PAYING FOR COLLEGE

Financial Aid Night

IMPORTANT DATES

- **October 1st**
  - FAFSA opens
  - CSS Profile opens
  - FFAA (Bright Futures) opens
- **October 13th**
  - College Fair: 12 pm-2 pm
  - Registration is open now for seniors!
- **November 18th**
  - FAFSA Event: 5:30 pm-7:30 pm
  - Media Center

COLLEGE APPLICATION MONTH 2025

Miami-Dade County Public Schools is offering College Application Workshops for parents and students. Click on the links below to access more information.

CALENDAR OF EVENTS

October 1, 2025 6:00 p.m. - 7:00 p.m.	**BE FAFSA READY** Join this FAFSA kickoff webinar to learn what families need to know to apply for financial aid.
October 7, 2025 6:00 p.m. - 7:00 p.m.	**SCOIR** AGuide to the District's College Planning Tool
October 14, 2025 6:00 p.m. - 7:00 p.m.	**FLORIDA'S BRIGHT FUTURES SCHOLARSHIP PROGRAM** Learn about Bright Futures Requirements and Awards
October 16, 2025 6:00 p.m. - 7:00 p.m.	**POSTSECONDARY PLANNING FOR UNDERCLASSMEN** Understand How College Planning Is A Four Year Journey
October 18, 2024 9:30 a.m. - 12:00 p.m.	**FAFSA ASSISTANCE AT WESTCHESTER REGIONAL LIBRARY** IN-PERSON EVENT Individualized In-person Assistance from Financial Aid Experts to Help You Complete the FAFSA
October 19, 2025 1:00 p.m. - 6:00 p.m.	**NACAC** VirtualCollege Fair
October 21, 2025 6:00 p.m. - 7:00 p.m.	**TRANSITIONING TO COLLEGE FOR STUDENTS WITH DISABILITIES** College Planning Information for Students with Disabilities
October 23 , 2025 6:00 p.m. - 7:00 p.m.	**M-DCPS CAREER AND TECHNICAL COLLEGES: BE GREAT DOING WHAT YOU LOVE** Learnabout M-DCPSTechnicalColleges and Career Pathways
October 28, 2025 October 29, 2025 October 30, 2025 9:00 a.m. and 6:00 p.m.	**PAYING FOR COLLEGE** **ENGLISH** - Learn about Types of Financial Aid ~~to Pay for~~ College. **KREYOL** - Aprann kalite èd finansye pou peye pou inivèsite. **ESPAÑOL** - Aprenda sobre los tipos de ayuda financiera ~~para pagar~~ la universidad.

Be College Ready M-DCPS!

DISTRICT-WIDE CAP EVENTS

AGENDA

- The basics
- Required applications
  - FAFSA
  - CSS
  - FFAA
- Scholarships
- Understanding financial aid award letters
- Resources

THE BASICS

- Financial aid is determined by the parent's income taxes from the year prior
- There are four main ways you can pay for college (besides paying out of pocket)
  - Grants
  - Scholarships
  - Loans
  - Work study
- In order to be eligible for these, you must apply for them

THE BASICS

- **GRANTS & SCHOLARSHIPS:** does not need to be paid back
- **LOANS:** needs to be paid back and includes interest

VOCABULARY

Student Aid Index (SAI)
The “new” EFC. Shows how much financial aid you will most likely receive. Lowest SAI is -1500.

Pell Grant
A federal grant. Eligibility is based on your SAI. Maximum of $7,395.

Unsubsidized Loans
Federal student loans where the student is responsible for all interest, even while in school.

Subsidized Loans
Federal student loans where the government pays the interest while the student is in school.

VOCABULARY

Need Based Aid
Financial assistance awarded based on a family's financial situation, determined through the FAFSA or CSS Profile.

Merit Aid
Scholarships awarded based on achievements (such as academics, athletics, or talents), not financial need.

Unmet Need
How much you still need to pay out of pocket after your full financial aid package.

Demonstrated Need
How much money you need to pay for college, determined by your SAI and/or the CSS Profile.

VOCABULARY

Cost of Attendance

The cost of college including tuition, fees, housing, meal plans, fees, books, travel, and miscellaneous expenses.

Work Study

A federal program that provides part-time jobs to students, allowing them to earn money to help pay for college.

Indirect Costs

College expenses that would not be paid directly to the university. Can include books, transportation, and meals.

Direct Costs

What you would pay directly to the university. Most likely includes, tuition, fees, and housing.

FREE APPLICATION FOR FEDERAL STUDENT AID

Used to determine need-based aid & scholarship eligibility from the federal government, state, and colleges.

- Both the student and parent need to complete the FAFSA.
- You complete the FAFSA for the academic year you will be starting college:
  - 2025-2026: summer term (2023 taxes)
  - 2026-2027: fall or spring term (2024 taxes)
- You need to reapply every year.

STUDENT AID INDEX (SAI) UP TO -1500

- A dependent student whose parents aren't required to file a federal income tax return will be assigned an SAI of –1500.
- An independent student who isn't required to file a federal income tax return will also be assigned an SAI of –1500.

The SAI may not always contribute to the formula to determine a student's Federal Pell Grant eligibility.

HOW DOES THE FAFSA WORK?

SAI Formula:

Parents’ Contribution from Income + Parents’ Contribution from Assets + Student’s Contribution from Income + Student’s Contribution from Assets

- The FAFSA calculates the SAI using the information on your tax returns and your assets
- Most of the tax information used to calculate the SAI is transferred directly from the IRS* into the FAFSA form if you provide your consent and approval **(you need to do this!)**

HOW TO QUALIFY FOR PELL GRANT

Maximum Pell Grant

- Based on family size, adjusted gross income, poverty guidelines, and tax filing status.
- SAI will be between –1500 and 0.

