



# College Funding and Financial Aid/FAFSA Presentation

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# Tonight's Agenda and Housekeeping

- Introductions
- Application Updates & Announcements
- College Funding and FAFSA
- Bright Futures Scholarship
- Florida Pre-Pay
- Private Scholarships
- Questions

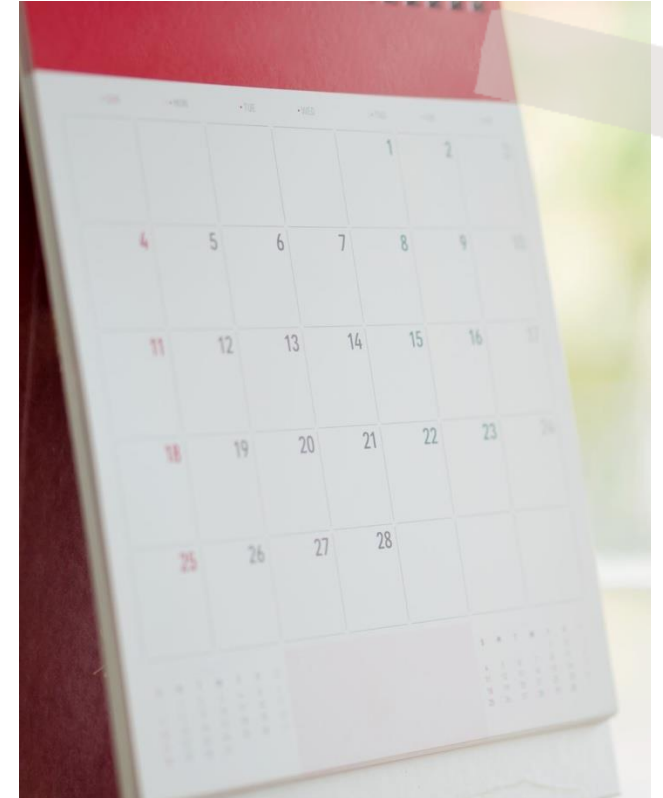


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# Application Announcements & Upcoming Deadlines

## Upcoming Application Deadlines

- Florida State University and UCF Early Action Deadlines (10/15 - \*Note materials deadlines for STARS and Testing)
- UF and other Early Action and Early Decision applications (11/1)
- Apply to in-state public universities as soon as possible
  
- January 1st - Regular Decision applications



# Free Application for Federal Student Aid FAFSA

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## Free Application for Federal Student Aid FAFSA

Dear Pine View Seniors and Parents,

The Department of Education has announced that the 2026-2027 [Free Application for Federal Student Aid \(FAFSA\)](#) is now open (ahead of the scheduled October 1<sup>st</sup> launch date!). We *strongly* recommend that *ALL* Pine View families complete the *FAFSA* regardless of their financial circumstances, and that it be submitted as early as possible.

There are significant advantages to completing the FAFSA regardless of your family's financial circumstances. *First*. Universities require FAFSA completion for financial aid eligibility. This includes all need-based grants (both federal and institutional), work study opportunities and federal loans. *Merit-based* scholarship opportunities in many cases may also be dependent on FAFSA completion.

*Second*. Parents and students who submit the FAFSA *early* avail themselves of grant and scholarship funding *first*. This assures that financial aid award letters are received earlier and can thus be reviewed, compared, and even negotiated with universities and colleges. Those that wait to apply, will receive their financial aid award letters *later*, making college comparisons and decisions more difficult.

<https://studentaid.gov/h/apply-for-aid/fafsa>



# FAFSA Homepage (StudentAid.gov)

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

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾ Log In | Create Account


## 2026–27 FAFSA® Form Now Available!

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

Start a 2026–27 FAFSA® Form [Start New Form](#)

Edit a 2026–27 FAFSA® Form [Edit Existing Forms](#)

Accept an Invitation for a 2026–27 FAFSA® Form [Accept an Invitation](#)



Need the 2025–26 FAFSA® Form? [Start New Form](#) | [Edit Existing Forms or Accept an Invitation](#)

### Check FAFSA® Deadlines for the State You Live in

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year  State of Residence  [Find Deadlines](#)

[View All FAFSA Deadlines](#)



Who should complete the FAFSA®

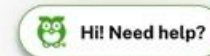


30 minutes

How long will it take?



What do I need?



