

welcome to
**BRIGHT FUTURES + FINANCIAL AID
INFO NIGHT**

SUBSCRIBE TO THE
student services
NEWSLETTER

SUBSCRIBE NOW

www.tinyurl.com/wohsnewsletter



WEST ORANGE WARRIORS





College + Career Center hours + appointments

Monday - Friday

1ST PERIOD	CLOSED
2ND PERIOD	OPEN WORK SESSION <i>with a teacher's pass</i>
3RD PERIOD	CLOSED
4TH PERIOD	CLOSED
A + B LUNCH	OPEN - WALK IN
6TH PERIOD	CLOSED
7TH PERIOD	OPEN WORK SESSION <i>with a teacher's pass</i>

**schedule subject to change for meetings, workshops, etc.*

Make An Appointment for all other times



SUBSCRIBE TO THE
student services
NEWSLETTER

SUBSCRIBE NOW

www.tinyurl.com/wohsnewsletter



Brooke Maroth, MS
College + Career Specialist
catherine.maroth@ocps.net

SPRING 2024 EVENTS

Jan- Feb	2024-25 Course Registration - 11th, 10th, 9th, Incoming 9th
January 22	College Conversation - Scheduling for Competitive Admissions
January 24	Valencia College Application Workshop
February 1	CCC x UCF FAFSA Help Session, 5:30pm - Media Center
February 23	West Orange County College Fair, WOHS Gym
March 28	Career Fair for Undecided Seniors, Cafeteria
April 4	College Admission Counselor Panel Forum, Auditorium
April 26	Senior Decision Day, Gym
May 7	Senior Award Ceremony, Auditorium
May 29	Graduation, 2pm - UCF Additions Arena



STUDENT SERVICES TEAM

Guidance Counselors

A-Ch	Stephanie Walker
Ci-Fi (Tur-Vif)	Mary McManamon
Fl-Ja (Te-Tuc)	Carsonie Legerme
Je-McK (Sn-Ta)	Lauren Wood
McL-Po (Vil-We)	Priyadarshani Samaroo
Pr-Sm (Wh-Z)	Tabitha Burke
On Maternity Leave	Sara Orellana-Mejia

Assistant Principal of Instruction
Rochelle Heinz

College and Career Specialist
Brooke Maroth

District College Transition Counselor
Kerri MacLean



FINANCIAL AID 101

WEST ORANGE WARRIORS



FINANCIAL AID VOCABULARY

Award Letter: The document sent from a college that explains the terms of the financial aid they are offering. Types and amounts of aid being offered (scholarships, loans, etc.), deadlines to accept award, etc.

Bursar/Student Financial Services: The college official responsible for handling billing and payments for tuition, fees, housing, etc.

Cost of Attendance (COA): Total amount of expenses before financial aid; tuition/fees, room/board, books/supplies, estimated travel expenses, etc.

CSS Profile® - College Board: A **paid** financial aid application typically used by highly selective/Ivy League schools (Duke, Yale, Northwestern, etc) to award **non-federal** financial aid funds.

Demonstrated Need: The difference between the total cost of attendance and a student's Student Aid Index (SAI) on the FAFSA. *Some schools meet 100% of a student's demonstrated need.*

Financial Aid

- **Need Based**
- **Merit Based: aid awarded based on academic and/or extracurricular achievements**



FINANCIAL AID VOCABULARY

Free Application for Federal Student Aid (FAFSA) : Application required to receive **federal** financial aid.

- Most colleges will require ALL students to have a completed FAFSA regardless of demonstrated need

FAFSA Submission Summary: Summary of all information on the FAFSA available after it is successfully processed. Provides SAI, or Student Aid Index, (formerly the EFC), estimated federal aid eligibility, next steps, etc.

Fee Waiver: Typically used to waive SAT/ACT fees and college application fees. Most fee waivers are based on family income. *Students should ask their Guidance Counselor about fee waiver eligibility.*

Financial Aid Office: Responsible for preparing and communicating information about financial aid.

Grants: a form of financial aid that typically does not have to be repaid.

- Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Teacher Education Assistance for College and Higher Education (TEACH), Military Service Grants.

Loans: borrowed money that must be paid back with interest

Net Price: Net price is the true amount a student will pay for a college.

