



Financial Aid & Scholarships 101

Forms of College Aid

FEDERAL AID/GRANTS

- FAFSA
- CSS Profile

LOANS

- Federal Loans
- Private Loans

SCHOLARSHIPS

- College Provided
- Outside Organizations

STATE FUNDED

- Hope Scholarship
- Zell Miller Scholarship
- Hope Grant

Financial Aid Timeline

OCTOBER 1ST

FAFSA & CSS Profile opens for high school seniors

JANUARY-APRIL

Most colleges will release financial aid packages during this time

SUMMER

HOPE & Zell Miller are officially applied to a student's tuition bill

FAFSA - fafsa.gov

Free Application for Federal Student Aid

WHEN TO COMPLETE

- Apply as early as possible
- Opens October 1st
- Always free

VERIFICATION

- Can be done at random
- IRS Data Retrieval Tool reduces chance

DOCUMENTS NEEDED

- Social Security Number
- Alien Registration Number
- Tax Returns & W2
- FSA ID
- Additional income/investment documents

EFC

- An estimate of how much the government thinks a family can contribute

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

FSA ID

Dependent Status

When I fill out the 2022–23 *Free Application for Federal Student Aid (FAFSA®)* form, will I have to provide information about my parent?

It depends. Answer these questions:

Were you born before Jan. 1, 1999?	Y	N
As of today, are you married? (Also answer “Yes” if you are separated but not divorced.)	Y	N
At the beginning of the 2022–23 school year, will you be working on a master’s degree or doctorate degree (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Y	N
Do you now have—or will you have—children who will receive more than half of their support from you between July 1, 2022, and June 30, 2023?	Y	N
Do you have dependents—other than your children or spouse—who live with you and who receive more than half of their support from you, now and through June 30, 2023?	Y	N
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)	Y	N
Are you a veteran of the U.S. armed forces?*	Y	N
At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?	Y	N
Has it been decided by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you? (You also should answer “Yes” if you are now an adult but were in legal guardianship or were an emancipated minor immediately before you reached the age of being an adult in your state. Answer “No” if the court papers say “custody” rather than “guardianship.”)	Y	N
At any time on or after July 1, 2021, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?***	Y	N

Who Can't Use The IRS Data Retrieval Tool



- The person indicated that they had not filed taxes.
- The person's marriage date is after the end of the year for which tax information is being reported.
- The person filed a non-U.S. tax form.
- The person is married and filed as head of household or married filing separately.
- Neither married parent entered a valid Social Security number.
- Both married parents (or the only parent reported on the FAFSA form) entered all zeroes for the Social Security number.

Verification

What went wrong?



PICKED AT RANDOM

The majority of students selected for verification follow into this category.

NUMBERS SEEM OFF

Families who don't use or aren't able to take advantage of the IRS DRT can accidentally input an incorrect answer.

COLLEGE CONTACT

If a student is selected for verification they will hear this information directly from the colleges they included on their FAFSA.

StudentAid.gov Home

An official website of the United States government

Help Center English | Español

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾ Log In | Create Account 🔍

You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college or career school each year.

[Log In](#)

[Create Account](#)

Considering School
I'm thinking about going to college or a career school.

In School
I'm in the process of earning a degree or certificate.

Parent
I want to help my child pay for college.

In Repayment
I have loans I need to repay.

Apply for Aid

An official website of the United States government. Help Center English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾ Log In | Create Account 🔍

- Complete the FAFSA® Form
 - FAFSA Deadlines
 - Filling Out the FAFSA Form
 - Reviewing and Correcting Your FAFSA Form
 - Renewing Your FAFSA Form
- Apply for a PLUS Loan
 - Apply for a Grad PLUS Loan
 - Apply for a Parent PLUS Loan
 - Endorse a PLUS Loan
 - Appeal a Credit Decision
 - Complete PLUS Credit Counseling