# Why complete the FAFSA now?



## Federal and Institutional Aid Eligibility

FAFSA completion is *required* for financial aid eligibility, including need-based grants, work study, and federal loans

Merit-based scholarships in many cases also require FAFSA completion



## First to the Trough!

Families who submit FAFSA early avail themselves of grant and scholarship funding *first*

Early FAFSA filers receive Financial Aid Awards earlier; these can be reviewed, compared, and discussed/appealed with universities prior to admissions acceptance deadline

Those who wait to file FAFSA, receive Award Letters later, making comparisons and decisions/appeals more difficult and complicating admissions decisions



## Outside Scholarship Eligibility

Many private and corporate scholarships require evidence of FAFSA completion (even merit-based scholarships)

# FAFSA To Do's – The Essentials



# Financial Aid Basics

## Formula for Need-Based Financial Aid Determination

- Total Cost of Attendance (“TCA”) *minus* Student Aid Index (“SAI”) = Need
- Need is addressed in financial aid package (Grants, Scholarships, Loans, Work-Study)

## Total Cost of Attendance

- Direct or “Hard” Costs: Tuition, Fees, Housing, and Food, PLUS
- Indirect or “Soft” Costs: Books, Supplies, Transportation, and Misc. Expenses

## Student Aid Index (Replaces old “EFC”)

- Index number used to determine need-based financial aid eligibility
- Stays same each academic year (regardless of school), but may change yr. to yr.
- Calculated annually based on income and asset information provided on **FAFSA**

# FAFSA (Free Application for Federal Student Aid)

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Filed online via **studentaid.gov** (simplified form reduces errors and time)

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Avoid FAFSA.com (“Don’t pay a fee for a process that is FREE”)

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Must be completed annually for next academic year (know your deadlines)

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2026-27 FAFSA online form is live now!

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Requires both a student FSA ID and parent FSA ID

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Now provides Federal Direct Data Exchange (requires consent)

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ALL students should file, regardless of income level

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After filing, will receive FAFSA Submission Summary with SAI and federal grant and loan eligibility

# Before Beginning FAFSA

## Gather

- Gather needed documents regarding income and assets
  - Parents' and student's filed Federal Income Tax Returns
  - Parents' and student's W-2 Forms
  - Asset info (checking, savings, and investment accounts; rental property; 529 plans)

## Use

- Current Seniors:
  - Use 2024 Tax Returns ("Prior Prior Year")

## Estimate

- If didn't file, ESTIMATE based on immediately prior year's Tax Return
  - Will need to correct FAFSA later

## Apply for FSA ID

- FSA ID for student / FSA ID for parent
  - FSA ID needed to access, sign, and correct FAFSA
  - Parent FSA ID may be used for multiple children; each student has own FSA ID
  - Real-time identity verification with SSN (no waiting period)

# FSA ID – How to Apply?

An official website of the United States government.

Help Center FAFSA Form **English** | Español

FederalStudentAid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account

## Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.

[Get Started](#)

Already have an account? [Log In](#)


### What You Can Do With Your Account


You must have an account to do the following:

- Fill out the *Free Application for Federal Student Aid* (FAFSA®) form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

### What You'll Need

- Your Social Security number (if applicable)
- Your own email address



 **Hi! Need help?**

# What is the Financial Aid Direct Data Exchange?

- Automatically imports federal income and tax info from IRS into FAFSA
- Enables simplified, short FAFSA and reduces filing and processing time
- Reduces errors and permits immediate verification of imported tax info
- *FAFSA filers required, as a condition of federal financial aid eligibility, to consent to federal direct data exchange (no longer optional)*
- Consent required even if didn't file federal tax return
- Not available in limited situations (e.g., foreign earned income)

# Are there instances where a student is independent?

- Student can be independent (so only student info on FAFSA) IF student:
  - Is 24 years of age
  - Is married (not divorced nor separated)
  - Is pursuing a graduate degree
  - Is in the Armed Forces (excluding training) or is a veteran
  - Has a child AND provides more than 50% support
  - Is orphaned or is/has been a foster child
  - Has been emancipated by a state court
  - Has a court-appointed legal guardian
  - Is unaccompanied and homeless or at risk of being homeless

# Who is a Parent?

- For Dependent Students:
  - Legal Parents (biological or adoptive) regardless of those parents' marital status or gender, if those parents live together
- Parent's unwillingness to pay for their child's education is NOT a factor in determining who is a parent ("contributor") for purposes of FAFSA
- Grandparents, aunts/uncles, older siblings, and legal guardians are not considered parents *unless* they've legally adopted the student