- Cost of Attendance (COA) - Grants/Scholarships = Net Price



FINANCIAL AID VOCABULARY

Net Price Calculator: An online tool that gives you a personalized estimate of what it will cost to attend a specific college. Most colleges are required by law to post a net price calculator on their websites

Priority Date: Date an application- admissions, housing, financial aid- must be received to be given the strongest consideration.

Residency Requirements: the time a student has to live in state before he or she is eligible for in-state tuition prices and state aid.

ROTC: Offers partial to full scholarships to students who agree to serve in the military after they graduate. Combines military education with college study leading to a bachelor's degree and advanced military rank.

Scholarships: financial aid that does not need to be paid back offered by all kinds of individuals, group, businesses, non profits, etc. . Can be merit or need based.

Student Aid Index (SAI): An eligibility index number calculated from information provided on the FAFSA that a college/career school's financial office uses to determine how much federal aid a student is eligible for.

Work Study: students earn money to pay for school by working part-time at at-least federal minimum wage.



NEED BASED AID

How Is Need Based Aid Calculated?

1. College Financial Aid Office determines their school's Cost of Attendance (COA)
2. Receives Student Aid Index (SAI) from a student's successfully processed FAFSA
 - SAI replaces the EFC on the 2024-25 FAFSA
3. $COA - SAI - Other\ Aid = Eligible\ amount\ of\ \underline{need-based}\ financial\ aid$

Federal Aid Estimator Tool: provides an estimate of how much federal student aid a student may be eligible to receive.

- Estimates are based on the SAI
- Federal Student Aid website, StudentAid.gov



SCHOLARSHIPS BEST PRACTICES

- Create *professional*, separate email for scholarship applications.
- Create a spreadsheet to track scholarships, deadlines, application links, login credentials, awarded money, etc.
- Apply Early and Often! - Aim for a minimum 2-5 scholarships WEEKLY starting at the beginning of SENIOR year.
- Embrace a "self starter" and "self directed" attitude!
- Make it a priority and you will reap the rewards!
- Think of applying to scholarships as a JOB! Show up, do the work, get paid!



SCHOLARSHIPS: Need Based + Merit Based

School Website

[WOHS website --> Scholarships](#)

Financial Aid Friday

Canvas --> WOHS Student Body course--> "[Financial Aid Friday \(FAF\)](#)"

- Local Central Florida scholarships, some available to WOHS students only!

WOHS CCC Instagram: Follow @wohs_ccc

Join at least ONE national scholarship platform:

- GoingMerry.com
- FastWeb.com
- GetSchooled.com
- Scholarships.com
- Appily.com
- Niche.com



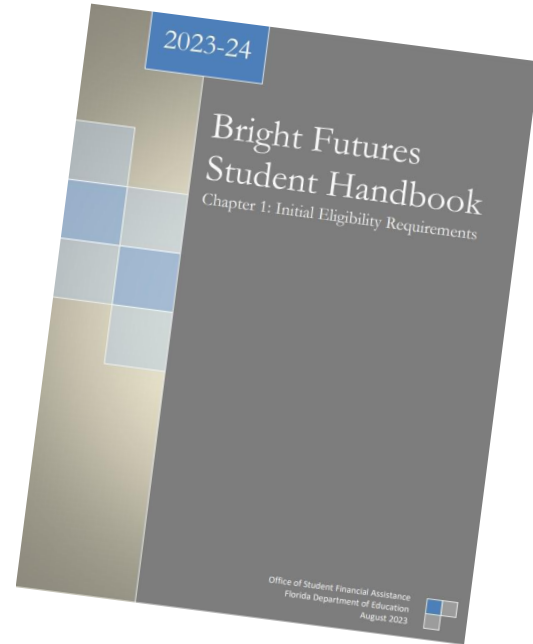
FLORIDA FINANCIAL AID



BRIGHT FUTURES HANDBOOK

- Click for the [Bright Futures Handbook](#)
 - Initial Eligibility
 - Renewal Requirements
 - Awards Amounts
 - Special Circumstances

- FloridaStudentFinancialAidSG.org



**see the Bright Futures handbook for more details.*

WEST ORANGE WARRIORS



WHAT IS FLORIDA BRIGHT FUTURES?

The Florida Bright Futures Scholarship Program establishes Florida lottery-funded scholarships that reward Florida high school graduates for high academic achievement.



