

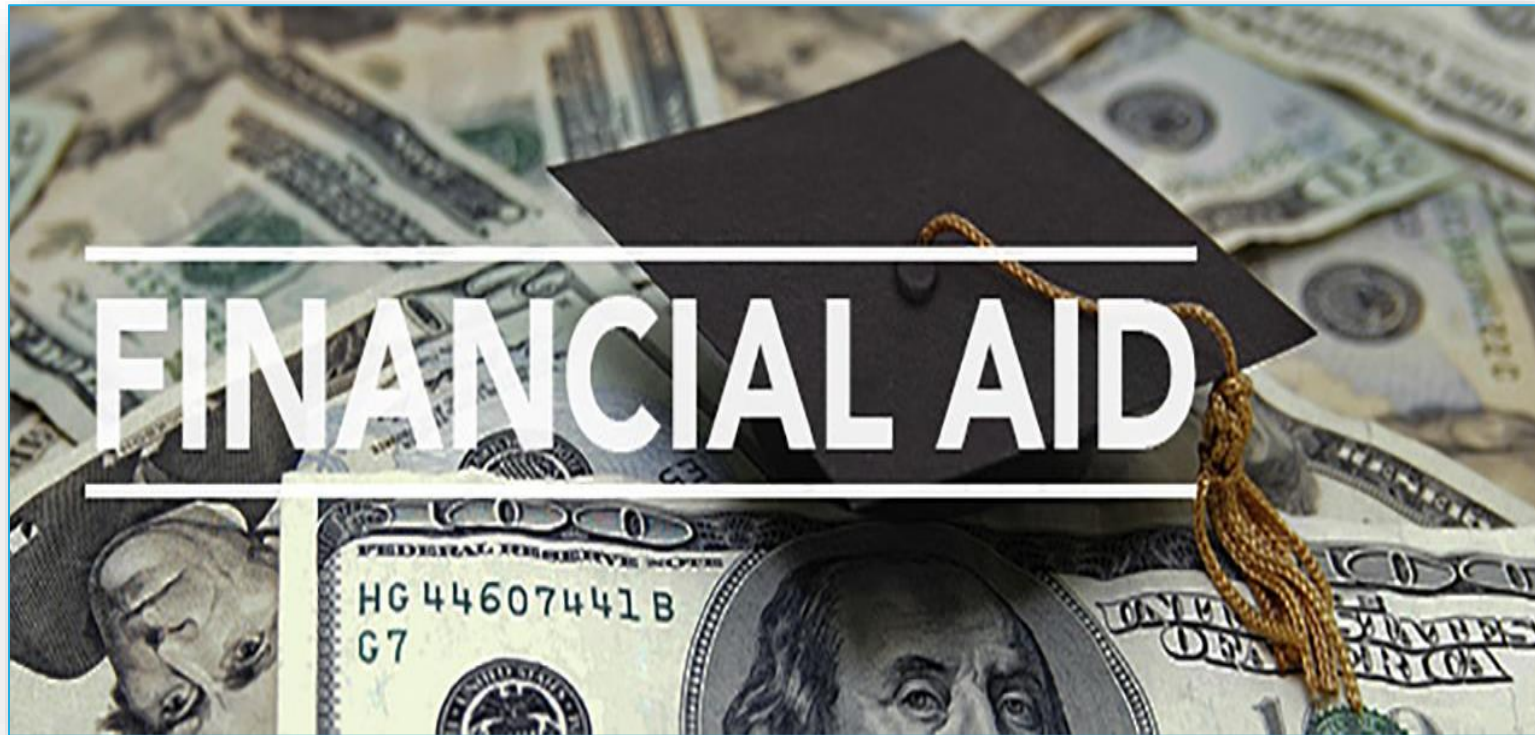
# ChIPLEY High School Senior Night Workshop

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# Financial Aid Overview

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# Financial Aid Myths

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“My parents make too much money, so I won’t qualify for aid”

“I don’t have good credit, so I can’t get a student loan”

“Only students with good grades get financial aid”

“The FASFA form takes forever to fill out, and it’s really hard to do”

“My ethnicity or age makes me ineligible for federal student aid”