# What if parents are divorced or legally separated, and do not live together?

- Parent who provides MORE financial support:
  - Is deemed a “Contributor” for FAFSA
  - Files the FAFSA (including their income and asset information), regardless of where the student lives
  - If remarried, then step-parent income, if any, is also included on FAFSA
- Parent who provides LESS financial support:
  - Is *not* deemed a “Contributor” for FAFSA
  - Their income and assets are not included on FAFSA
  - However, their income and assets are included on CSS PROFILE (for schools providing institutional aid)

# Is My Parent a CONTRIBUTOR When I Fill Out My FAFSA® Form?

A **parent** means your legal (biological or adoptive) parent or a person that the state has determined to be your legal parent. A **stepparent** is considered a parent if they have adopted you. Stepparents that have not adopted you will be identified as a parent spouse.

Are your biological or adoptive parents married to each other?



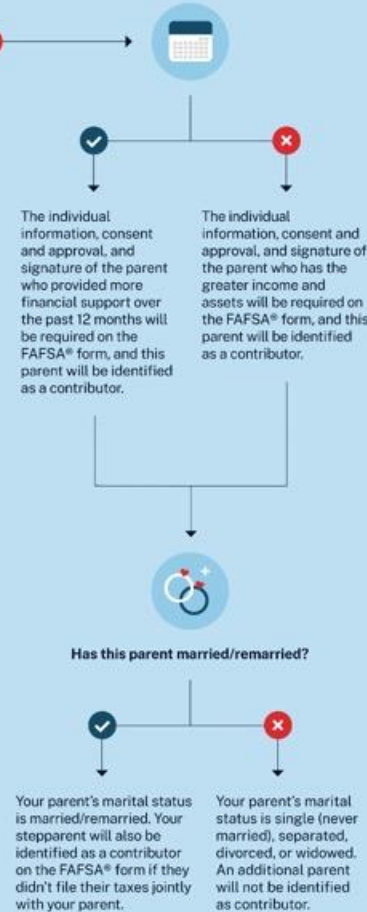
Your parents' marital status is married (not separated), and both of your parents' information must be included on the FAFSA® form. If your parents did not file taxes jointly, then both of your parents are contributors. Their individual information, consent and approval, and signatures will be required on the FAFSA form. If your parents filed taxes jointly, only one parent is required as a contributor and will report information for both parents.

Do your biological or adoptive parents live together?



Your parents' marital status is unmarried (both legal parents living together), and both of your parents are contributors, even if they were never married, are divorced, or are separated. Their individual information, consent and approval, and signatures will be required on the FAFSA® form.

Did one parent provide more financial support than the other over the past 12 months?



*Note: Dependent students are required to report parent information on the FAFSA® form, and in most cases, a parent will be identified as a contributor for these students. All contributors are required to provide their information, signature, and consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form. Being a contributor on the FAFSA form does not mean an obligation to pay for the student's education.*

# Common FAFSA Errors

- No student and/or parent signature (FSA ID)
- Divorced/remarried parent information missing
- Income earned by parents/step-parents not included
- Untaxed income not reported
- Federal income taxes paid reported as taxes withheld
- Family size incorrectly calculated
- Under-estimating net worth of real estate and investments
- Mis-identifying ownership of 529 Plans (Education Savings Plans, Prepaid Tuition Plans)

# Understanding Your Financial Aid Award

## Compare

- Compare Financial Aid Awards
- Focus on “Net Price” = Total Cost of Attendance (“TCA”) minus “Free Money” (gift aid)
- Also consider Unmet Need, Loans vs. Grants and Scholarships, Work-Study

## Use

- Use tools and resources on [PVSCollegeCounseling.com](http://PVSCollegeCounseling.com) (see list on next slide)

## Communicate

- Communicate with school’s financial aid office; “Ask and ask again”

## Understand

- Understand terms and conditions of all aid awarded, especially loans

## Consider

- Consider outside scholarships to fill gaps in award (i.e., Unmet Need)
- Know scholarship deadlines, eligibility rules, and renewal requirements
- Understand scholarship’s value over time, impact on need-based aid, and use limits

## Respond

- Respond to offers of aid and notify chosen school of outside scholarships

# SAMPLE UNIVERSITY DEPENDENT STUDENT AID OFFER EXAMPLE

Student Name  
Student Address  
Student City, State, Zip  
Student ID

## Estimated Annual Cost of Attendance (COA) 2024-2025 Award Year

Costs Payable to the University		Other Estimated Costs	
Tuition	\$15,915	Books & Supplies	\$820
Activity & Tech Fee	\$1,615	Transportation	\$1,735
Housing	\$6,510	Miscellaneous Expenses	\$921
Food	\$4,000		
<b>Total Costs</b>	<b>\$28,040</b>	<b>Total Costs</b>	<b>\$3,476</b>
<b>Total Estimated Cost of Attendance</b>		<b>\$31,516</b>	