Calculated Pell Grant

- If the SAI is between 0 and $7,395
- Grant will be $7,395-SAI

Minimum Pell Grant

- If the SAI is above $7,395, but may still be eligible based on family size, gross income, and poverty guidelines

HOW CAN I APPLY? WHEN CAN I APPLY?

The FAFSA is NOW OPEN!

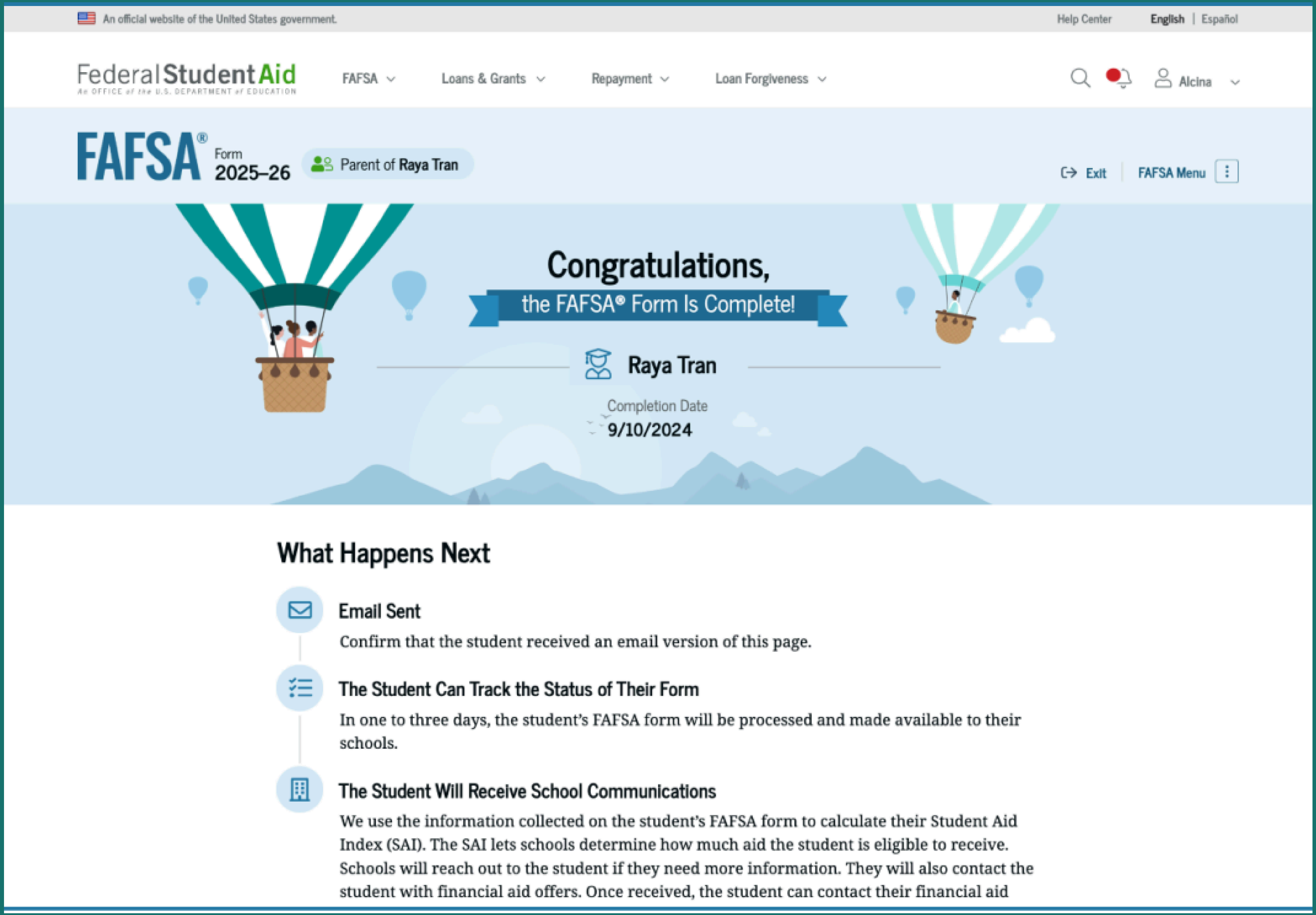
1. The **STUDENT** should begin the application. Go to studentaid.gov and create an account.
   - Verification happens immediately now (new update!)
2. The **STUDENT** will complete their portion of the application.
3. Provide IRS consent & approval
4. Complete & electronically sign the FAFSA form.

You're not done yet... time to invite the parents!

