

# Financial Aid

Financial aid is any resource that can assist in offsetting the cost of college. It covers such expenses as books and supplies, tuition and fees, room and board, and transportation. Typically, students/families will apply for financial aid at four levels: Federal, State, Institutional and Private Aid.

*Note: No one should assume they would not qualify for financial aid!* Scholarships and university programs consider a wide range of factors when awarding money for education.

## Federal Student Aid

Federal student aid is money that students can use to help pay for college. There are three main types of aid: grants, work-study and loans.

### Who gets it?

Everyone should apply for federal student aid regardless of income.

### How to apply?

Complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov)

### When to apply?

FAFSA becomes available on October 1. Students should apply as soon as possible senior year.

## State Financial Aid

State student aid is money that students can use to help pay for college. There are many grants and scholarships available but **Bright Futures** and **First Generation Grant** are the most common.

### Who gets it?

Everyone should apply for Florida financial aid regardless of income, GPA, or test scores.

### How to apply?

Complete the Florida Financial Aid Application at <http://www.floridastudentfinancialaid.org/>

### When to apply?

The Florida financial aid application becomes available October 1. Students should apply as soon as possible senior year.

## Institutional Financial Aid

Institutional (college/university) student aid is money that students can use to help pay for college. Often times the college or university will require a separate application for aid.

### Who gets it?

Students should talk to the college's financial aid office to determine what the qualifications are for their financial aid.

### How to apply?

Colleges usually have a separate application process for financial aid. Check the schools website to determine how you should apply for financial aid.

### When to apply?

Financial aid deadlines vary from school to school but keep checking the schools website, and apply as soon as possible.

## Private Aid

Private Aid are scholarships that can come from a variety of sources.

### Who gets it?

There are a wide range of scholarships that are available to many different students.

### How to apply?

Follow directions for each specific scholarship.  
\* Check out High School webpages  
\* Google, "Scholarships for..."

### When to apply?

Start thinking about and applying for scholarships in ninth grade! If you qualify, apply!