## Scholarships and Grants (refer to renewal eligibility on your student portal)

Aid Type	Fall 2024	Spring 2025	Annual
Federal Pell Grant	\$3,248	\$3,247	\$6,495
Federal Supplemental Educational Opportunity Grant	\$300	\$300	\$600
State Grant	\$450	\$450	\$900
Merit Based Scholarship	\$5,500	\$5,500	\$11,000
Institutional Scholarship	\$1,500	\$1,500	\$3,000
<b>Total Scholarships &amp; Grants</b>	<b>\$10,998</b>	<b>\$10,997</b>	<b>\$21,995</b>

Your estimated net price (cost of attendance less scholarships and grants):  
This is based on your zero (0) Student Aid Index (SAI) and anticipated full-time  
(12+ credits, preferably 15 credits) enrollment. **\$9,521**

## Loans (Self-Help Aid)

Aid Type	Fall 2024	Spring 2025	Annual
Federal Direct Subsidized Loan*	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan*	\$1,000	\$1,000	\$2,000
<b>Total Aid Offered</b>	<b>\$2,750</b>	<b>\$2,750</b>	<b>\$5,500</b>

\* Federal loans are funds that can be applied toward your cost of attendance and must be repaid. You must accept or decline your loan eligibility by logging into your student portal.

Estimated outstanding costs not covered by scholarships,  
grants and loans. **\$4,021**

## Other Self-help Options

Aid Type	Fall 2024	Spring 2025	Annual
Federal Work-Study*	\$1,500	\$1,500	\$3,000

\* Federal work-study funds are contingent upon finding employment. Earnings are paid out bi-weekly.

## Other Financing Options

**Outside Scholarships**  
Scholarships are available from many sources including high schools, places of worship, civic groups, and parents' employers. We recommend that you check with your high school guidance counselor, the reference section of your library, and organizations in your hometown. Receipt of outside scholarships could affect your eligibility for certain aid types.

**Payment Plan**  
Sample University offers a 3-Pay tuition payment plan for those students who need to spread their tuition and fees across the semester.

**Private Student Loan**  
Contingent upon application approval from a bank, credit union, non-profit or state-based education finance organizations or online lender.

**Federal Parent PLUS Loan**  
Contingent upon parent application approval. Parent must not have adverse credit history. Must be repaid by parent.

For more information on these additional funding options please visit:  
[www.financialaid.edu](http://www.financialaid.edu)

## Next Steps

- Accept or Decline all aid offered in the finances section of your student portal.
- Provide required documents for verification if applicable.
- Check important financial aid deadlines listed on your student portal.

Sample University is committed to helping you navigate the financial aid process. Please contact our helpful, experienced staff in the Office of Student Financial Aid and Scholarships for help understanding your Financial Aid Offer.

We look forward to serving you at Sample University and wish you the best in your academic endeavors. Please visit [www.sample.edu/admitted](http://www.sample.edu/admitted) for other important next steps.

