



OFFICE OF FINANCIAL AID/VETERAN SERVICES/SCHOLARSHIPS

1000 College Blvd. * Pensacola, FL 32504 * fava@pensacolastate.edu

GUIDE TO FINANCIAL AID

Welcome to Pensacola State College!

Applying for financial aid is a multi-step process that can be overwhelming. Following the steps in this guide will help you successfully navigate applying for financial aid. Please access the Pensacola State College website at www.pensacolastate.edu for additional information. You may also email us at fava@pensacolastate.edu or meet with one of our Financial Aid Representatives on campus. A directory of helpful numbers and websites is provided in this guide. Learn about all aspects of Financial Aid through short videos at www.pensacolastate.edu/fatv/. Please note, if a link doesn't work, try Firefox or Google Chrome.

FINANCIAL AID CHECKLIST

Your aid eligibility will be determined for your enrollment at the college after you complete the following steps:

Step One: Apply for Admission to Pensacola State College and be officially accepted in an approved program of study at the college, or update your prior application to the college with your current address, phone number and verify your program of study. Students must have official transcripts from high school or GED scores submitted to the Student Records Office in sufficient time for review and evaluation by that Department; aid cannot be processed prior to this evaluation. Please note, not all programs are eligible for federal and state financial aid.

Step Two: Apply online for your FSA ID number at <https://studentaid.gov/fsa-id/create-account/launch>. Your FSA ID number will serve as your electronic signature when you file the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov/h/apply-for-aid/fafsa> and if you apply for a Direct Loan at www.studentloans.gov. Lost your FSA ID number? Click "Forgot my Password" on the same site.

Students must complete the following steps each year to receive financial aid:

Step Three: File the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov/h/apply-for-aid/fafsa> or by downloading the free "my student aid" app - using Pensacola State College school code 001513. You will receive notification from the Federal Central Processing Service via the email address you input on your FAFSA form within 3 to 5 days of submitting the form using your FSA ID number. Be sure to carefully read what is sent to you and check the accuracy of your FAFSA answers. Use your FSA ID number to correct your answers if you made a mistake.

If your FAFSA was selected for verification by the Department of Education or if additional information is needed by the College, you will be notified via your SpyGlass or Pirate Mail account of any required documentation to be submitted to the Financial Aid Office.

Step Four: Confirm your financial aid file is complete with the College's Financial Aid Office or via Spyglass account under the Financial Aid Information tab. An email will be sent to your Piratemail from Financial Aid also. **Important:** Applying early improves your opportunity for limited available financial assistance.

Step Five: Register for classes. Are you in a program with special registration requirements (such as Registered Nursing, Pharmacy Technology, and others)? If so, please contact the Financial Aid office (850-484-1680) for additional information. **NOTE: The Financial Aid office communicates officially with our students via SpyGlass and Pirate Mail, so please check your Pirate Mail and SpyGlass account regularly as timing is critical in determining your eligibility for financial aid awards and limited grants.**

Step Six: Apply for Scholarships at pensacolastate.scholarships.ngwebsolutions.com

AVAILABLE AID PROGRAMS

PELL Grant — Federal PELL funds are awarded to undergraduate students earning their first degree who have the greatest financial need. Initial award amounts change when criteria used to determine eligibility, such as major, enrollment level, degree status, satisfactory progress, and income or family information changes. Actual payment will not be determined until after the 100% refund deadline and class attendance has been confirmed. Students must begin attending all classes on the first day. The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by federal law to the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding a student may receive each year is equal to 100%, the six-year equivalent is 600%. There is no appeal when the 600% is reached. Please visit <http://www.studentaid.ed.gov/types/grants-scholarships/pell/calculate-eligibility> to read about the Pell Grant Lifetime Eligibility Limit. Your financial aid eligibility may be impacted upon completion of all postsecondary transcript evaluations.

Federal Supplemental Educational Opportunity Grant (FSEOG) — A federal need-based grant, FSEOG is awarded to undergraduates seeking their first undergraduate degree in an eligible program who have exceptional financial need. The award amount is up to \$500 per term. Priority is given to students with an Estimated Family Contribution (EFC) of “0” who apply for financial aid early. Students must also enroll for a minimum of 6 credit hours to qualify. Funding is limited and awarded on a first eligible-first awarded basis.

Florida Student Assistance Grant (FSAG) — FSAG is a need-based program for students who meet Florida residency requirements plus additional criteria. To qualify, a student must be seeking his/her first undergraduate degree, have a minimum 2.0 cumulative grade point average, be enrolled in an AA, AS, or BAS degree program, qualify for a Federal PELL Grant and be enrolled for a minimum of 6 credit hours. The award amount varies each year based on Florida State funding. Priority is given to qualified renewal students and full-time students with high unmet financial need who apply for financial aid early. Funding is awarded on a first eligible-first awarded basis and available for fall and spring terms only. For additional details and regulations, visit www.floridastudentfinancialaid.org. Click on “State Grants, Scholarships, and Applications,” then “Programs Offered.”

