUDY

The Federal Work-Study Program allows you to earn money to pay for school by working part-time. You'll earn at least the current federal minimum wage. However, you may earn more depending on the type of work you do, and the skills required for the position.

LOANS

A loan is money you borrow and must pay back with interest. If you apply for financial aid, you may be offered loans as part of your school's financial aid offer. When you receive a student loan, you are borrowing money to attend a college or career school. You must repay the loan as well as interest that accrues.

Types of Financial Aid



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
- 2025-26 FAFSA **OPENS DECEMBER 1st, 2024**
- Must be completed **ANNUALLY** (per academic year) to be evaluated for financial aid



<https://studentaid.gov/h/apply-for-aid/fafsa>

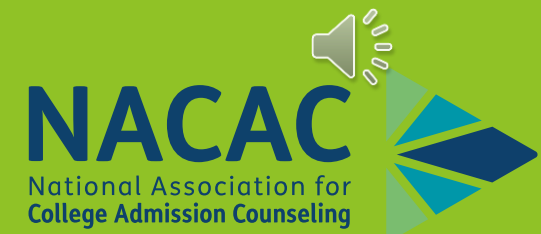


HOW MUCH WILL COLLEGE COST?

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 *Student Aid Index* (SAI)*

$$\text{COA} - \text{SAI}^* = \text{Student Financial Need}$$

*Student Aid Index(SAI), formerly known as (EFC) Expected Family Contribution





FAFSA Frenzy:

Monday, November 18, 2024

5:00 - 7:00 p.m. (Last session begins at 6:30)

SJR State Palatka Campus

5001 St. Johns Ave., Palatka, FL 32177

T Building

Tuesday, November 19, 2024

5:00 - 7:00 p.m. (Last session begins at 6:30)

SJR State Orange Park Campus

283 College Drive, Orange Park, FL 32065

V Building (Viking Center)

Thursday, November 21, 2024

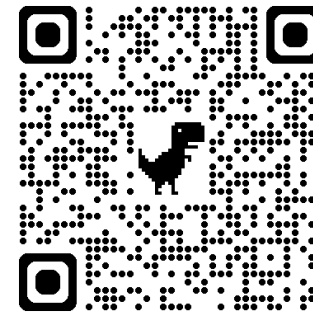
5:00 - 7:00 p.m. (Last session begins at 6:30)

SJR State St. Augustine Campus

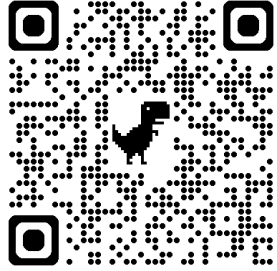
2990 College Drive, St. Augustine, FL 32084

H - Building (Health Sciences Building)

To **RSVP** &
For more information



What information will I need to fill out a FAFSA® form?



<https://studentaid.gov/help/info-needed>

NACAC's Guide to the College Admission Process



<https://www.nacacnet.org/student/>

Find Scholarships



<https://bigfuture.collegeboard.org/pay-for-college/scholarship-search#>



<https://www.scholarships.com/>



<https://www.goingmerry.com/>



For specific financial aid questions, please contact the financial aid department at the college you are considering.

Financial Aid Resources



Florida Financial Aid Application (FFAA)

www.FloridaStudentFinancialAid.org

- ❑ The Florida Financial Aid Application **opens October 1*** of the senior year. 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



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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.

NOTE: We recommend downloading the newest version of your preferred browser for the best experience. (Chrome, Firefox, Microsoft Edge, Safari)

State Scholarship and Grant Programs

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

Honorably Discharged Graduate Assistance Program

José Martí Scholarship Challenge Grant*

Mary McLeod Bethune Scholarship

Minority Teacher Education Scholarship

Ocoee Scholarship Program

Rosewood Family Scholarship*

Scholarships for Children and Spouses of Deceased or Disabled Veterans* (Award Amounts)

APPLICATIONS

- Florida Financial Aid Application (FFAA)
- Reinstatement/Restoration Application
- Free Application for Federal Student Aid (FAFSA)
- Document Upload

REPORTS

- Annual Report to the Commissioner - (Archives)
- End-of-Year Reports - (Archives)
- Bright Futures Statistical Reports