# Financial Aid Award Letter Resources

pvscollegecounseling.com

## Financial Aid Award Basics

**StudentAid.gov** *How to Evaluate Your Financial Aid Offers*

**Edvisors** *How to Read Your Financial Aid Award Letter and Actually Make Sense of It*

**USNews.com** *How to Read a Financial Aid Award Letter*

**StudentAid.gov** *Understanding and Comparing Financial Aid Offers*

## Comparison Tools and Appeal Resources

**NASFAA** *Financial Aid Offer Comparison Tool*

**Consumer Financial Protection Bureau** *Award Letter Comparison Tool*

**Educate to Career** *College Tuition Negotiator*

**SwiftStudent** *Financial aid appeals letter templates*

**TuitionFit** *Compare an award letter against what other students received from similar schools*

## Tips and Strategies for Award Appeals

**finaid.org** *How to Appeal a College Financial Aid Award & Write a Financial Aid Appeal Letter*

**finaid.org** *How to Write a Financial Award Appeal*

**finaid.org** *How to Negotiate a Financial Aid Package*

**finaid.org** *Seven Strategies for Appealing An Award Letter*

## Student Loans

**EdVisors** *Student Loan Resource Guide, Comparison Tools, and Repayment Calculators*

**StudentAid.gov** *Federal Student Aid Loan Information and Repayment Calculator*

# Financial Aid Take-Aways

- FAFSA is a MUST
- Complete 2026-27 FAFSA now (don't wait) and act with integrity
- “Hope is not a plan”
- Understand Basic Need-Based Aid Formula
  - Total Cost of Attendance (“TCA”) *minus* Student Aid Index (“SAI”) = Need
- Aid eligibility is based on parent’s ability to pay, not willingness to pay
- Focus on “Net Price” when comparing financial aid packages
  - Net Price is the Price to You (not the sticker price)
  - Net Price = Total Cost of Attendance (“TCA”) *minus* “Free Money” (grants/scholarships)



Bright Futures  
Scholarship  
Program

Florida PrePaid  
College Plans

Scholarship  
Resources



# Florida Bright Futures Scholarship Program

The Florida Bright Futures Scholarship Program rewards students for their academic achievements by providing funding to attend postsecondary institutions in Florida



- There are three award levels
  - *Florida Academic Scholar (FAS) - 100% Tuition*
  - *Florida Medallion Scholar (FMS) - 75% Tuition*
  - *Gold Seal Vocational Scholar (GSV)*
  
- Grade Point Average, Test Score and Community Service/Work requirements for each level

# Bright Futures 2026 – Application opened 10/1

## Florida Academic Scholars (100% tuition+)

- GPA 3.5 weighted (recalculated)
- *SAT 1330 (CR/M) or ACT 29 - Superscored*
- 100 Community Service Hours (or Work)

## Florida Medallion Award (appx 75% tuition)

- GPA 3.0 weighted (recalculated)
- *SAT 1190 (CR/M) /ACT 24 – Superscored*
- 75 Community Service Hours (or 100 Work)

Type	16 High School Course Credits <sup>1</sup>	High School Weighted Bright Futures GPA	College Entrance Exams by High School Graduation Year (ACT <sup>®</sup> /CLT <sup>®</sup> /SAT <sup>®</sup> )	Volunteer Service Only	Paid Work Hours Only	Combination of Volunteer/Paid Hours
FAS	4 - English <i>(three must include substantial writings)</i> 4 - Mathematics <i>(at or above the Algebra I level)</i> 3 - Natural Science <i>(two must have substantial laboratory)</i>	3.50	2025-26 Graduates <sup>2</sup> : 29/95/1330 2026-27 Graduates <sup>3</sup> : 29/95/1330	100 hours	100 hours	100 hours
FMS	3 - Social Science 2 - Foreign/World Language <i>(sequential, in same language)</i>	3.00	2025-26 Graduates <sup>2</sup> : 24/82/1190 2026-27 Graduates <sup>3</sup> : 24/82/1190	75 hours	100 hours	100 hours

The Bright Futures application opened on October 1<sup>st</sup>. All PV students are asked to apply regardless of their college intentions! Instructions were recently emailed home and shared in classroom presentations

# Bright Futures Eligibility Requirements (2026-2027)

Type	16 High School Course Credits <sup>1</sup>	High School Weighted Bright Futures GPA	College Entrance Exams by High School Graduation Year (ACT <sup>®</sup> /CLT <sup>®</sup> /SAT <sup>®</sup> )	Volunteer Service Only	Paid Work Hours Only	Combination of Volunteer/Paid Hours
<b>FAS</b>	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	2025-26 Graduates <sup>2</sup> : 29/95/1330  2026-27 Graduates <sup>3</sup> : 29/95/1330	100 hours	100 hours	100 hours
<b>FMS</b>	3 - Social Science 2 - Foreign/World Language <i>(sequential, in same language)</i>	3.00	2025-26 Graduates <sup>2</sup> : 24/82/1190  2026-27 Graduates <sup>3</sup> : 24/82/1190	75 hours	100 hours	100 hours

# Bright Futures \$\$ Award Amounts (2026)

- Florida Academic Scholars (FAS) will receive 100% of tuition plus applicable fees (range \$6400-6800/year-renewable)\*
- Florida Medallion Scholars (FMS) will receive 75% of tuition and applicable fees (appx \$4800-5200/year - renewable)\*
- Only available at Florida colleges/universities
- Students attending private, *in-state* institutions receive a sum equivalent to the public university reimbursement

\* Total cost of attendance at Florida public universities is estimated between \$22000-24,000/year)