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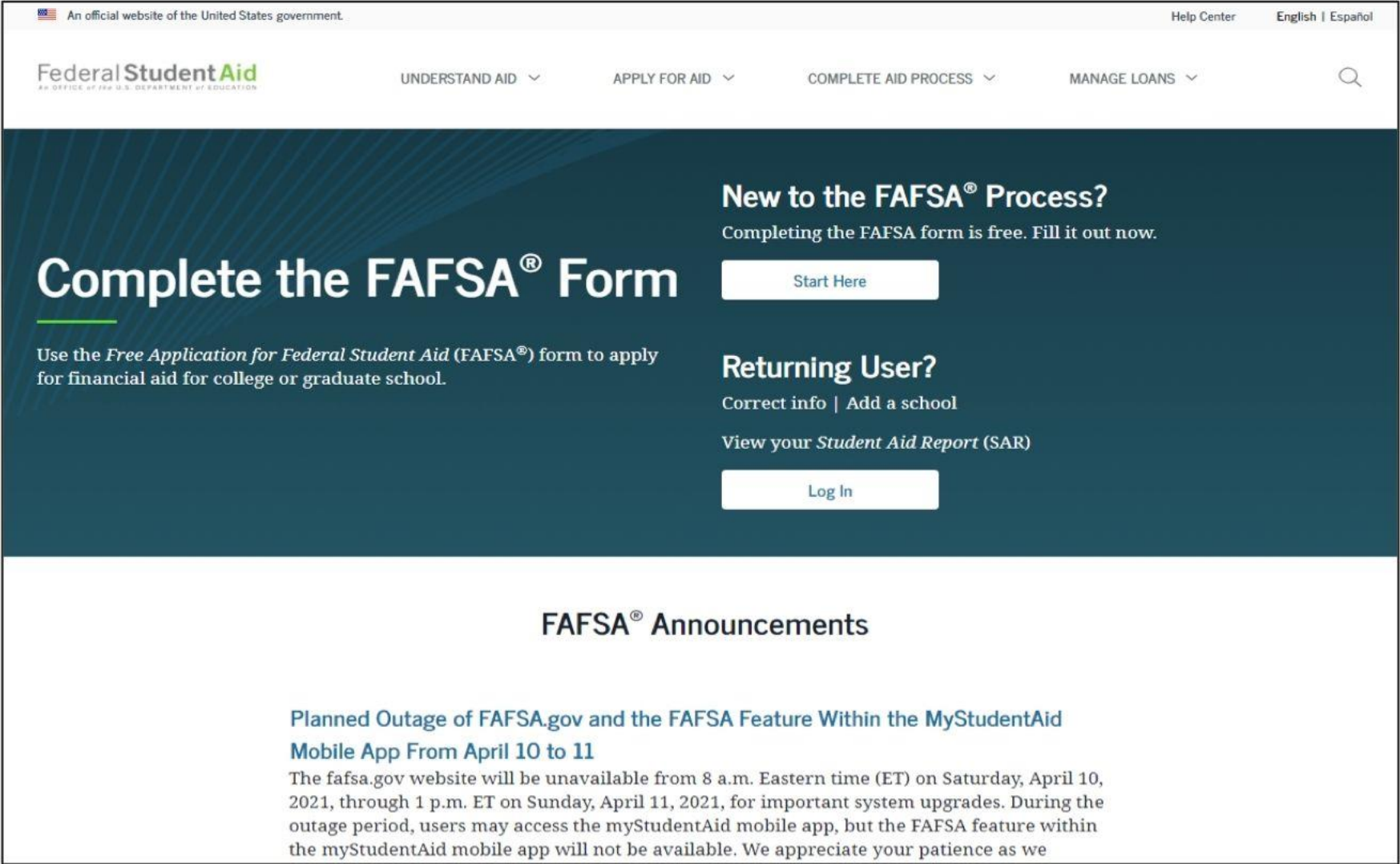
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FAFSA® Form Welcome Page



The screenshot shows the FAFSA Form Welcome Page. At the top, there is a navigation bar with the Federal Student Aid logo, a search icon, and menu items for 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The main content area has a dark teal background with the heading 'Complete the FAFSA® Form' and a sub-heading 'New to the FAFSA® Process?'. Below this, there are two columns of text and buttons. The left column contains the text 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.' The right column contains the text 'Completing the FAFSA form is free. Fill it out now.' and a 'Start Here' button. Below this, there is another section for 'Returning User?' with the text 'Correct info | Add a school' and 'View your Student Aid Report (SAR)', and a 'Log In' button. At the bottom, there is a section for 'FAFSA® Announcements' with a heading 'Planned Outage of FAFSA.gov and the FAFSA Feature Within the MyStudentAid Mobile App From April 10 to 11' and a paragraph of text.

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Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

Complete the FAFSA® Form

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or graduate school.

New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

Start Here

Returning User?