RESOURCES

- Federal Student Aid
- Financial Aid Terms and Definitions
- Money for College Brochure
- Navigating Your Financial Future
- State Scholarship and Grant Calendar

STATUTES AND RULES

- Florida Statutes
- State Board of Education Rules
- Legislative Changes
- Postsecondary Compliance Audits
- Postsecondary Eligibility Requirements



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<https://www.floridastudentfinancialaidsg.org/SAPHome/SAPHome?url=home>

Florida Financial Aid Application (FFAA)

www.FloridaStudentFinancialAidsg.org



Need-Based Programs

Florida Student Assistance Grant (FSAG)
Florida Work Experience Program (FWEP)



Tuition Assistance Programs

William L. Boyd, Effective Access to Student Education Grant Program



Merit-Based Programs

Bright Futures (BF)



What is Bright Futures Scholarship Program?



Funded by the state of Florida via Florida Lottery



Has three major categories

Florida Academic Scholar (FAS)

Florida Medallion Scholar (FMS)

Florida Gold Seal Vocational Scholar



Students must apply by submitting the Florida Financial Aid Application (FFAA) no later than August 31st after high school graduation



Eligibility requirements must be met by graduation, however SAT/ ACT/CLT scores can be acquired through June 30th and submitted through August 31st



Application opens October 1, 2024



Type	16 High School College-Preparatory Course Credits ¹	High School Weighted Bright Futures GPA	College Entrance Exams by High School Graduation Year (ACT [®] /CLT [®] /SAT [®])	Volunteer Service Hours ²	Paid Work Hours ²
FAS	<p>4 - English (three must include substantial writing)</p> <p>4 - Mathematics (at or above the Algebra I level)</p> <p>3 - Natural Science (two must have substantial laboratory)</p>	3.50	<p>2023-24 Graduates: 29/96/1340</p> <p>2024-25 Graduates: 29/96/1340</p>	100 hours	100 hours
FMS	<p>3 - Social Science</p> <p>2 - World Language (sequential, in same language)</p>	3.00	<p>2023-24 Graduates: 25/84/1210</p> <p>2024-25 Graduates: 25/84/1210</p>	75 hours	100 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](#).

² Students must earn the required volunteer service hours, 100 paid work hours, or a combination that totals a minimum of 100 hours.



Florida Gold Seal Vocational Scholars (GSV) 2023-24

Initial Eligibility Requirements: (As determined by the Florida Department of Education.)

1. Submit the [Florida Financial Aid Application \(FFAA\)](#) no later than August 31 after high school graduation.
2. Graduate with a standard Florida high school diploma or its equivalent.
3. Achieve the required weighted 3.0 GPA in the non-elective high school courses.
4. Complete at least 3 full credits in a single Career and Technical Education program.
5. Achieve the required minimum 3.5 unweighted GPA in the single Career and Technical Education program.
6. Complete at least 30 volunteer service hours, 100 paid work hours, or a combination that equals a minimum of 100 total hours.
7. Achieve the required minimum scores on one of the college entrance exams per the chart below no later than August 31 of the year the student graduates from high school.

Exam Type	Sub-test	Required Score
ACT [®]	Reading	19
	English	17
	Mathematics	19
SAT [®]	Reading Test	24
	Writing and Language Test	25
	Math Test	24
Postsecondary Education Readiness Test (PERT)	Reading	106
	Writing	103
	Mathematics	114

Required test scores follow those established by Rule [6A-10.0315](#), Florida Administrative Code.



Volunteer Hours/Paid Work Hours for Bright Futures

- ▶ Two forms required for paid work hours:
 1. Service Plan
 2. Paystub
- ▶ 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.

- ▶ Forms turned in to your school counselor

St. Johns County
Student Community Service Plan



<https://www-nhs.stjohns.k12.fl.us/guidance/wp-content/uploads/sites/3/2022/07/New-Bright-Futures-Community-Service-Form-St.-Johns-Final.pdf>



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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Finally, we encourage you to reach out to the financial aid department of colleges you are considering with specific financial aid questions as each school or university will have different policies and protocols in place.

