

Bartram Trail High School

**SENIORS**

*Class of 2023*



**Financial Aid Seminar**

Presented by your school counselors

# What is Financial Aid ?

**Financial aid is ANY Resource that can help you pay for college.**

- Grants (you don't have to pay back)
- Scholarships (you don't have to pay back)
- Work-Study (you don't have to pay back)
- Loans (you DO have to pay back)

**You can use financial aid to help pay for:**

- Tuition
- Books
- Room & Board
- Supplies
- Transportation

# There are FOUR ways to apply for Financial Aid

- **Federal Student Aid (FAFSA)**
- **Florida Financial Aid**
- **Institutional Financial Aid**
- **Private Scholarships**

# Federal Student Aid (FAFSA)

## Who should apply?

- EVERYONE who wants to go to any type of school after high school

## When should you apply?

- October of your senior year AND every year after that while enrolled in college (check with your college for specific deadlines)

## What does this application cover?

- Grants, Federal Guaranteed Student Loans, and Work-Study provided by the Federal Government

## What do you need?

- Tax forms/records, social security number, and W-2 forms

## How do you apply?

- Go to <https://fafsa.ed.gov/>

# COMPLETING THE FAFSA



## CREATE YOUR FSA ID

• **Student needs an FSA ID**

• **Parent(s) need an FSA ID**

(They may already have one if you have a sibling already in college.)

<https://studentaid.gov/fsa-id/create-account>

## Create an Account (FSA ID)



Parents



Students



Borrowers

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

### What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid* (FAFSA®) form
- Signing your *Master Promissory Note* (MPN)
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

### Items Needed to Create an Account

- Social Security number
- Your own mobile phone number and/or email address

# COMPLETING THE FAFSA

## Step 2

[www.FAFSA.gov](http://www.FAFSA.gov)

The screenshot shows the FAFSA website interface. At the top, there is a navigation bar with the following items: "Federal Student Aid" (with the subtext "An OFFICE of the U.S. DEPARTMENT of EDUCATION"), "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", and "MANAGE LOANS". The main content area features a large heading "Complete the FAFSA® Form" with a subtext: "Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or graduate school." To the right, there are two sections: "New to the FAFSA® Process?" with the text "Completing the FAFSA form is free. Fill it out now." and a "Start Here" button; and "Returning User?" with the text "Correct info | Add a school" and "View your *Student Aid Report (SAR)*" and a "Log In" button. The background of the main content area includes an illustration of three people and various icons related to education and finance.



# I finished the FAFSA, now what?

## Student Aid Report (SAR)

- Summary of all the information that you put on your FAFSA
- Should receive it 1-4 days
- Check for mistakes and make corrections

## Expected Family Contribution (EFC)

- Based on your parents' information (Income Taxes), this is the amount that your family is expected to pay towards your college tuition
- FYI if you are admitted to FIU and EFC is zero (0), tuition is **FREE!!!**
- Award Letters
  - Once you are accepted into a college, they will send you a letter explaining the financial aid they are offering you (grants, loans, work study etc.)
  - Compare these award letters from multiple schools

# **FAFSA** **FRENZY**

## **Don't let finances become a discouraging barrier!**

Each year, millions of financial aid dollars go unclaimed.

This event provides qualified students with assistance in completing the Free Application for Federal Student Aid (FAFSA), **which is the first and most important step in applying for financial aid.**

Potential students who intend to enroll in college during the 2023-24 academic year can increase their chances of receiving financial aid by applying early and meeting deadlines.

## **Join us to receive personalized assistance!**

**Monday, October 3**

**Palatka Campus**

**Viking Center**

**6 - 8 P.M.**

**Tuesday, October 4**

**Orange Park Campus**

**A Building**

**6 - 8 P.M.**

**Thursday, October 6**

**St. Augustine Campus**

**H Building**

**6 - 8 P.M.**

**Last session begins at 7:30 P.M.**



# Florida Financial Aid

## Who should apply?

- EVERYONE

## When should you apply?

- Application opens October 1 (So apply NOW)

## What does this application cover?

- 14 different Grants and Scholarships provided by the State Government, including Bright Futures!

## What do you need?

- Helpful hints guide located here: <http://relschoollcounseling.weebly.com/resources--frequently-used-documents.html>

## How do you apply?

- Go to <http://www.floridastudentfinancialaid.org/>

## Florida Academic Scholar (FAS) and Florida Medallion Scholar (FMS)

Type	16 High School Course Credits <sup>1</sup>	High School Weighted Bright Futures GPA	College Entrance Exams by High School Graduation Year (ACT <sup>®</sup> /SAT <sup>®</sup> )	Service Hours	Work Hours <small>Must be above CO-OP work hrs; cannot be combined with Serv Hrs</small>
<b>FAS</b>	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	2021-22 Graduates: 29/1330  2022-23 Graduates: 29/1330	100 hours	100 Hours
<b>FMS</b>	3 - Social Science  2 - World Language <i>(sequential, in same language)</i>	3.00	2021-22 Graduates: 25/1210  2022-23 Graduates: 25/1210	75 hours	100 Hours

Gold Seal Vocational Scholar (GVS) can only be used to fund: an Applied Technology Diploma, Technical Degree Ed Program (Associate in Applied Science or Associate in Science), or a Career Education Certificate Program.