Correct info | Add a school

View your *Student Aid Report (SAR)*

Log In

FAFSA® Announcements

Planned Outage of FAFSA.gov and the FAFSA Feature Within the MyStudentAid Mobile App From April 10 to 11

The fafsa.gov website will be unavailable from 8 a.m. Eastern time (ET) on Saturday, April 10, 2021, through 1 p.m. ET on Sunday, April 11, 2021, for important system upgrades. During the outage period, users may access the myStudentAid mobile app, but the FAFSA feature within the myStudentAid mobile app will not be available. We appreciate your patience as we

[https://studentaid.gov/fafsa-
app/DEMO/ROLES](https://studentaid.gov/fafsa-app/DEMO/ROLES)

Example Student - Maxine

USERNAME

newuser73

PASSWORD

Firstyear73

ADDITIONAL INFO

SSN: 966-12-3013

DOB: 11022003

<https://fafsademo.test.ed.gov/webdemo.htm>

1

Student Demographics

2

School Selection

3

Dependency Status

4

Parent Demographics

5

Parent Financials

6

Student Financials

7

Sign & Submit

STUDENT INFORMATION

Student Education

What will your high school completion status be when you begin college in the 2022–23 school year?

High school diploma



What college degree or certificate will you be working on when you begin the 2022–23 school year?

1st bachelor's degree



Will you have your first bachelor's degree before you begin the 2022–23 school year?

 Yes No

What will your college grade level be when you begin the 2022–23 school year?

Never attended college/1st yr.



Are you interested in being considered for work-study?

 Yes No Don't know

2022-23 FAFSA® Form

[FAFSA Home](#)[Help](#)[Save FAFSA Form](#)[Review FAFSA Form](#)[Reset FAFSA Form](#)[Exit FAFSA Form](#)


Student Demographics

2
School Selection

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Dependency Status

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Parent Demographics





5
Parent Financials

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Student Financials

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Sign & Submit

STUDENT INFORMATION

Selected Colleges and Housing Info

	Florida Southern College Federal School Code: 001488 Lakeland, FL View College Info
01	Housing Plan
	<input type="text" value="Select Housing Plan"/>   Remove

[+ Add More Schools](#)

[Compare All Schools](#)



Whose Information Should I Provide?



For additional assistance determining what parent information to report on the FAFSA® form, refer to *Who's my Parent When Filling Out the FAFSA form?* fact sheet.

Since you have been identified as a dependent student, you will need to provide information about your parent(s). You must identify and report information about your parent(s) even if you don't live with him or her. Use the following criteria to determine whose information you should report in the "Parent Demographics" and "Parent Financials" sections of the FAFSA® form:

My parents live together (married or unmarried).	<input type="checkbox"/>
My parents are divorced or separated, and I live with one parent more than the other.	<input type="checkbox"/>
My parents are divorced or separated, and I live with both parents equally.	<input checked="" type="checkbox"/>
I was legally adopted.	<input type="checkbox"/>



2022-23 FAFSA® Form

[FAFSA Home](#)[Help](#)[Save FAFSA Form](#)[Review FAFSA Form](#)[Reset FAFSA Form](#)[Exit FAFSA Form](#)

✓
Student Demographics

✓
School Selection

✓
Dependency Status

✓
Parent Demographics

5
Parent Financials

6
Student Financials

7
Sign & Submit

PARENT INFORMATION

Parent Tax Filing Status



Attention!

You must provide financial information from your mother's **2020 tax return** on the following pages.

For 2020, has your mother completed her IRS income tax return or another tax return?

Select



Previous

Continue



CSS Profile - cssprofile.collegeboard.org

College Scholarship Service

WHEN TO COMPLETE

- As early as possible
- Opens October 1
- \$25 + \$16 per addt'l school

WHO USES IT?

- Mostly private schools
- GA Tech

DOCUMENTS NEEDED

- Tax Returns
- W2s
- Bank Statements
- Investment Information
- Assets

BENEFITS

- Allows a student to be reviewed for need based grants and scholarships from a school's endowment



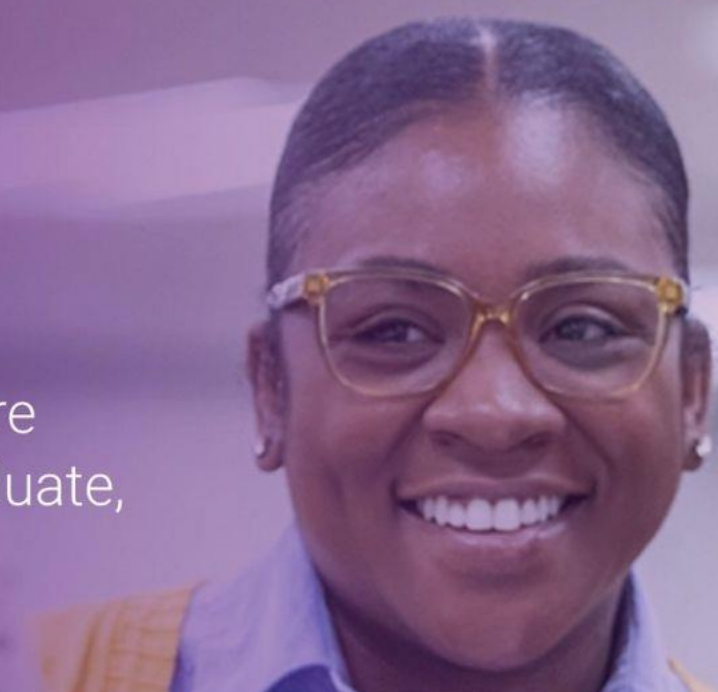
Please note: Due to scheduled maintenance, CSS Profile will be unavailable September 22nd from 12 a.m. to 3 p.m. Eastern Time, and on September 29th from 12 a.m. to 7 a.m. Eastern Time. Thank you for your patience.