- Merit Based Scholarship
- Four tiers of scholarship: FAS, FMS, GSV, GSC
- All eligibility requirements must be met by graduation
- Submit Application + Test Scores by August 31 AFTER graduation
- FAS + FMS : covers tuition and fees only!
- Renewed automatically if retainment requirements met



FLORIDA ACADEMIC
+
FLORIDA MEDALLION
scholarships

WEST ORANGE WARRIORS



FAS + FMS GENERAL REQUIREMENTS

- Be a Florida resident and a U.S. citizen or eligible noncitizen, as determined by the student's postsecondary institution.
- Complete the FFAA no later than August 31 after high school graduation
- "Graduate high school from a Florida public high school..."
- Not have been found guilty of, or pled nolo contendere to, a felony charge, unless the student has been granted clemency
- Be accepted by, and enroll in a degree or certificate program at an eligible Florida public or independent postsecondary institution
- Be enrolled for at least 6 non-remedial semester credit hours per term
- And meet all the academic requirements by posted deadlines...

**see the Bright Futures handbook for more details.*

WEST ORANGE WARRIORS



FAS + FMS ACADEMIC REQUIREMENTS

	16 High School Course Credits	Weighted BF GPA	College Entrance Exams (ACT/CLT/SAT)	Volunteer Service	Paid Work	Combination of Volunteer & Paid Work
FAS 100%	<p>4 - English</p> <p>4 - Math <i>(at or above the Algebra 1 level)</i></p>	3.50	<p>2023-24 Graduates 29/96/1340</p> <p>2024-25 Graduates 29/96/1340</p>	100 hours	100 hours	100 hours
FMS 75%	<p>3 - Natural Science <i>(two must have substantial laboratory)</i></p> <p>3 - Social Science <i>(history, psychology, humanities, etc.)</i></p> <p>2 - World Language <i>(sequential, same language)</i></p>	3.00	<p>2023-24 Graduates 25/84/1210</p> <p>2024-25 Graduates 25/84/1210</p>	75 hours	100 hours	100 hours

students can submit all volunteer hours, all paid work hours, or a combination of both



FAS + FMS ACADEMIC REQUIREMENTS

- Required coursework aligns with State University System admission requirements.
- The world language requirement can be met by demonstrating proficiencies based on scores on [Credit-By-Exam Equivalencies](#) or other university approved means.
- Otherwise, the high school transcript must include a world language “completer” course to show that the world language requirement has been met. Please refer to the [Bright Futures Course Table](#) for specific information on which courses count toward FAS/FMS requirements

**see the Bright Futures handbook for more details.*

WEST ORANGE WARRIORS



OTHER WAYS TO QUALIFY

Merit Recognition Program	College Entrance Exams by High School Graduation Year		Volunteer Service*	Paid Work Hours*	Combination of Volunteer/ Paid Hours	Bright Futures Award
	2023-24	2024-25				
National Merit® Finalists and Scholars			100 hours	100 hours	100 hours	FAS
			75 hours			FMS
National Hispanic Recognition Program			100 hours	100 hours	100 hours	FAS
			75 hours			FMS
Advanced International Certificate of Education (AICE) - Diploma			100 hours	100 hours	100 hours	FAS
			75 hours			FMS
International Baccalaureate (IB) - Diploma			100 hours	100 hours	100 hours	FAS
			75 hours			FMS
AICE - Curriculum	29/96/1340	29/96/1340	100 hours	100 hours	100 hours	FAS
	25/84/1210	25/84/1210	75 hours	100 hours	100 hours	FMS
International Baccalaureate (IB) - Curriculum	29/96/1340	29/96/1340	100 hours	100 hours	100 hours	FAS
	25/84/1210	25/84/1210	75 hours	100 hours	100 hours	FMS



BRIGHT FUTURES SERVICE HOURS

- Students are required to complete the “Log + Reflection Form” and submit their hours to their Guidance Counselor.
 - Forms are available on the [school website](#) + Student Services, Bldg. 800
 - Forms outline how to submit volunteer + paid work hour verification
- Hours should be submitted at the end of every academic year.
- The former “pre approval” process is no longer applicable.
- Students are strongly encouraged to talk to their Guidance Counselor prior to completing community service hours to ensure their hours will count.