INVITING A PARENT TO THE FAFSA FORM

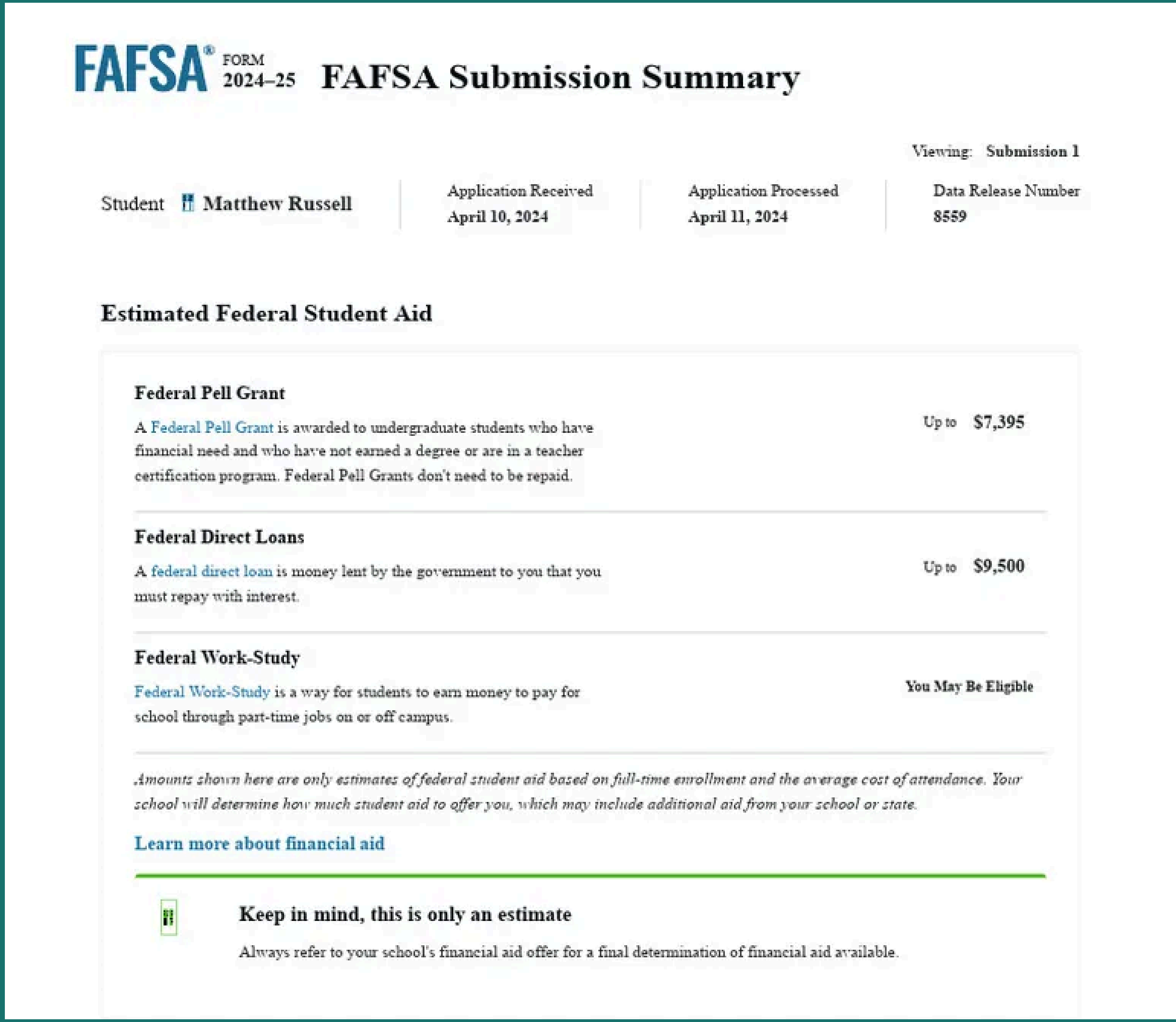
1. Students just need to add the contributor's email (not their name, DOB, or SSN). Students will only invite 1 parent.
    - If required, the parent who was invited will be prompted to invite the second parent
2. The contributor will receive an email invitation to participate in the form AND a unique identification code
    - The student also receives the link and unique code at the end of their form
3. Complete the parent portion & electronically sign the FAFSA.

ELECTRONICALLY SIGN & SUBMIT



CHECK YOUR SUBMISSION SUMMARY

- After 3-5 days of processing, check the status in the FAFSA Submission Summary
- This is where you can find your SAI


FAFSA® FORM 2024–25 **FAFSA Submission Summary**

Viewing: **Submission 1**

Student	Application Received	Application Processed	Data Release Number
Matthew Russell	**April 10, 2024**	**April 11, 2024**	**8559**

Estimated Federal Student Aid

Federal Pell Grant

A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.

Up to **$7,395**

Federal Direct Loans

A federal direct loan is money lent by the government to you that you must repay with interest.

Up to **$9,500**

Federal Work-Study

Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

You May Be Eligible

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

Learn more about financial aid

Keep in mind, this is only an estimate

Always refer to your school's financial aid offer for a final determination of financial aid available.

SPECIAL CIRCUMSTANCES

- Divorced or never married: See which parent needs to fill out the FAFSA
  - **studentaid.gov/fafsaparents**
- Only student citizens or eligible non-citizens can fill out the FAFSA
  - Parent's citizenship status does not affect eligibility
  - Full list of eligible non-citizens: **studentaid.gov/eligibility**

I'm probably not going to qualify for federal aid, do I still need to fill out the FAFSA?

YES!

Filling out the FAFSA is the first step for most scholarship applications

COLLEGE SCHOLARSHIP SEARCH AKA CSS PROFILE

COLLEGE SCHOLARSHIP SEARCH AKA CSS PROFILE

- A different, online financial aid application used mostly by private or out-of-state schools
- Uses parent's tax information and assets to determine your financial need
- Application fee, but you may qualify for a fee waiver, based on your parents' income

Colleges & Programs

Institution Name	CSS Code	Submission Date	Correction Date	Priority Filing Date	Priority Filing Date Information	Award Letter Date
Duke University	5156			01/02/2025		

HOW CAN I APPLY? WHEN CAN I APPLY?

The CSS Profile opens on October 1st- every school may have different deadlines

1. Log in with your College Board account (or create one if you don't have one)
2. Gather important documents from 2024 (tax forms, W-2s, bank statements, assets, etc.)
3. Select colleges: Click here for a full list of colleges using CSS
4. Complete the form
    - If you have a noncustodial parent, they need to create and complete their own form
5. Submit documents via IDOC for verification

About the Student

Provide your legal name. Schools will use this to link your application to your school record.