Florida Student Assistance Grant-Certificate Education (FSAG-CE) — FSAG-CE is a need-based program for students who meet Florida residency requirements. To qualify, a student must also be seeking his/her first undergraduate degree, have a minimum 2.0 cumulative grade point average, be enrolled in a work-force certificate, be enrolled in a minimum of 6 credits, have remaining need, have an eligible EFC and maintain satisfactory academic progress according to the guidelines established by the Florida Office of Student Financial Assistance. A limited number of FSAG-CE grants are awarded each year. For the other specific eligibility requirements, visit www.floridastudentfinancialaid.org. Click on “State Grants, Scholarships, and Applications,” then “Programs Offered.”

Florida First Generation Grant (FFGG) — when funding is available from the State of Florida, need-based grants for undergraduate Florida citizens whose parents have not earned baccalaureate degrees are awarded until the limited

funds are depleted. Students must have 1) filed the FAFSA, 2) a completed Pensacola State College financial aid file, 3) have a Pell eligible EFC and 4) have remaining need plus meet other eligibility criteria as determined by the State of Florida and the College. Priority is given to returning, renewing students. Funding is limited by the State of Florida.

Employment

Federal College Work Study (FCWS) — A federal work program is available for eligible students to work on campus at approved locations. The College makes every effort to place students in positions that relate to their program of study. Students must file the Free Application for Federal Student Aid (FAFSA) though they do not have to be eligible for the PELL grant. Students must enroll for a minimum of 6 credits required for their degree program and must maintain a 2.0 cumulative grade point average and maintain satisfactory academic progress. Funding is limited for this program. Jobs pay Florida minimum wage and require 20 hours of work per week arranged around the student’s class schedule. FCWS awards do not defer tuition and fees. Funds are limited based on the federal allocation received by the College. Students are paid bi-weekly for hours worked.

Florida Work Experience Program (FWEP) — A Florida State need-based program is available for eligible Florida citizens who are students. This work experience is designed to complement and reinforce educational and career goals. Eligible students are paid current minimum wage rate, and students may work 20 hours per week. Students must file the Free Application for Federal Student Aid (FAFSA) though they do not have to be eligible for the PELL grant. Students must enroll for a minimum of 6 credits required for their degree program, maintain a 2.0 cumulative grade point average and maintain satisfactory academic progress. Funding is limited for this program.

Loans

Federal Direct Loan Program (FDLP) — A student loan program created by the USDOE is available to assist students with no other means to help with their educational expenses. These loans MUST be repaid at a later date. Loans may be subsidized (no interest accrues on the loan while in school) or unsubsidized (interest accrues while in school). Factors that affect eligibility are enrollment, cost of attendance, remaining need, grade level and other aid awarded. Direct loans require an additional form available through the Financial Aid/Veteran Services/Scholarship Office and online as part of the “Guide to Federal Student Loans” form. The “Direct Loan Request Form” should be printed, completed and signed. The student must enroll at least halftime (6+ credit hours) limited to courses required for their declared program. Students must have a 2.0 cumulative grade point average and maintain financial aid satisfactory academic progress. Parent Direct loans are available for credit worthy parents of dependent students through the United States Department of Education for costs to attend college. Effective July 1, 2013, new borrowers who will exceed 150% maximum timeframe are not eligible for subsidized Direct Loans. Interest subsidies during the six month grace period are eliminated for new Direct Loans made on or after July 1, 2012.

Deferment of Fees — Students who have completed the financial aid process and have a certified Direct Loan may request a deferment of fees based upon their anticipated receipt of loan funds. Student must have a 2.0 cumulative grade point average and maintain financial aid satisfactory academic progress. Should the student, for any reason, become ineligible for the anticipated Direct Loan funds, the deferment of fees becomes a loan that must be repaid by the student to the College by the due date and prior to future registrations. Students may complete the deferment online at their Spyglass. A paid fee schedule will be reflected within 24 hours via the student's Spyglass at Fee Details.

Short-Term Loans — The College makes available a limited number of loans for a portion of tuition charges with a maximum not to exceed 75% of the cost of tuition up to \$700. Students must document a means to repay the loan, other than anticipated aid. Applications are available and processed at the Cashier's Office. These loans are for a short period of time within a single semester and must be repaid by the due date. The student must pay the remaining balance in order to secure future course registrations.

TIP-Tuition Installment Plan — The College makes available a program that will allow students to pay their tuition in monthly payments. Students must be enrolled in college credit to utilize TIP. For more details, go to: http://www.pensacolastate.edu/financialAid/finAid_tip.asp. For questions, please contact the Cashier Office.

Scholarships

Florida Bright Futures (FBF) — To be eligible for a Florida Bright Futures award, high school seniors must submit a completed Florida Financial Aid Application after December 1st and prior to high school graduation. The State of Florida determines eligibility for Florida Academic, Florida Medallion, or Florida Gold Seal Vocational. Bright Futures awards do not cover 100% of the cost of tuition. Students must plan ahead to pay any balance due by fee payment day and thereafter at the time of registration. **Students who withdraw from courses after the end of schedule adjustment must repay the Bright Futures award received for those hours prior to registering for any future term.** For additional information and renewal details go to www.floridastudentfinancialaid.org.