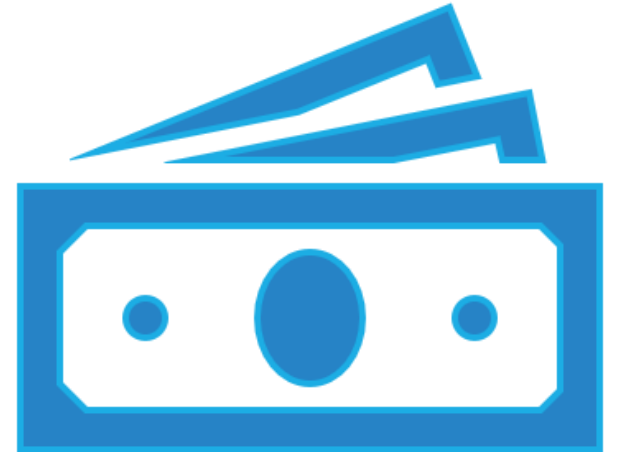
“My parent’s aren’t U.S. citizens, so there is no way I’ll get aid”

# What is FASFA?

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FASFA is the Free Application for Federal Student Aid

- Money awarded from the Government
  - U.S. Department of Education
- Used for federal and state grants, work study, loans, etc.
- Primary application for student aid
- FASFA is required for many college-based scholarships, but not all
- Student aid award is dependent on each individual students financial situation
  - Income, Assets, Household size, Number in college



# When is the FASFA due?

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State Deadline	College Deadline	Federal Deadline
May 15, 2019	Check With the College of Interest	June 30, 2020

# To complete the FASFA, you will need:

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- Social Security Number
- Your Alien Registration Number (*if you are not a U.S. citizen*)
- Your federal income tax returns, W-2s, and other records of money earned
  - Note: You may be able to transfer your federal tax return information using the IRS Data Retrieval Tool.)
- Bank statements and records of investments (*if applicable*)
- Records of untaxed income (*if applicable*)
- FSA ID to sign electronically

If you are a dependent student, then you will also need most of the above information for your parent(s)

# How do I apply?

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**Step 1:** [www.Student.ed.gov](http://www.Student.ed.gov) or [myStudentAid Mobile App](#)

**Step 2:** Create your account

- Create an FSA ID & Password
- Independent vs. Dependent
  - If you're a [dependent student](#), you will report you and your parents' information.
  - If you're an [independent student](#), you will report your own information (and, if you're married, your spouse's). ([Studentaid.ed.gov](http://Studentaid.ed.gov))

**Step 3:** Fill out FASFA form

**Step 4:** Review & accept your financial aid

# What happens next?

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## **Where does my FASFA information go once I submit it?**

- Colleges/career school listed on your application
- State higher education agency
- Agencies of the states where your chosen school(s) are located

## **Who will I hear from, and when?**

- The office of FSA will send you a Student Aid Report (SAR)
- Within three days to three weeks of FASFA submission



# Accepting Financial Aid

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**I've got an offer from my school. Which financial aid offer is the best to accept?**

- FREE MONEY FIRST!
- EARNED MONEY SECOND!
- BORROWED MONEY LAST!

**I will need to borrow some money to pay for college, which student loan should I accept?**

- Do your research!

**Can I accept less money than the school offered?**

- YES! Only borrow money that you NEED.
- You have the right to turn down the loan or to request a lower loan amount

## Grants & Scholarships

- Free money!
- Aid that does not have to be paid back
- Usually awarded on the basis of merit, skill, unique characteristics, or financial need
- Federal, State, or Private

## Loans

- Money students and parents borrow to help pay college expenses
- Repayment usually begins after education is finished
- Only borrow what is really needed
- Look at loans as an investment in the future

## Work-Study

- Earn money to help pay for college
- Undergraduate and graduate students
- Work part-time on or off-campus while enrolled
- Also includes non-monetary compensation

# Applying to College

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# College Applications: How to Begin

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## Steps to Success

1. GET INFORMED
2. TALK TO PEOPLE
3. BRAINSTORM/RESEARCH
4. GET ORGANIZED



# Get Informed

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## The Components of a college application:

Application Form  
Application Fees  
High School Transcripts  
Final Transcripts  
Admission Test Scores  
Letter of Recommendation  
Essays  
Auditions & Portfolios