**see the Bright Futures handbook for more details.*

WEST ORANGE WARRIORS



INELIGIBLE BRIGHT FUTURES SERVICE HOURS

COMMUNITY SERVICE HOURS

- Court mandated community service.
- Service hours where a family member is verifying the completed hours.
- An activity where there is no responsible adult on site to evaluate and confirm student performance.
- Donations, such as Locks of Love or giving blood.
- Participation on a sports team or a performance of any kind unless participation is considered an act of service.

PAID WORK HOURS

- Work hours where a family member is verifying the completed hours.

**see the Bright Futures handbook for more details.*

WEST ORANGE WARRIORS



FAS + FMS DID YOU KNOW?

- Does not cover housing, books, etc...tuition and fees only!
- Can be used for one semester of graduate study if baccalaureate degree is earned in seven or fewer semesters, or in 105 semester hours or fewer
- BF can be accepted at **PRIVATE** Florida colleges ([see chart here](#))
- Students can “stack” BF award with other financial aid (*ex: scholarships, pell grant, Florida Prepaid*)
- Minimum college GPA to retain the award
- Can defer commencement of initial funding for military or religious obligation lasting at least 18 months
- FMS (75%) can be used to cover 100% of Florida College System schools (Valencia, etc, but reverts back to 75% when transferring to a 4-year school
- Can be applied to summer terms
- Can cover study abroad; determined by each institution

**see the Bright Futures handbook for more details.*

WEST ORANGE WARRIORS



GOLD SEAL VOCATIONAL SCHOLAR

The Florida Gold Seal Vocational Scholars (GSV) award may be funded if a student is enrolled in a career education or certificate program.

Initial Eligibility Requirements:

- Weighted minimum 3.0 GPA in the non-elective high school courses;
- At least 3 full credits in a single Career and Technical Education program;
- Minimum 3.5 unweighted GPA in the career education courses;
- Minimum score on the SAT/ACT or PERT exams
- Complete 30 service hours.

2023-24 Bright Futures Scholarship Per Hour Award Amounts			
	Credit Hour Award		Clock Hour Award
	Semester	Quarter	
Gold Seal Vocational Scholars (GSV) & Gold Seal CAPE Scholars (GSC)			
Career Certificate Program (PSAV)	\$39	\$26	\$1.30
Applied Technology Diploma Program (ATD)	\$39	\$26	\$1.30
Technical Degree Education Program (AS, AAS, CCC)	\$48	\$32	\$1.60
Bachelors of Science (BS)* Bachelors of Applied Science (BAS)*	\$48	\$32	
* GSC recipients who earn a qualifying A.S. or A.A.S degree may receive an award toward a qualifying B.S. or B.A.S. degree.			

**see the Bright Futures handbook for more details.*



WEST ORANGE WARRIORS

BRIGHT FUTURES STUDENT REPORT

- **Bright Futures Student Report can be picked up from Mrs. Maroth or Counselors**
 - SENIORS received a copy during their Senior Meeting.
 - JUNIORS received a copy during their Junior Meeting.
 - SOPHOMORES can request a copy in the spring.
 - FRESHMEN do not have reports yet.
- The **BEST** way to send test scores to Bright Futures is for the student to “bubble in” any FL Public SUS school.
- A student’s Bright Futures GPA is **NOT** the same as their high school GPA.
- It is **NOT** viewable on Skyward.
- It **CANNOT** be emailed.

**see the Bright Futures handbook for more details.*

WEST ORANGE WARRIORS



HOW TO APPLY

- **October 1 of Senior year**
- **The Office of Student Financial Assistance (OSFA)** dispenses a variety of postsecondary educational state-funded grants and scholarships
 - [Click for more information on available state grants and scholarships.](#)
- **WOHS College + Career Center has step by step instructions on how to complete the Florida Financial Aid Application (FFAA).**
 - <https://westorangehs.ocps.net>
 - Student Services → Bright Futures → download [“FFAA How to Apply”](#)

**see the Bright Futures handbook for more details.*

WEST ORANGE WARRIORS



FAFSA

“Free Application for Federal Student Aid”



FAFSA : StudentAid.gov

- The [FAFSA](#) is a financial aid application required to receive financial aid from the federal government.
- Application opens every year on October 1
 - **Attending Summer 2024** → 2023-24 FAFSA
 - **Attending Fall 2024** → 2024-25 FAFSA
- Completed annually
- US Citizens and Eligible Non Citizens are eligible for federal aid.
 - [\(click for full eligibility explanation\)](#)
- Pell Grant = \$7,395 (*stackable*)
- Most colleges **require** a FAFSA for **ALL** students regardless of demonstrated financial need

WHO SHOULD APPLY? EVERYONE!