# How/When Do I Apply for Bright Futures?

- The Bright Future Application opened October 1, 2025
- Instructions for completing the Bright Futures application appear on the pvs college counseling website *AND* were sent home via email. **Please apply now!**
- We ask that all Seniors make an initial application *regardless* of whether you intend to apply in-state or not



A screenshot of the Florida Student Scholarship &amp; Grant Programs website. The header includes the OSFA logo and the text "Office of Student Financial Assistance" and "Florida Student Scholarship &amp; Grant Programs". A "Login" button is visible in the top right. Below the header, there is a "State Scholarship and Grant Programs" section with a list of programs: Benacquisto Scholarship Program (FAQ), Bright Futures Scholarship\*, Effective Access to Student Education, First Generation Matching Grant, and Florida Farmworker Student Scholarship\*. A "First-Time Applicants" section is also visible, containing text about the FFAA application process and a link to "Create a Student Account". A green sign with the text "GRADUATES NEXT EXIT" is shown in the bottom left of the screenshot.

# Admission-Based Institutional Scholarships

- All public universities in Florida offer *merit* scholarships. Early eligibility deadline November 1 for most
- Eligibility criteria vary from year to year based on the academic profile of the admitted class and available funding
- **FSU** offers the Vires and Mores Scholarship Awards, Honors College scholarship (Medical, Legal and Business) and the full-ride Presidential Scholarship
- At **UCF** the Pegasus and Provost awards offer up to \$10,000/year. Burnett Honors Scholarships and full-ride opportunities as well
- Awards ranging from \$4000-20,000 over four years are given to qualified applicants at **USF**. Genshaft Honors College Scholarship opportunities exist as well



# Florida PrePaid College Plans

- *Tuition plan* covers the basic cost of classes
- *Local fee plan* covers the state required fees
- *Dormitory plan* covers the cost of a standard, double-occupancy room at a Florida university
- Specific questions regarding your plan should be directed to the Florida PrePaid program

<http://www.myfloridaprepaid.com/>



# Florida Pre-Paid & Florida Bright Futures FAQs

- Pre-Paid Tuition Plan may *not* cover all costs. In the case of the Tuition Plan, funds are applied to the student's tuition charges only
- Typically Pre-Pay is applied first. Bright Futures funds are applied to remaining charges *after* classes begin (there is some variation in this)\*
- Florida Prepaid plan holders can request to defer the use of their Prepaid Plan and use Bright Futures first
- Excess funds remaining after tuition is paid will be applied to other charges owed to the school, including on-campus housing costs, etc
- Each college is slightly different. Be sure to check with the college(s) you are considering attending



# Outside Scholarships

- Once again, FAFSA completion is required for all *need-based* and *need-informed* scholarships. It may also be expected for *merit-based* aid by colleges or private scholarship entities
- Institutional aid and scholarships will be listed in your financial aid 'award letter' sent by the college
- There are numerous private and corporate-sponsored *application-based* scholarships opportunities to which you may also apply



## Local Scholarship Resources

**Ed Foundation of Sarasota County** - Local and State Scholarship list  
<https://edfoundationsrq.org/scholarships/>

**Community Foundation** (Register and apply - *Spring Deadlines*)  
<https://www.cfsarasota.org/students/scholarships-for-students-under-24-years>

**Gulf Coast Community Foundation** - Create account and apply  
<https://www.gulfcoastcf.org/scholarships>

**Selby Foundation** - Several need-based, large \$ scholarships  
<https://selbyfdn.org/scholarships/>

# Scholarship Clearinghouses (free, searchable)

- <https://accessscholarships.com/>
- <https://appily.com/scholarships>
- <https://bold.org/applicants/>
- <https://www.brokescholar.com/>
- <https://bigfuture.collegeboard.org/scholarship-search>
- <https://www.fastweb.com/college-scholarships>
- <https://www.goingmerry.com/>
- <https://www.niche.com/colleges/scholarships/>
- <https://www.salliemae.com/college-planning/college-scholarships/>
- <https://www.scholarships.com/>
- <https://www.unigo.com/scholarships>

# Once Again, This Evening's Resources and Handouts...

This presentation can be found at the Pine View College Counseling website [www.pvscollegecounseling.com](http://www.pvscollegecounseling.com) under the *Class of 2026* banner

- **College Funding and Financial Aid Workshop** (Robbins)
- **Florida Bright Futures, Prepay and Scholarships** (Bergman)
- FAFSA Announcement
- Bright Futures Instructions 2026-27
- Scholarship List 2026





Thank you for attending

