Where do I begin?



O 1. Create an FSA ID FSA ID

The FSA ID is your electronic signature for federal student aid and will give you access to your online records with the U.S. Department of Education. Your will be asked to create a username from 6 to 30 characters long. Choose a username that you can remember but make it difficult for others to guess. It can be any combination of numbers, uppercase and lowercase letters. You will be asked to create a password. If you are a dependent student, your parents must also apply for an FSA ID. Only the owner of the FSA ID should create and use their account. Never share vour FSA ID! You may also request a duplicate FSA ID or change your FSA ID on this website. If you already have a Federal Student Aid PIN, you will be able to enter it and link it to your FSA ID. You can still create an FSA ID if you have forgotten or do not have a PIN.

2. Complete the Free Application for Federal Student Aid (FAFSA)

Apply for FAFSA

This is your application for financial aid at SCF. The school code for SCF is 001504. Be sure to apply as early as you can for **Priority** consideration is given to students who apply by May 1st.

O 3. Check on your FAFSA results

Check your FAFSA Results

After you have submitted your FAFSA the Student Aid Report **(SAR)** will be available in 3-5 business days. Be sure to read the COMMENT section carefully. Follow all directions on the SAR to submit corrections or additional information. You will need your FSA ID if you need to make corrections.

O 4. Apply to SCF

State College of Florida Application

You can apply online to SCF and pay the application fee. After the application is completed you can then submit additional documents that are required: High school transcripts, residency documents, and official transcripts from other colleges.

• 5. Review SCF Requirements Eligibility

Your financial need determines your eligibility for financial aid. Students must be degreeseeking in A.A., A.S., Bachelor's degree or financial aid eligible certificate program. All students must have a high school diploma or GED certificate. Most financial aid programs require at least half-time enrollment (6-8 credits per term). Full time student = 12+ credits per term. Three-quarter time student = 9-11 credits per term. If you attend less than full-time during any term, your Cost of Attendance and financial aid award amounts will be adjusted. This could result in a reduction or removal of loans or other financial aid.



Financial Aid Office

Hours: Monday & Tuesday 8:00 am - 6:00 pm Wednesday thru Friday 8:00 am - 4:30 pm

scf.edu/StudentServices/FinancialAid 941-752-5037 Bradenton 941-408-1407 Venice



Office HoursBradenton and VeniceMonday & Thursday8:00am - 6:00pmWednesday thru Friday8:00am - 4:30pm





• 6. Check your Financial Aid Status and SCF student email regularly

(SCF student email login)

Login to your SCF email to check on the status of your financial aid.

ALL OFFICIAL COMMUNICATIONS FROM SCF FINANCIAL AID ARE ONLY SENT TO YOUR SCF EMAIL. It is very important to check your student email for important communications regarding your financial aid.

• 7. Apply for funds you do not have to repay

Scholarships

Scholarships are provided through the SCF Foundation, corporations and private donors. They require a completion of an application. Some may require an essay or a letter of recommendation, but do not let that stop you from applying.

<u>Grants</u>

Grants are awarded by federal, state and institutional sources and do not have to be paid back. Grants are based on financial need and require that you complete a FAFSA. Applications submitted by May 1 are given priority consideration for many types of aid.

Student Employment

Students that are interested in employment should check at the Career Resource Center to determine job availability college-wide. You must meet and maintain institution requirements. Apply early for limited positions.



STATE COLLEGE OF FLORIDA MANATEE-SARASOTA



• 8. Determine if student loans are necessary

Loans

Student loans must be repaid! If you do not need to borrow student loans, do not take on un-necessary debt. If you do need to borrow, only borrow what you need to cover your education. Smart loan choices today = financial freedom tomorrow. Loan awards may be reduced, even after disbursed which can create a debt to SCF if eligibility requirements are not maintained and/or a student's Cost of Attendance is exceeded. If a student has received any financial aid, including but not limited to student loans, they must inform the financial aid office of such aid received as it may impact award eligibility at SCF. Failure to do so may cause an award to be reduced unexpectedly when the over award is identified.

All loans are disbursed in two payments.

This is also true if you are only enrolled in Fall or Spring term only. The second installment is delivered at the midpoint of your loan period.

*Per Federal regulations, first-time, first-year Stafford borrowers cannot receive disbursements until 30 calendar days after the first day of class in their first term of enrollment. IF you are a first-time Stafford Loan borrower, you must complete Loan Entrance Counseling and a Master Promissory Note.

Financial Literacy

SCF provides additional resources to help you understand your loans and student journey. This FREE, easy-to-use loan management and planning tool can help you learn how to afford to finish your education. <u>GradReady</u> is a great tool to learn how to balance your school, life, and finances.