## Bright Futures Student Handbook

### Snapshot of Bright Futures



- You must **APPLY** for the scholarship by submitting the Florida Financial Aid Application.
- Bright Futures Scholarships will renew automatically each year if the student **maintains** the required GPA and credit hours.
- If Seniors are planning to apply for Bright Futures, they should already be accumulating **community service/work hours** and turning them in to the Guidance desk. Hours must be turned in before Graduation Day!
- Seniors should try to meet all Bright Futures requirements by the end of the **first** semester.

# Bright Futures Student Handbook

## Snapshot of Bright Futures



- Bright Futures GPA is **NOT** the same as report card GPA.
- Bright Futures **weighs** honors, AP, and dual enrollment classes **equally** with 0.5 per credit earned – NOT 1.0 weight for AP or DE!
- Bright Futures will also accept two additional academic electives toward the GPA calculation if it **benefits** the student.
- You are permitted to use qualifying scores from the **June** 2023, ACT or SAT to qualify for the Bright Futures test criteria if you did not qualify prior to graduation!

# 12<sup>TH</sup> GRADE

What should  
students do  
*now* to  
qualify for a  
Bright  
Futures  
Scholarship?

- Review your Bright Futures Report.
- See your school counselor if there are any errors on your transcript.
- Take note of what is “Missing” to qualify for each award.
- Take steps to improve your Bright Futures GPA if it is borderline.
- Submit any remaining service/work hours by winter break.
- Take or re-take SAT or ACT and report your scores to a Florida school.

# Institutional Financial Aid

## **Who should apply?**

- Talk to the college/university financial aid office to determine what programs you will qualify for

## **When should you apply?**

- Contact college/university as every school has different deadlines

## **What does this application cover?**

- Grants and Scholarships provided by the University or College

## **What do you need?**

- Usually, the FAFSA has to be filled out first but contact the college/university to find out more information

## **How do you apply?**

- College and Universities generally have a separate application process for financial aid

# Applicants can apply beginning **OCTOBER 1st** through April 1st.



## Online Scholarship Application

nobody Logout

Dear Scholarship Applicant,

Congratulations on your decision to pursue a college degree! You are well on your way to a bright and promising future as you make crucial decisions about your goals and chosen career path. On behalf of the SJR State Foundation, I would like to thank you for your interest in our scholarship program.

Your completed online application must be received between October 1st and April 1st to be considered for the scholarship program. Scholarships are typically awarded in early summer of each year for the following fall semester. Please note that the Foundation awards additional scholarships on a rolling basis as they become available.

Your decision to pursue a college degree is a decision that will impact your future income, career advancement, and an opportunity to develop your skills to impact others in your community. I wish you the best with your endeavors.

Sincerely,

*Brian A Bergen*

Executive Director of Foundation and Alumni Engagement

### Login

Login

Do not remember password?

Create New Account

**Note: If this is your first time filling out a scholarship application, you must create a new account.**

**Your SJR State portal login is not linked to this account.**

**Please ensure the email address you provide is valid, all scholarship correspondence will be sent to this email address.**



# Private Scholarships

**Who should apply?** EVERYONE

**When should you apply?** Now and continue searching for scholarships even when you're in college

**What do you need?** Academic history, letter(s) of recommendation, essay(s), scholarship application

**How do you find scholarships?**

- <http://www.fastweb.com/>
- <https://bigfuture.collegeboard.org/scholarship-search>
- <https://www.raise.me/>
- Bartram Trail High School Counseling Website
- Parents' Employers
- Church and Civic Organizations
- Unions

# Scholarship Tips

- Start searching for scholarships early and continue searching throughout college.
- Apply to EVERY scholarship for which you are eligible.
- Essays can be reused and tailored for each new application.
- Review your social media accounts and remove inappropriate material.

# Get Organized!

**Make a list of deadlines and don't miss them.**

**Keep a folder/file/binder with everything that is needed to apply for multiple scholarships.**

- ACT/SAT/PERT scores
- High school transcript (request one from Parchment)
- Letters of recommendation (because you may be able to use one for multiple scholarships)
- Resume of activities, community service, and leadership roles
- Essays (because you may be able to use one essay for multiple scholarships)

**Create a new email account solely for college information and make sure you have an appropriate email address.**

- [JohnSmith01@gmail.com](mailto:JohnSmith01@gmail.com) (YES)
- [BigDaddy01@gmail.com](mailto:BigDaddy01@gmail.com) (NO)

# Beware of Scams!



- NEVER pay for scholarships or searches.
- Scholarships are never “guaranteed”.
- Feel too good to be true? It probably is! Do more research and ask around.
- Trust your instincts.
- Scholarships are gifts; they never have to be repaid.
- Never give out bank account, credit card, or social security information.