First name (required)

Middle name

Last name (required)

Preferred first name

Note: The preferred name you enter here will be shared with the colleges you select within the application and can be seen **by your parent(s)/guardian(s) who have access to your CSS Profile**.

If you would like College Board to use your preferred name outside of CSS Profile, you will need to update your College Board account.

DOCUMENTS

2024

- Income-related documents (W2s, 1099, 1098, dividends, etc)
- Personal and business taxes
- Current asset statements, including: brokerage accounts, mutual funds, annuities, 529, savings bonds, CDs, checking/savings accounts, real estate investments, trusts
- Retirement accounts: 401K, IRA, pension, annuities, ROTH, 403B
- Current mortgage statement, HELOC, or Equity lines with balance

←Sections / Parent Tax Return Type

Parent Tax Return Type

What type of tax return did [redacted] file or will file for 2023? (required)

- **Specific scenarios**
- ○ **U.S. tax return (1040)**
- ○ **Canadian tax return**
- ○ **U.S. Territory return**
- ○ **Other non-U.S. tax return**

Parent Tax Return Type

What type of tax return did [redacted] file or will file for 2023? (required)

Specific scenarios

If the parents filed separate tax returns, select U.S. tax return (1040), if at least one U.S. tax return was filed. Then choose "Married, filing separate returns," for the tax filing status.

If the parents filed a 1040NR, line numbers may not match. Contact customer service if you need help.

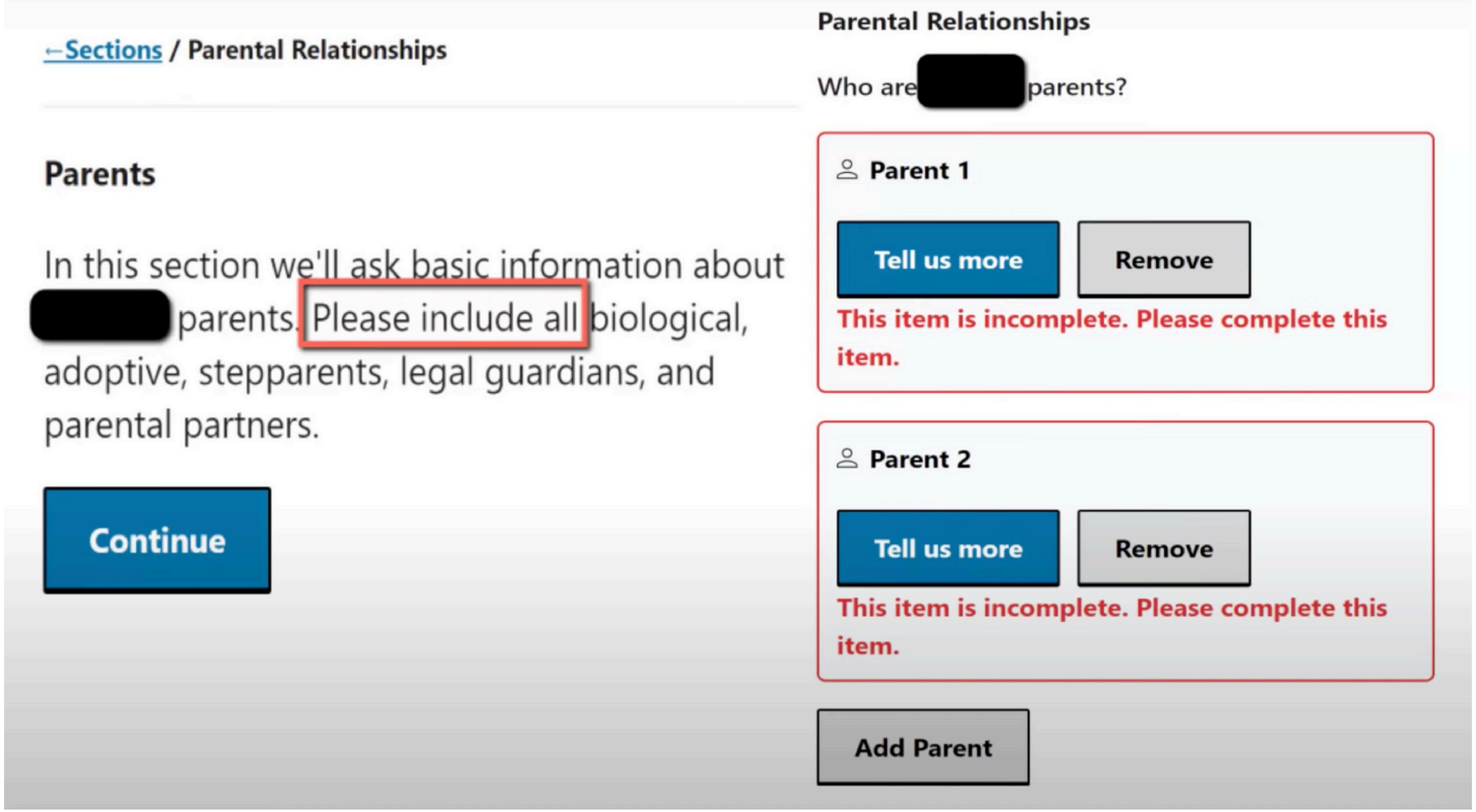
CSS PROFILE

Who should fill out the CSS Profile?

- The student and the parents (but the parent uses the student’s account)
- **Non-custodial** parents need to create their **own** account
- Stepparents’ financial information should also be included in the applicaiton
- If you do not have contact with your non-custodial parent, you may fill out a waiver. Each college will determine its validity

CSS PROFILE

Who should fill out the CSS Profile?


←Sections / Parental Relationships

Parents

In this section we'll ask basic information about [redacted] parents. Please include all biological, adoptive, stepparents, legal guardians, and parental partners.

Continue

Parental Relationships

Who are [redacted] parents?

Parent 1

Tell us more | Remove

This item is incomplete. Please complete this item.

Parent 2

Tell us more | Remove

This item is incomplete. Please complete this item.

Add Parent

IDOC: INSTITUTIONAL DOCUMENT SERVICE

- Upload copies of required forms
- Requests parent AND student information- even if student does not file
- Only a requirement for some schools
- Takes at least 5 days to process

HOW DO I ACCESS IDOC?

CHECK YOUR EMAIL!

- If you submitted CSS to a school that uses IDOC, you will receive an email from IDOC typically within 1-3 business days after submitting the CSS Profile.
- Always keep an eye out, because schools may request documents at a later date.
- Students will sign in using two of the following:
  - CBFinAid ID,
  - Social Security Number
  - Date of Birth

IDOC Sign-in

Please select the academic year for which you are applying for financial aid and enter **two** of the following:

Academic Year you will attend:	2023-24
CBFinAid ID:	HAAABUZ
Social Security Number or Social Insurance Number:	(No Dashes)
Date of Birth:	04/17/2004

☐ I have read and agree to the Site Terms and Conditions

Sign-In

Institution Code	Institution Requesting Documents	Deadline (ET)	
[illegible]	Amherst College		Click here for additional deadline information.
3667	Northeastern University	12/01/2022	Click here for additional deadline information.

Required Documents

A document requirement is not satisfied until the document is processed and verified as readable and complete. **It may take 3-5 business days to process your documents.**

ALERT: Your earliest deadline is 12/01/2022.

Documents - Required by Institution(s)	[illegible]	Institution Requesting
2021 U.S. Federal Tax Return Click here if you did not, and do not expect to, submit a federal tax return for this year	Custodial Parent	3667 3003
2021 W-2 Form Click here if you did not, and do not expect to, receive a W-2 for this year	Custodial Parent	3667 3003
2021 Form 1099 Click here if you did not, and do not expect to, receive a 1099 for this year	Custodial Parent	3667
Verification Statement - Dependent Student	[illegible]	3003
2021 U.S. Federal Tax Return Click here if you did not, and do not expect to, submit a federal tax return for this year	Student	3667 3003
2021 Form 1099 Click here if you did not, and do not expect to, receive a 1099 for this year	Student	3667

CollegeBoard

CLOSE

Student's Non-tax Filer's Statement
2023-24 Academic Year

NON-TAX FILER STATEMENT

- STUDENT INFORMATION
- INCOME INFORMATION
- CERTIFICATION

SIGN FORM

Student Information

CBFinAid ID: HAAABUZ

(*) Required fields.

Student Information

Applicant First Name

J

Applicant Middle Name

Applicant Last Name

B

Date of Birth

04/17/2004

CBFinAid ID

HAAABUZ

Email Address

j.b@gmail.com

A document requirement is not satisfied until the document is processed and verified as readable and complete. **It may take 3-5 business days to process your documents.**

ALERT: Your earliest deadline is 12/01/2022.

Documents - Required by Institution(s)	Owner	Institution Requesting
2021 U.S. Federal Tax Return Click here if you did not, and do not expect to, submit a federal tax return for this year	Custodial Parent	3667 3003
2021 W-2 Form Click here if you did not, and do not expect to, receive a W-2 for this year	Custodial Parent	3667 3003
2021 Form 1099 Click here if you did not, and do not expect to, receive a 1099 for this year	Custodial Parent	3667
Verification Statement - Dependent Student	Student	3003
2021 U.S. Federal Tax Return Click here if you did not, and do not expect to, submit a federal tax return for this year	Student	3667 3003
2021 Form 1099 Click here if you did not, and do not expect to, receive a 1099 for this year	Student	3667

When a document is uploaded to the IDOC system the file name of your uploaded document is visible to anyone who has access to this student's IDOC dashboard including the student, parent, noncustodial parent, and anyone you share your log in credentials with. While file names are visible, the contents of the file are never visible and cannot be viewed through the IDOC system. Please be aware, when your tax returns are processed, they will show up as separate processed documents (for example: 1040, Schedule 1, Schedule A, 1065, etc.) If you are concerned about uploading documents to IDOC please contact your school directly to discuss options.

If you have any concerns regarding your file name being visible, please consider renaming your file to a random or generic name (e.g. 12345.pdf) prior to upload. Once a document has been uploaded through IDOC it cannot be renamed or deleted.

Upload Document(s)

CollegeBoard

Upload Documents

November 3, 2022
Contact Us | Help | Log Out

Cancel

Step 1	Step 2	Step 3	Step 4	Step 5
Confirm Family Information	Acknowledge IDOC Document Handling	Review Guidelines	Select Your Files	Review Your Files

Next

OC Family Information CBFINAID ID:HAAABUZ

ep 1 is a review of your family information. To ensure the most efficient processing of your documents, follow these guidelines:

- Provide a name for each person for whom you will be submitting documents.
- Names should match exactly with the name on the documents. It is best to use the full legal names. Do not use nicknames. For example, write out Robert rather than Bobby.
- If you have multiple documents for the same person with different names on them, write the name you submit on Family Information on the document before uploading.
- If you or your parents have a SSN or SIN you should include it.

