



## Financial Aid for College

An essential element of the college process for many families involves financial aid. Colleges offer two forms of financial aid; need-based and merit-based. In order to receive need-based aid, families must complete a FAFSA (Free Application for Federal Student Aid) form after January 1<sup>st</sup> of the senior year to determine federal eligibility for aid. Private colleges also often require the submission of a College Scholarship Service (CSS) form. Families can determine eligibility for aid by going to [www.collegeboard.org](http://www.collegeboard.org). Merit aid based on academic merit alone comes from college sponsored scholarships and non-profit or corporate scholarships.

The following websites provide information regarding financial aid and scholarship:

**FinAid** (<http://www.finaid.org/>)

An in-depth guide to student financial aid and services

**Sallie Mae** (<https://www.salliemae.com>)

Offers information about education loans

**FastWeb** ([www.fastweb.org](http://www.fastweb.org))

Conducts financial aid searches with a database of over 180,000 private scholarships

**Florida Bright Futures Scholarship Program** (<http://www.floridastudentfinancialaid.org/ssfad/bf/>)

A program that rewards you for academic achievements during high school by offering funding for postsecondary educational and career goals in Florida. Visit the Florida Bright Futures website for updated GPA and test score requirements.

**Free Application for Federal Student Aid** (FAFSA [www.fafsa.ed.gov](http://www.fafsa.ed.gov) )

The application used by colleges and universities to determine eligibility for federal, state, and college-sponsored financial aid. This includes grants, educational loans, and work-student programs. The first day to complete the FAFSA is January 1 of your senior year, but families can obtain their pin number ahead of time. I highly encourage ALL families to complete the FAFSA, because you never know if you will qualify for federal funding. Students must be a US citizen or resident to qualify for federal aid.

**Merit Aid** ([www.meritaid.com](http://www.meritaid.com) )

A comprehensive directory of merit scholarships and academic scholarships from colleges across the country.

**Scholarships** ([www.scholarships.com](http://www.scholarships.com) )

Online scholarships search engine that also provides pointers for successfully navigating the financial aid process.