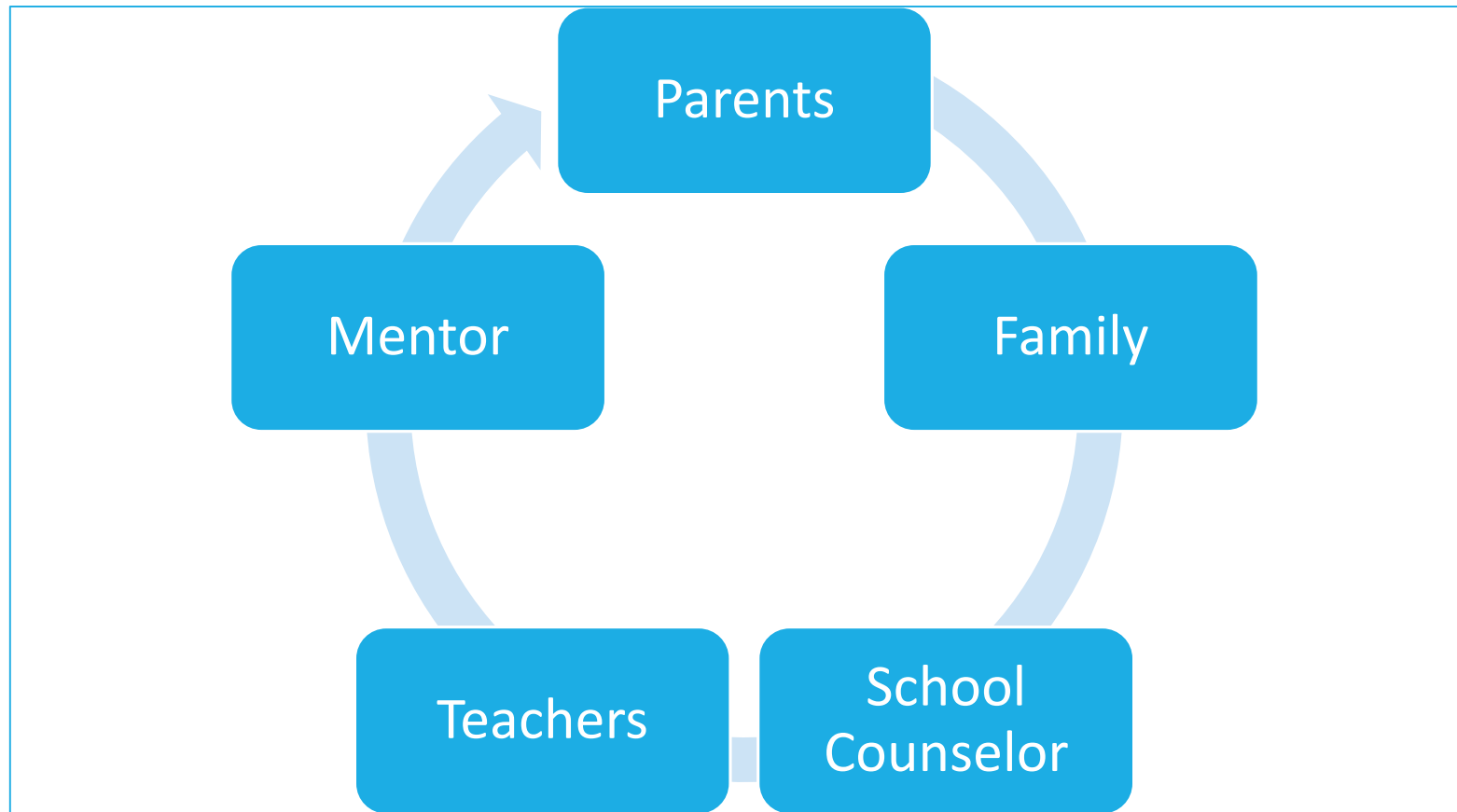


## Resources for College/Career Planning:

- The College Board
- [The Common Application](#)
- Coalition for College
- Khan Academy
- Florida Shines
- Find My College Major
- Career Tech
- [Niche.com](#)
- [Academic Program Guide](#)
- [O\\*NET](#)