APPLY WITH CSS PROFILE

CSS Profile

Each year CSS Profile gives access to more than \$9 billion for thousands of undergraduate, graduate and professional students.



Open to: Fall 2022/2023

Financial Aid Package Components

GRANTS

- Pell Grants (max \$6895)
- FSEOG Grants (max \$4000)

FEDERAL LOANS

- Subsidized Loans
- Unsubsidized Loans
- Parent Plus Loans

WORK STUDY

- Students who apply earlier or have higher need receive priority
- Select number of working hours allocated

Types of Scholarships

COLLEGE SPECIFIC

Merit Based & Need Based

OUTSIDE ORGANIZATIONS

Rotary, Coca Cola, HOSA, etc.

STATE FUNDED

Hope & Zell Miller

ATHLETIC

NCAA, NAIA, and NJCAA

MILITARY

ROTC; GI Bill, Yellow Ribbon, etc.

HOPE & Zell Miller

Hope Scholarship

- Graduate from an accredited high school or home study program
- 3.0 Hope GPA
- 24 ACT or 1160 on SAT (for those who attend a non accredited program)
- Often covers appx. 80% of in state tuition (not including fees, housing, meal plan, and books)
- Must maintain 3.0 in college

Zell Miller Scholarship

- 3.7 Hope GPA
- 26 ACT or 1200 SAT
- Covers 100% of in state tuition (not including fees, housing, meal plan, and books)
- Must maintain 3.3 GPA in college

Merit Scholarships

- Colleges each have their own application process for merit scholarships
- Most require a separate application
- Deadlines are early - often align with Early Action deadlines

Where to Look for Scholarships

- Unigo
- FastWeb
- Community Organizations
- Parent's Employer
- The Ultimate Scholarship Book
- Religious Organizations
- Google



FINANICAL AID/SCHOLARSHIPS

Financial Aid/Scholarships

Scholarships for Undocumented Students

Web Based Interactive Seminars

Colleges for Special Needs Students

StudentScholarships.org

Technical College Scholarships

HOME

ABOUT

UPCOMING EVENTS

COUNSELORS ▶

GRADE LEVEL INFORMATION



DUAL ENROLLMENT

SOCIAL/EMOTIONAL ▶

COLLEGE/CAREER ▶

ACADEMICS

NAVIANCE ▶

ENROLLMENT/WITHDRAWALS



FAFSA FREE APPLICATION FOR FEDERAL



2022-23 FAFSA Completion Video



FAFSA STUDENT AID EXPLAINED



CSS Profile Details: Colleges that require



HOPE Scholarships/Grant Programs



Insider Tip

Don't wait to have the financial discussion with your student/parent(s).

Helpful Links

FAFSA TOOLKIT

<https://financialaidtoolkit.ed.gov/tk/learn/fafsa.jsp>

LINK TO CREATE FSA ID

https://studentaid.gov/fsa-id/create-account/launch?_ga=2.148050103.1051031014.1660157704-1471975847.1658421301

DEPENDENT CHECKLIST

https://studentaid.gov/sites/default/files/fafsa-dependency.pdf?_ga=2.160660029.1051031014.1660157704-1471975847.1658421301

VIDEOS

FAFSA- <https://www.youtube.com/watch?v=emUDDQSFYRI>

CSS Profile- https://www.youtube.com/watch?v=R_QX1LmyyHE

QUESTIONS?

Please don't hesitate to reach out!

WEBSITE

[SCHOLARTREK.COM](https://scholartrek.com)

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[MELISSA.BARGER@SCHOLARTREK.COM](mailto:melissa.barger@scholartrek.com)

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(404) 499-3696