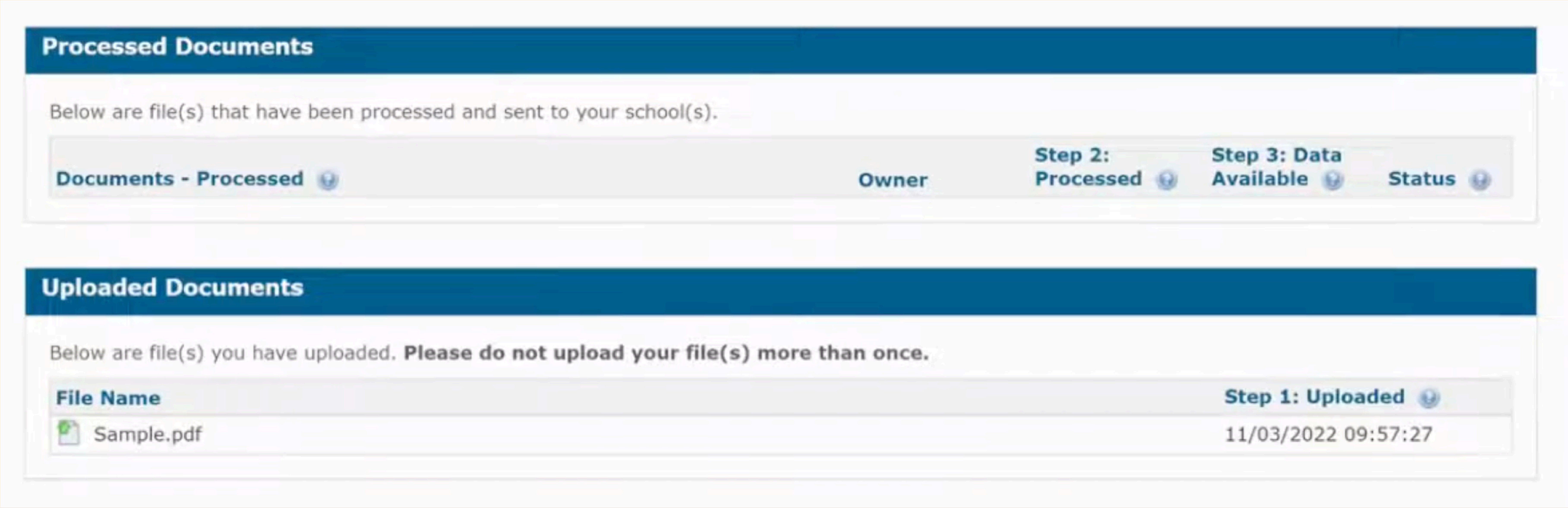
Applicant

irst Name	Last Name	Relationship	SSN/SIN	Email	Last Update Date
J	B	Student	SSN/SIN (123456789)	j.b@gmail.com	
Applicant's Spouse First Name	Applicant's Spouse Last Name	Applicant's Spouse	Spouse SSN/SIN (123456789)	Applicant's Spouse Email	

Primary Parent Household

irst Name	Last Name	Relationship	SSN/SIN	Email	Last Update Date
Maureen	M	Mother	Parent 1 SSN/SIN (123456789)	m.m@gmail.com	
Daniel	B	Father	Parent 2 SSN/SIN (123456789)	d.d@gmail.com	

Make sure to submit early enough to process the documents



Processed Documents

Below are file(s) that have been processed and sent to your school(s).

Documents - Processed	Owner	Step 2: Processed	Step 3: Data Available	Status

Uploaded Documents

Below are file(s) you have uploaded. **Please do not upload your file(s) more than once.**

File Name	Step 1: Uploaded
Sample.pdf	11/03/2022 09:57:27

FAFSA VS. CSS PROFILE

FAFSA

- Free application
- Only citizens or eligible non-citizens can fill it out
- Makes you eligible for federal, state, and institutional aid
- Students and parents have separate accounts
- Non-custodial parents do not need to complete the form

CSS Profile

- $25 for first college, $16 for each additional school
- Non-citizens can apply
- Makes you eligible for institutional aid and other scholarships
- Parents use the student's account
- Non-custodial parents need to complete the application

SCHOLARSHIPS

- INSTITUTIONAL
- PRIVATE
- STATE

Put in the work to search & apply for scholarships.
Think of it as a part-time job!

INSTITUTIONAL SCHOLARSHIPS

USUALLY THE MOST GENEROUS! Merit or Need Based

- Qualify by applying early and meeting the school's requirements for their merit-based scholarships
- Each school has different requirements. **DO YOUR RESEARCH!**
- In most cases, you are automatically considered for all of their scholarships, but sometimes there are additional requirements:
  - Earlier deadlines
  - Additional essays
  - Nomination forms
  - Letters of recommendation

PRIVATE SCHOLARSHIPS

- Very competitive and take a lot of work, but are often the deciding factor against student loans or filling the unmet need gap
- Can be awarded as many as possible (be careful with scholarship displacement)
- Some take financial need into consideration, some do not
- Have various application platforms and different requirements (essays, recommendation letters, service projects, etc.)

