



Financial Aid: Coach Quick Reference Guide

Forms to complete:

- FAFSA <https://studentaid.gov/h/apply-for-aid/fafsa> (opens October 1¹) if they are a US permanent resident or citizen
 - If a student doesn't get an email confirmation-they haven't completed it!
- CSS profile <https://cssprofile.collegeboard.org/> (opens October 1) if their college/university requires it (not all do)
- Dream.us if students aren't a US citizen and/or permanent resident

Tools to determine the cost of college:

- <https://collegescorecard.ed.gov/>
- Net Price Calculator (found on college's website)

Help student search their local state requirements and aid:

- Search: state name + "state funding for college for low income students"
 - State specific programs such as [NYS TAP](#) and [Georgia HOPE](#) provide a lot of financial support
 - State may have specific applications for scholarships: [Brightfutures](#) (FL)

Help student search college specific requirements and aid:

- Help students research programs/scholarships at their specific schools by searching school name + "scholarships for low income students"
 - Some schools have specific scholarships or programs for UPchieve students: [FSU Care](#) or [Stamps Scholars](#) these often have early deadlines and additional applications
 - Other schools have specific scholarship websites for majors, specific identity markers, etc <https://ucf.academicworks.com/>

Scholarships:

- [Raise.me](#)
- [Bigfuture Scholarship](#)
- [National Merit Scholarship](#)
- [Questbridge](#)
- [The Gates Scholarship](#)
- [Coca Cola Scholars](#)
- [Stamps Scholars](#)
- [Ron Brown](#)
- [Horatio Alger](#)

¹ As of September 22024, the 2025-2026 FAFSA will be open in December due to updates and changes

- [Jackie Robinson Foundation Scholar](#)
- [Burger King Scholar](#)
- [Ronald McDonald HACER Scholarship](#)
- [Nat Moore Scholarships](#)
- [Hispanic Scholarship Fund](#)
- Local Scholarships: Key Club, school scholarships (PTA sponsored), local Chamber of Commerce, local chapters of fraternities/sororities, parent's employers, local sports teams, even fairs!

Colleges with good financial aid

- [100% need met colleges](#)

Types of aid available:

- Grants
 - Money based on family income that does not need to be paid back.
- Scholarships
 - Money that is usually based on achievements that does not need to be paid back.
- Loans
 - Money from either the government, college/universities, or from private companies that has to be repaid.
- Work-study (pay back via labor)
 - Federal program where the student typically works a campus job in return for some portion of financial aid.

Financial aid terms:

- Cost of Attendance or Sticker Price (CoA)
 - The advertised price of a college, including tuition, fees, room and board, books, supplies, and expected personal expenses and transportation
- Net Price Calculator (NPC)
 - Federally-mandated tool on each US college's website to allow students to calculate an estimated net price for a particular student at a particular school.
- Financial Aid Package
 - Colleges use different formulas to dispense financial aid, they "package" various forms of aid and provide students a letter called a "financial aid package" after a student has been accepted as long as the student has completed all the forms
- In-state tuition
 - Funding for public schools comes from state taxes. As a result, state residents are able to attend the public institutions at a lower cost than people who are not residents of the state. This is referred to as in-state tuition.
- FAFSA
 - Free Application for Federal Student Aid is a federal government form used to determine what a family can reasonably be expected to contribute to their child's

education based on their income level.

- Student Aid Index (SAI)
 - Amount calculated from the FAFSA used by colleges to help determine the amount a family can pay towards their child's college expenses (formally EFC).
- Student Aid Report (SAR)
 - A summary the federal government sends to a family that shows the information they provided on the FAFSA. Students and their family should double check for accuracy and correct any mistakes immediately.
- Pell Grant
 - Federal Pell Grants usually are awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree.