Presentation slides can be downloaded on the WOHS website

(Student Services → Financial Aid Guide → BF/FAFSA Parent Info Night)

or by scanning this QR code.

welcome to

BRIGHT FUTURES + FAFSA PARENT NIGHT

PRESENTED BY THE WOHS STUDENT SERVICES TEAM

SWAG STARTER

1. Follow the College + Career Instagram

   → @wohs_ccc

2. Like and comment on the BF/FAFSA post.

3. ONE winner will receive a WOHS Spirit Wear Swag Bag donated by the PTSO!

Q & A

session at the end

STUDENT SERVICES TEAM

Guidance Counselors

A-Ch	Stephanie Walker
Ci-Fl	Mary McManamon
Fl-Ja	Carsonie Legerme
Je-McK	Lauren Wood
McL-Po	Priyadarshani Samaroo
Pr-Sm	Erica Sumpter
Sn-Z	Sara Orellano-Mejia

Assistant Principal of Instruction

Amanda DiMarzo

College and Career Specialist

Brooke Maroth

District College Transition Counselor

Kerri MacLean

FINANCIAL AID 101

FINANCIAL AID 101

There are many types of financial aid available to high school students.

- **Grants:** a form of financial aid that typically does not have to be repaid.
  - Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Teacher Education Assistance for College and Higher Education (TEACH), Military Service Grants.
- **Work Study:** allows students to earn money to pay for school by working part-time at at-least federal minimum wage.
- **Loans:** borrowed money that must be paid back with interest.
- **Scholarships:** free money offered by schools, nonprofit organizations, and/or businesses usually based on academic merit, talent, or a particular area of study.
- **Other:** Military Family Aid, International Study, etc.

FINANCIAL AID 101

“Need Based” : financial aid determined by a family’s demonstrated financial need based on annual income, taxes, etc.

** Submitting a FAFSA application is required in order to be eligible for need based federal, state, and college aid.*

- Federal
- State
- College/Universities
- Scholarships

“Merit Based” : financial aid awarded to students based on their academic and/or extracurricular achievements rather than financial need.

- *Scholarships* are the most common type of “merit based” financial need.

FINANCIAL AID 101

- **How is Need Based Aid Calculated?**
  - Each college's financial aid staff starts by deciding upon the *Cost of Attendance* (COA) at that school.
  - Then, they consider your *Expected Family Contribution* (EFC) based on your completed FAFSA.
  - Finally, they subtract your EFC from your COA to determine the amount of your financial need and therefore how much *need-based* aid a student can receive.
- Estimator Tool can be found on the Federal Student Aid webpage.
- Most schools have a net price calculator on their respective Financial Aid Office's website.

FINANCIAL AID 101 VOCABULARY

- **Award Letter:** The document you receive from a college that explains the terms of the financial aid that the college is offering you. The information includes the types and amounts of financial aid offered, what you're expected to do to keep the award and a deadline for accepting the award.
- **Bursar:** The college official responsible for handling billing and payments for tuition, fees, housing and other related expenses.
- **Cost of Attendance:** The total amount of college expenses before financial aid. Cost of attendance includes money spent on tuition and fees, room and board, books and supplies, and living expenses.
- **CSS Profile®**: A financial aid application used by more than 300 colleges, universities and private scholarship programs to award their financial aid funds. College Board offers this service. *Read more about the CSS Profile.*
- **Demonstrated Need:** The difference between your expected family contribution (EFC) and the total cost of attendance for a particular college.
- **Expected Family Contribution (EFC):** A measure of your family's financial strength. States and colleges use this number to help determine your financial aid award. The EFC is calculated using information you supply about your family's financial circumstances. Read about the EFC.

FINANCIAL AID 101 VOCABULARY

- **Financial Aid:** Money given or loaned to you to help pay for college. Financial aid can come from federal and state governments, colleges, and private and social organizations. Learn about financial aid options.
- **Financial Aid Office:** A college office that serves as a resource for students who need help paying for college costs.
- **Free Application for Federal Student Aid (FAFSA):** The free application form you submit to apply for federal financial aid. It is required for all students seeking federal student grants, work-study programs and loans. Most colleges require it as well. Read more about the FAFSA.
- **Net Price:** Net price is the true amount a student will pay for a college.
- **Net Price Calculator:** An online tool that gives you a personalized estimate of what it will cost to attend a specific college. Most colleges are required by law to post a net price calculator on their websites.
- **Scholarship:** A kind of "gift aid" — financial aid that doesn't have to be paid back. Scholarships may be awarded based on merit or partially on merit.
- **Student Aid Report (SAR):** The report sent to your family after you submit the Free Application for Federal Student Aid (FAFSA) that tells you what your expected family contribution (EFC) is.

FLORIDA FINANCIAL AID

BRIGHT FUTURES SERVICE HOURS

	Community Service Hours	Paid Work Hours
Florida Academic Scholar	100	100
Florida Medallion Scholar	75	100
Gold Seal CAPE	30	100
Gold Seal Vocational	30	100

*see the Bright Futures handbook for more details.

BRIGHT FUTURES SERVICE HOURS

- Students are required to complete the “Log + Reflection Form” and submit their hours to their respective Guidance Counselor.
    - Forms are available (1) on the school website and (2) paper copies are in the lobby of Student Services, Bldg. 800
- Hours should be submitted at the end of every academic year.
- The former “pre approval” process is no longer applicable but, students are strongly encouraged to consult with their Guidance Counselor prior to completing community service hours to ensure eligibility.

*see the Bright Futures handbook for more details.

INELIGIBLE BRIGHT FUTURES SERVICE HOURS

COMMUNITY SERVICE HOURS

- Court mandated community service.
- Service hours where a family member is verifying the completed hours.
- An activity where there is no responsible adult on site to evaluate and confirm student performance.
- Donations, such as Locks of Love or giving blood.
- Participation on a sports team or a performance of any kind unless participation is considered an act of service.

PAID WORK HOURS

- Work hours where a family member is verifying the completed hours.

**see the Bright Futures handbook for more details.*

WHAT IS FLORIDA BRIGHT FUTURES?

The Florida Bright Futures Scholarship Program establishes Florida lottery-funded scholarships that reward Florida high school graduates for high academic achievement.

Florida Bright Futures Scholarship Program

- Merit Based Scholarship
- Four tiers of scholarship: FAS, FMS, GSV, GSC
- Students must apply for Bright Futures using the FFAA *(Florida Financial Aid Application)* by August 31st AFTER high school graduation
- SAT/ACT must be taken by June 30th
- Pays for 100% or 75% of tuition and fees *only*

IF YOU DON'T APPLY, YOU WON'T QUALIFY!

FLORIDA ACADEMIC

+

FLORIDA MEDALLION

scholarships

FAS + FMS QUALIFICATION REQUIREMENTS

- Graduate high school from a Florida public high school with a standard Florida high school diploma, graduate from a registered Florida Department of Education private high school, earn a GED, complete a home education program)
- Complete the required high school coursework;
- Achieve the required minimum Bright Futures grade point average (GPA);
- Achieve the required minimum score on either the ACT® or SAT®;
- Complete the required number of service hours.

*see the Bright Futures handbook for more details.

FAS + FMS ACADEMIC REQUIREMENTS

Type	16 High School Course Credits [1]	High School Weighted Bright Futures GPA	College Entrance Exams by High School Graduation Year (ACT®/SAT®)	Service Hours
FAS	4 - English *(three must include substantial writing)* 4 - Mathematics *(at or above the Algebra I level)* 3 - Natural Science *(two must have substantial laboratory)* 3 - Social Science 2 - World Language *(sequential, in same language)*	3.50	2022-23 Graduates: 29/1330	100 hours
FMS		3.00	2022-23 Graduates: 25/1210	75 hours

[1] *The required coursework aligns with the State University System admission requirements found in Florida Board of Governor's Regulation 6.002. Information regarding high school coursework can be found in the Florida Counseling for Future Education Handbook.*

**** Starting with the Class of 2024, the FAS SAT requirement will increase to 1340 ****

FAS + FMS ACADEMIC REQUIREMENTS

- Required coursework aligns with State University System admission requirements.
- The world language requirement can be met by demonstrating proficiencies based on scores on Credit-By-Exam Equivalencies or other university approved means. Otherwise, the high school transcript must include a world language “completer” course to show that the world language requirement has been met.

*see the Bright Futures handbook for more details.

BRIGHT FUTURES STUDENT REPORT FYI

- **Bright Futures Student Report**
  - **SENIORS** received a copy during their Senior Meeting.
  - **JUNIORS** received a copy during their Junior Meeting.
  - **SOPHOMORES** can request a copy in the spring.
  - **FRESHMEN** do not have reports yet.
- The **ONLY** way Bright Futures receives a student's ACT/SAT scores is if the student sends their score report to a FL public SUS college/university.
- A student's Bright Futures GPA is **NOT** the same as their high school GPA.
- It is **NOT** viewable on Skyward.
- It **CANNOT** be emailed.

**see the Bright Futures handbook for more details.*

DID YOU KNOW?

- BF no longer includes a stipend for books.
- If a student's BF award is not used to seek an undergraduate degree, it can be applied to ONE semester of graduate school at a qualifying Florida college at the undergraduate tuition rate. (*student must meet eligibility requirements)
- Many Florida PRIVATE colleges/universities accept Bright Futures.
- Students can "stack" other scholarships on their Bright Futures award money.
- Students must maintain minimum GPA in college to retain their award.

*see the Bright Futures handbook for more details.

GOLD SEAL CAPE

+

GOLD SEAL VOCATIONAL

scholarships

GOLD SEAL CAPE SCHOLARSHIPS

Florida Gold Seal CAPE Scholars (GSC) award may be funded if a student is enrolled in a career education or certificate program.