SCHOLARSHIP BULLETIN

November

Name	Amount Awarded	Deadline	Requirements
College Board Big Future Scholarship	If you are an eligible student, by completing a college planning step using your College Board account, you will automatically earn a chance to win a $500 scholarship and an additional chance to win a $40,000 scholarship.	Monthly	Must attend a public, private, or home school, located in one of the fifty (50) United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, the Northern Mariana Islands, or any other U.S. territories and possessions, or are U.S. Citizens or residents who attend a U.S. Department of Defense Education Activity ("DoDEA") school outside of the United States and U.S. territories.
University of Miami George W. Jenkins Scholarship	The Jenkins Scholarship award covers the full cost of attendance. It is valued at more than $85,000 for the academic year and more than $350,000 over four years.	11/01	- In addition to the criteria listed below, eligible students are required to submit all First-Year Admission Requirements by the Early Decision I or Early Action deadline of November 1. - Seniors; must be nominated by counselor. - Open only to U.S. citizens who are residents of Alabama, Florida, Georgia, North Carolina, South Carolina, Tennessee, or Virginia graduating from an accredited high school within their home state. - Minimum unweighted GPA of 3.75 on a 4.0 scale and a well-rounded college preparatory curriculum are required. - Participation in school or community activities, a strong work ethic, and a history of overcoming significant adversity will be considered. - Submit an essay by November 7. - Submit must submit the CSS Profile and all relevant tax information before the November 15 deadline. The FAFSA should be submitted as soon as possible but no later than February 1.
"Haz La U"/Make the U Scholarship	(1) $10,000 (10) $4,000 (10) $3,000 (10) $2,000	11/03	- Be currently enrolled in high school and graduating in the Spring - Must have a minimum unweighted 3.0 GPA on a 4.0 scale or 7.5 on a 10.0 scale - Must enroll at an accredited higher education institution in the upcoming academic school year - Be of Hispanic heritage (includes Spain, Brazil, Philippines) - If selected, attend virtual regional awards ceremony
Impact Scholarship	(3) $5,000	11/05	- Open to anyone age 16-25 years old attending a higher education institution or trade school - Personal Info/Demographic application completion - FAFSA SAR - Application essays - Video under 3 minutes on tobacco or vaping prevention. See website for more specific details.
NCWIT Award for Aspirations in Computing	- Cash and a trip to the National Award for AiC Celebration, hosted by Bank of America - Recognition at a Regional Affiliate Award event (at the discretion of the Regional Affiliate Award program) - An engraved award for the recipient - A customized medal - A personalized award certificate - Scholarship and internship opportunities - Automatic induction into the AiC Community—a national network of peers,	11/06	- Women, genderqueer, or non-binary students in grades 9 through 12 are welcome to apply. Applicants who meet the eligibility requirements outlined below will be considered for both the National and Regional Affiliate Awards: • They are 13 years of age or older at the time of account creation. • They receive parent/guardian approval by the approval deadline OR are 18 years of age or older at the time of application submission. • They attend a school in the U.S., Puerto Rico, Guam, the U.S. Virgin Islands, or on a U.S. overseas military base. • They are not an NCWIT employee and have no immediate family relationship with employees, extended staff, contractors, or board members of NCWIT (including spouses, siblings, children, grandchildren, and persons residing in the same household). Note that applicants under the age of 18 at the time of application submission will require parent or guardian

Click here for access to the bulletin

FLORIDA FINANCIAL AID APPLICATION

- AKA Bright Future Scholarship application
- Opens October 1st every year, deadline is before graduation, but some scholarships may be due earlier
- Simple application- does not require income information
- Be careful with name spelling, should be exactly how it shows up on your high school transcript

STATE SCHOLARSHIPS: BRIGHT FUTURES

Type	16 High School College-Preparatory Course Credits [1]	High School Weighted Bright Futures GPA	College Entrance Exams by High School Graduation Year (ACT®/CLT®/SAT®)	Volunteer Service Hours[2]	Paid Work Hours[2]
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	2024-25 Graduates: 29/96/1340 2025-26 Graduates: 29/95/1330	100 hours	100 hours
FMS		3.00	2024-25 Graduates: 25/84/1210 2025-26 Graduates: 24/82/1190	75 hours	100 hours

BRIGHT FUTURES

floridastudentaidsg.org

- Apply through FFAA starting October 1st, even if you do not meet the requirements yet
- You have until June 30th to meet all of the requirements
- Can use SAT/ACT super score or CLT
- Eligible for the scholarship up to 5 years after graduating high school
- Other ways to qualify for Bright Futures:
  - IB Diploma
  - National Merit Finalists

BRIGHT FUTURES AMOUNTS

Public State Universities

- Florida Academic Scholars (FAS): 100% tuition
- Florida Medallion Scholars (FMS): 75% tuition

Private State Universities

- Florida Academic Scholars (FAS): $212 per credit hour
- Florida Medallion Scholars (FMS): $159 per credit hour

Students must maintain a 3.0 college GPA to renew

FINANCIAL AID AWARD LETTERS

Making sense of your award letter

- Your financial aid letter will most likely be broken down into 4-6 sections
    - Cost of attendance
    - Gift aid (scholarships & grants)
    - Loan options
    - Work-study
    - Net price

COST OF ATTENDANCE

Yale University (Yale) 03/26/2024

Undergraduate College Financing Plan

Total Cost of Attendance 2024-2025

	On Campus Residence	Off Campus Residence
Tuition and fees	$67,250	
Housing and meals	$19,900	
Books and supplies	$1,000	
Transportation	$900	
Other education costs	$2,825	
Estimated Cost of Attendance	**$91,875 / yr**	

Direct Costs
- tuition & fees
- housing & meals

$87,150

+

Indirect Costs
- books, supplies, other
- transportation

$4,725

=

Cost of Attendance

$91,875 per year

GIFT AID

- Eligibility for the pell grant comes from the FAFSA. They send the information to the (up to 20) schools you choose to send it to
- The school uses that information (and/or the CSS) to determine how much institutional grants you should receive

Scholarships	
Merit-Based Scholarships	
Scholarships from your school	$0
Scholarships from your state	$0
Other scholarships	$0
Employer Paid Tuition Benefits	N/A
Total Scholarships	**$0** / yr

Grants	
Need-Based Grant Aid	
Federal Pell Grants	$0
Institutional Grants	$85,375
State Grants	$0
Other forms of grant aid	$0
Total Grants	**$85,375** / yr

LOAN OPTIONS

Loan Options*	
Federal Direct Subsidized Loan (N/A interest rate) (N/A origination fee)	$0 / yr
Federal Direct Unsubsidized Loan (N/A interest rate) (N/A origination fee)	$0 / yr
Total Loan Options	**$0** / yr