Pensacola State College Scholarships — The College offers a variety of academic scholarships with a limited number awarded throughout the year. For information on scholarships including specific criteria and application procedures, please access the information at pensacolastate.scholarships.ngwebsolutions.com. Deadline dates apply.

Gift Scholarships — Many clubs, individuals, businesses and civic organizations sponsor scholarships for college students. These scholarships are announced as they become available and students should read the College newspaper, scholarship newsletter (sent via Pirate Email) and access the Pensacola State College website at www.pensacolastate.edu/fava for additional information. Deadline dates apply and are published.

Pensacola State College Need-Based Assistance — Limited college funded grants are available for students who need assistance with institutional costs including tuition and fees or required books and supplies. A limited number of the grants may be awarded for childcare to assist students with dependent care during scheduled class attendance. Eligible students are those who filed the FAFSA and have a completed financial aid file with the college, are degree seeking, and have a determined amount of need remaining. Students may apply for a Need Based Grant through the Scholarship application found on PSC's Financial Aid webpage. Need-based College funds are not provided for non-institutional costs to attend college (transportation, room & board, miscellaneous costs) and are not awarded if fees/books are paid by another source.

Veteran Benefits

Veteran benefits may be used by eligible veterans and their qualifying dependents for most programs of study at this College. To determine the VA educational program(s) for which you qualify visit <http://www.va.gov>, select the Benefits button, and the Education & Training link in the center of the page. Go to Apply for Benefits. Eligible veterans and qualifying dependents must apply for benefits in order to be determined eligible. Questions? You may call 1-888-442-4551. After you apply, you will receive notification from the Department of Veterans Administration (DVA) of eligibility. Register for classes and provide a copy of your eligibility documentation to the Veteran Services office in Building 6, Room 609, on the Pensacola 9th Avenue Campus in order for your education benefits to be processed in a timely manner. Additional paperwork is required by the College. For additional information and required forms go to the College website homepage, www.pensacolastate.edu. Go to the bottom of the page "Who are you?" and click on the answer "Veteran Student" for additional information and all required forms. Student veterans or qualifying dependents considered "out-of-state" for residency purposes are advised to contact the Veteran Services Office at 850-484-1670 or email veterans@pensacolastate.edu for additional guidance.

Veteran Deferment of Fees — Any veteran or other eligible student who receives benefits under chapter 30, chapter 31, chapter 32, chapter 33, chapter 34, or chapter 35 of Title 38, U.S.C., or chapter 106 of Title 10, U.S.C., is entitled to one deferment of fees each academic year based on Florida State Statute (1009.27 (2)). An additional deferment, or extended payment due date, is authorized on a case by case basis each semester for Post 9/11 (chapter 33) students due to a delay in their anticipated benefits paid directly to the College for their tuition. Should the VA student, for any reason, fail to pay the deferment by the due date, the deferment becomes a loan that accrues interest and collection costs until the date it is repaid in full by the student. No registrations will be processed prior to 100% repayment of any outstanding deferment. To process a deferment of fees, the veteran must contact the Veteran Services office at 850-484-1670 or at veterans@pensacolastate.edu.

IMPORTANT WEB SITES

IMPORTANT PHONE NUMBERS

Financial Aid/Veteran Services/Scholarships

www.pensacolastate.edu/fava

Scholarship Searches

www.fastweb.com

www.collegeboard.com

www.finaid.org

U.S. Department of Education

<https://studentaid.gov/>

Florida Academic Counseling & Tracking For Students (FACTS)

www.facts.org

Florida Bright Futures Scholarship

www.floridastudentfinancialaid.org

Pensacola State College Financial Aid Offices

Pensacola Campus 850-484-1680

Scholarships 850-484-1680

Veteran Services 850-484-1670

Warrington Campus 850-484-2349

Milton Campus 850-484-4446

Financial Aid Information

Federal Student Aid Information..... 1-800-433-3243

IRS Customer Service 1-800-829-1040

Selective Service..... 1-888-655-1825

Social Security Office 1-800-772-1213

State of Florida, OSFA

Office of Student Financial Assistance..... 1-888-827-2004

FREQUENTLY ASKED QUESTIONS

Please visit <http://www.pensacolastate.edu/financial-aid> for frequently asked questions.



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pensacolastate.edu

Pensacola State College does not discriminate against any person on the basis of race, ethnicity, national origin, color, gender/sex, age, religion, marital status, disability, sexual orientation or genetic information in its educational programs, activities or employment. For inquiries regarding nondiscrimination policies, contact the Associate Vice President of Institutional Diversity at 850-484-1759, Pensacola State College, 1000 College Blvd., Pensacola, Florida 32504.