WEST ORANGE WARRIORS





FAFSA HELP SESSION

Thursday, February 1, 2024

WOHS Media Center

Pre Registration Required!

tinyurl.com/CCCFAFSAHelp

WEST ORANGE WARRIORS



WHY SHOULD I COMPLETE A FAFSA?

- If you don't file, you won't qualify for most financial aid.
- You do not need to be considered a low income household to qualify for assistance.
- You automatically qualify for a low-interest federal loan when you submit a FAFSA. These loans are less expensive to pay back than many private student loans.
- Federal work-study programs require the FAFSA.
- Some merit-based scholarships require the FAFSA to help determine scholarship amounts.



7 THINGS YOU NEED TO COMPLETE THE FAFSA

1. FSA ID ([click to create your FSA ID](#))

- a. The FSA ID is a digital legal signature that lets you complete and update the FAFSA form, so create your own and keep it safe.
- b. Parents of dependent students need to use their own FSA ID to complete the FAFSA process.
- c. It can take up to *three* days to activate your FSA ID.
- d. Click for a [Step by Step Instruction video](#)

2. Social Security Number

- a. If you are not a U.S. citizen but [meet other eligibility criteria for federal student aid](#) as an eligible noncitizen, you'll also need your Alien Registration number.
- b. Both parents and students need this information for the FAFSA form.

3. Driver's License

- a. If you don't have a driver's license, don't worry about this step.



7 THINGS YOU NEED TO COMPLETE THE FAFSA

7. List of the Schools Your Student is Interested in Attending

- a. List any college being considered, even if they haven't applied or been accepted yet.
- b. Even if it's only a slight chance they will apply to a college, list the school on your FAFSA form. You can always remove a school later if you decide not to apply, but if you wait to add a school, you could miss out on financial aid.
- c. The schools you list on your FAFSA form will automatically receive your FAFSA results electronically. They will use your FAFSA information to determine the types and amounts of financial aid you may receive.
- d. If you add a school to your FAFSA form and later decide not to apply for admission to that school, that's OK! The school likely won't offer you aid until you've been accepted anyway.



7 THINGS YOU NEED TO COMPLETE THE FAFSA

7. List of the Schools Your Student is Interested in Attending

- a. List any college being considered, even if they haven't applied or been accepted yet.
- b. Even if it's only a slight chance they will apply to a college, list the school on your FAFSA form. You can always remove a school later if you decide not to apply, but if you wait to add a school, you could miss out on financial aid.
- c. The schools you list on your FAFSA form will automatically receive your FAFSA results electronically. They will use your FAFSA information to determine the types and amounts of financial aid you may receive.
- d. If you add a school to your FAFSA form and later decide not to apply for admission to that school, that's OK! The school likely won't offer you aid until you've been accepted anyway.



FINALIZE YOUR FAFSA

- Review Student Aid Report (SAR)
- Make corrections if needed.
- Contact the Financial Aid Office at the institution being applied to for institutionally specific questions and information.
- Call the **Federal Student Aid Information Center** for assistance
 - 1-800-433-3243

**see the Bright Futures handbook for more details.*

WEST ORANGE WARRIORS





College + Career Center hours + appointments

Monday - Friday

1ST PERIOD	CLOSED
2ND PERIOD	OPEN WORK SESSION <i>with a teacher's pass</i>
3RD PERIOD	CLOSED
4TH PERIOD	CLOSED
A + B LUNCH	OPEN - WALK IN
6TH PERIOD	CLOSED
7TH PERIOD	OPEN WORK SESSION <i>with a teacher's pass</i>

**schedule subject to change for meetings, workshops, etc.*

Make An Appointment
for all other times



SUBSCRIBE TO THE
student services
NEWSLETTER

SUBSCRIBE NOW

www.tinyurl.com/wohsnewsletter



Brooke Maroth, MS
College + Career Specialist
catherine.maroth@ocps.net