- **Subsidized loan:** you won't be charged interest until 6 months after you graduate college
- **Unsubsidized loan:** interest starts accumulating as soon as your first loan is dispersed

WORK STUDY

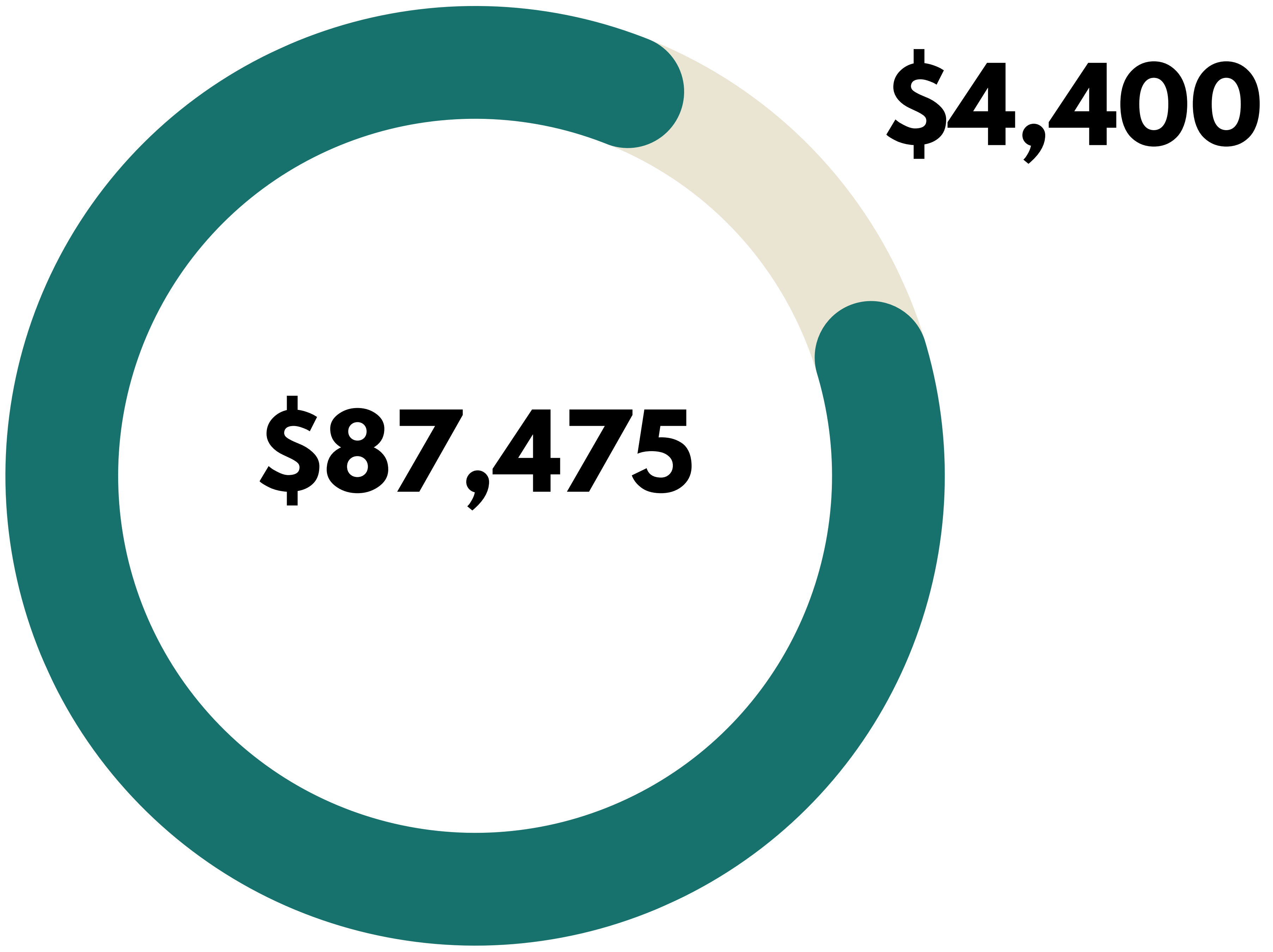
- You need to qualify for work study & then apply for it at your school
- Your pay would go directly towards your direct costs

Work Options	
Work-study Hours Per Week (estimated)	$2,100 / yr 0 / wk
Other Campus Job	N/A
Total Work	**$2,100** / yr

cost of attendance - total aid = NET PRICE

gift aid	$85,375
work-study	$2,100
loans	$0
total aid	$87,475

cost of attendance	$91,875
total aid	$87,475
net price	$4,400



WORRIED ABOUT MONEY?

- Be hopeful, but realistic. Always have a backup
- Find out what schools meet 100% demonstrated need
    - Typically smaller, private schools
- What schools provide merit scholarships? Do you qualify for these merit scholarships?
- Schools that do not award merit-scholarships: Ivy league, very competitive schools
- Search & apply for as many scholarships as you can

WHERE TO APPLY & ADDITIONAL RESOURCES

Always check Teams/Cavs Connect for updates!

- **FAFSA:** studentaid.gov
- **CSS Profile:** cssprofile.collegeboard.org
- **FFAA (Bright Futures):** floridastudentfinancialaidsg.org
- **CAP Google Drive:** https://drive.google.com/drive/folders/1x6TXYaej7dRc3G-mrpyvgu_Q8KKnnOit?usp=drive_link
- **Scholarship Bulletin:** https://docs.google.com/spreadsheets/d/1C9Zs
- **FAFSA Youtube:** https://www.youtube.com/@FederalStudentAid/videos

QUESTIONS?

Ms. Sanz
CAP Advisor
ssanz@dadeschools.net

Schedule a meeting with me!