- Upon completion of an associate in science degree program that articulates to a Bachelor of Science degree, a GSC Scholar may also receive an award for a maximum of 60 credit hours toward a Bachelor of Science degree program.
- Upon completion of an associate in applied science program, a GSC Scholar may also receive an award for a maximum of 60 credit hours toward a bachelor of applied science degree program.
- Florida high school students who wish to qualify for the GSC award must meet the following initial eligibility requirements:
    - Earn a minimum of five postsecondary credit hours through CAPE industry certifications that articulate for college credit; and
    - Complete 30 service hours during high school and by high school graduation.

**see the Bright Futures handbook for more details.*

GOLD SEAL VOCATIONAL SCHOLAR

The Florida Gold Seal Vocational Scholars (GSV) award may be funded if a student is enrolled in a career education or certificate program.

Florida high school students who wish to qualify for the GSV award must meet the following initial eligibility requirements:

- Achieve the required weighted minimum 3.0 GPA in the non-elective high school courses;
- Take at least 3 full credits in a single Career and Technical Education program;
- Achieve the required minimum 3.5 unweighted GPA in the career education courses;
- Achieve the required minimum score on the ACT®, SAT® or Florida Postsecondary Education Readiness Test (P.E.R.T.) exams; and
- Complete 30 service hours.

**see the Bright Futures handbook for more details.*

HOW TO APPLY

- **The Office of Student Financial Assistance (OSFA)** disperses a variety of postsecondary educational state-funded grants and scholarships
  - *Click for more information on available state grants and scholarships.*

WOHS Student Services has provided step by step instructions on how to complete the Florida Financial Aid Application (FFAA).

- https://westorangehs.ocps.net
  - → Student Services
  - → Bright Futures
  - → "How to Apply" download

Scan to Start Application

*see the Bright Futures handbook for more details.

FAFSA

“Free Application for Federal Student Aid”

overview

FAFSA

- The Free Application for Federal Student Aid (FAFSA) is the form you need to fill out to get any financial aid from the federal government to help pay for college.
- Awarded aid is funded by the U.S. Department of Education.
- Application opens every year on October 1.
  - *Your FAFSA must be renewed annually.*
- US Citizens and Eligible Non Citizens are eligible for federal aid.
  - *(click for full eligibility explanation)*
  - Undocumented students do not qualify for federally funded aid
- Lots of states and colleges also use the FAFSA to determine which students get financial aid—and how much they'll get.

WHO SHOULD APPLY? EVERYONE!

WHY SHOULD I COMPLETE A FAFSA?

- If you don't file, you won't qualify for most financial aid.
- You do not need to be considered a low income household to qualify for assistance.
- You automatically qualify for a low-interest federal loan when you submit a FAFSA. These loans are less expensive to pay back than many private student loans.
- Federal work-study programs require the FAFSA.
- Some merit-based scholarships require the FAFSA to help determine scholarship amounts.

7 THINGS YOU NEED TO COMPLETE THE FAFSA

1. **FSA ID** *(click to create your FSA ID)*
    a. The FSA ID is a digital legal signature that lets you complete and update the FAFSA form, so create your own and keep it safe.
    b. Parents of dependent students need to use their own FSA ID to complete the FAFSA process.
    c. It can take up to *three* days to activate your FSA ID.
    d. Click for a Step by Step Instruction video
2. **Social Security Number**
    a. If you are not a U.S. citizen but meet other eligibility criteria for federal student aid as an eligible noncitizen, you'll also need your Alien Registration number.
    b. Both parents and students need this information for the FAFSA form.
3. **Driver's License**
    a. If you don't have a driver's license, don't worry about this step.

7 THINGS YOU NEED TO COMPLETE THE FAFSA

4. **Federal Income Tax Return**
    a. 2023-24 FAFSA requires 2021 tax return information.
    b. **IRS Data Retrieval Tool**

    ➔ Click for more information on using the Data Retrieval tool

5. **Records of your Untaxed Income**
    a. Child support, interest income, and veterans' noneducation benefits may apply to you

6. **Records of Your Assets**
    a. Savings and checking account balances, as well as the value of investments, such as stocks, bonds, and real estate (excluding your primary residence.)

7 THINGS YOU NEED TO COMPLETE THE FAFSA

7. List of the Schools Your Student is Interested in Attending

a. List any college being considered, even if they haven't applied or been accepted yet.

b. Even if it's only a slight chance they will apply to a college, list the school on your FAFSA form. You can always remove a school later if you decide not to apply, but if you wait to add a school, you could miss out on financial aid.

c. The schools you list on your FAFSA form will automatically receive your FAFSA results electronically. They will use your FAFSA information to determine the types and amounts of financial aid you may receive.

d. If you add a school to your FAFSA form and later decide not to apply for admission to that school, that's OK! The school likely won't offer you aid until you've been accepted anyway.

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FINALIZE YOUR FAFSA

- Review Student Aid Report (SAR)
- Make corrections if needed.
- Contact the Financial Aid Office at the institution being applied to for institutionally specific questions and information.
- Call the **Federal Student Aid Information Center** for assistance
    - 1-800-433-3243

*see the Bright Futures handbook for more details.

Q & A
session

Scholarships

https://westorangehs.ocps.net/student_services/scholarships

Thank You For Coming!

Scan QR code to make an appointment in the CCC

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