# Talk to People

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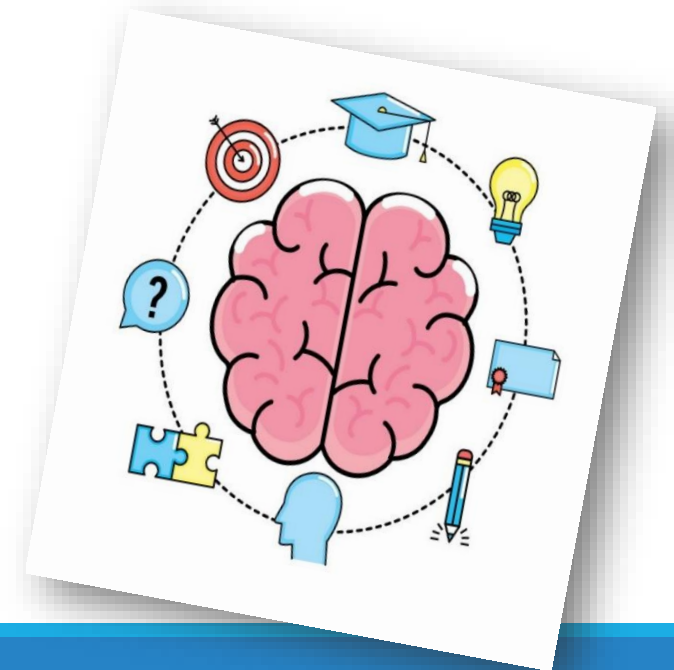


# Brainstorm/Research

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Most college applications ask you to describe what you've done in and out of the classroom

- Research the application requirements (transcripts, resume, college essay, etc.)
  - *Every college/university is different in their admission requirements*
- Brainstorm your campus and extracurricular involvement
- Make a list of those that mean the most to you
  - leadership, sports, community service
- Think about the classes you have taken and the reasons you liked them



# Get Organized

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## **For each college you're applying to:**

- Create a real or virtual folder for storing documents (word document, excel, google doc, etc.)
- Print a checklist to track your progress on each application and application deadlines

## **Gather these resources:**

- Social security number
- Your high school code
- High school transcripts
- Score report from college admission test(s)





# Scholarships

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# Vivian Scott Scholarship

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**Scholarship Amount** \$1,500; awarded to (2) recipients in each of the (5) FASFEPA regions

**Scholarship Deadline:** Due February 28<sup>th</sup>

## **Eligibility Requirements**

- Must be a senior who is on track to graduate in May of 2019
- Eligible under current USDA guidelines as free or reduced-priced meals or Approved CEP Direct Cert;
- Include a publishable picture with the application

## **Judging Criteria**

- Essay
- Letters of recommendation
- Academic performance
- Service projects



See your  
school  
counselor for  
a scholarship  
packet!

# Bright Futures Scholarship Requirements

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1. Fill out the Florida Financial Aid Application (FFAA)
  1. Application Deadline: August 31<sup>st</sup> of senior year of high school
2. Complete the 16 required college-prep courses
3. Achieve the required weighted GPA
4. Complete the required number of service hours
5. Achieve the required combined SAT or composite ACT score

Type	16 High School Course Credits <sup>1</sup>	High School Weighted GPA	College Entrance Exams (ACT®/SAT®)	Service Hours
FAS	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	29/1290	100 hours
FMS	3 - Social Science 2 - World Language <i>(sequential, in same language)</i>	3.00	26/1170 <sup>2</sup>	75 hours

<sup>1</sup> The required coursework aligns with the State University System admission requirements found in regulation 6.002.

<sup>2</sup> Home-educated students without official transcripts must score a 27/1220 to meet the FMS award requirement.

# Community Scholarships

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## Chipola State College Scholarship Opportunities

Community South Credit Union Scholarship (*Coming soon*)

Florida Panhandle Technical College Scholarship (*Coming soon*)

The Woman's Club of Chipley Scholarship (*Coming soon*)

# National Scholarship Databases

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

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

<https://scholarshipamerica.org/>

<https://bigfuture.collegeboard.org/pay-for-college/grants-scholarships>

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

<https://scholarshipowl.com/>

<https://opportunity.collegeboard.org/>

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

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