



Debt Free
Degree



COLLEGE of
CENTRAL
FLORIDA

Paying For College

Your Guide to Financial Aid



You shouldn't have to worry about how you're going to pay for college.

At the College of Central Florida, we believe cost should not be a barrier to having your dream career.

Even though our tuition is among the lowest in the country, we know college is a big investment. We can help you make it affordable — with scholarships, grants, loans, payment plans and work-study employment.



COLLEGE of
CENTRAL
FLORIDA

MARION | CITRUS | LEVY | ONLINE

CF.edu/FinancialAid

Cost to Attend

CF IS IN THE
TOP 1%
IN AFFORDABILITY
NATIONWIDE

2/3

OF CF GRADUATES
LEAVE THE COLLEGE
WITH NO STUDENT
LOAN DEBT

Higher education at CF is a great deal.

When planning out how to pay for college, it's important to know how much it will cost. Fortunately, CF has you starting off right with tuition and fees that are among the lowest in the nation.

Your estimated cost will vary depending on degree and how many credit hours you take. Most students take 12-15 credit hours per semester.

Beyond tuition, you should also budget for academic materials like textbooks and supplies.

Estimated Tuition, Fees and Books

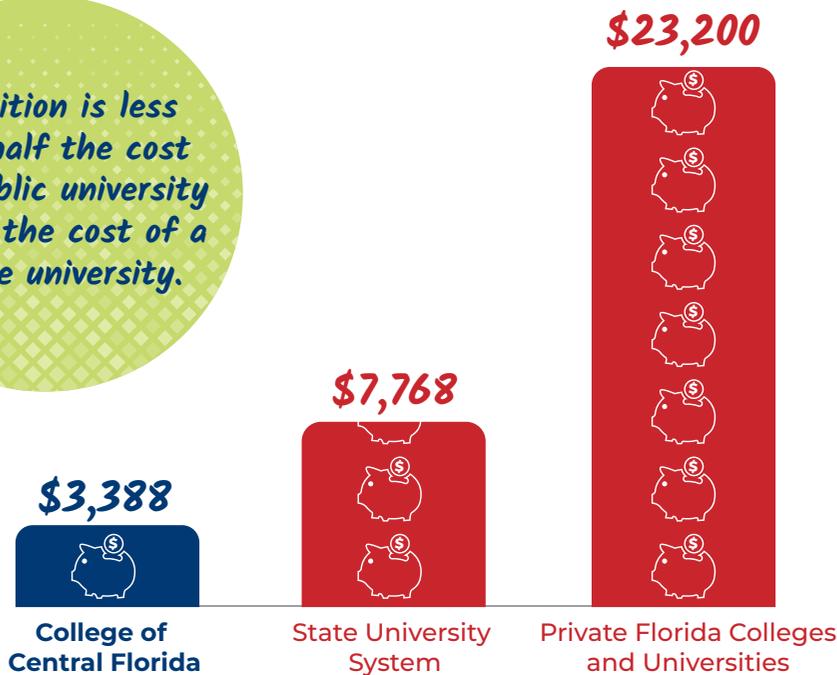
(30 credit hours)

$$\text{\$3,388} + \text{\$1,400} = \text{\$4,788}$$

in-state tuition books and supplies (additional fees may apply)

Even if your ultimate goal is to transfer to a university, you can save more than half the cost of tuition by attending CF for your first two years.

CF tuition is less than half the cost of a public university and 1/7 the cost of a private university.



Based on 30 credit hours. Source: CF Catalog, State University System Board of Governors, and U.S. Department of Education IPEDS Survey (through CollegeCalc). Tuition and fees subject to change.



Degree Type	Time to Complete	Cost per Credit Hour
College Credit Certificate	9+ Credits	\$112.92
Associate	60+ Credits (2 years)	\$112.92
Bachelor's	120+ Credits*	\$129.27

*First 60 credits at associate rate

Ways to Pay

\$1+ MILLION

IN CF SCHOLARSHIPS
AVAILABLE EACH YEAR

92%

OF FULL-TIME CF
STUDENTS RECEIVE
FINANCIAL AID WHEN
BEGINNING COLLEGE

*CF also offers
all students a
payment plan to
pay tuition over
time.*

The good news is most CF students are eligible for some kind of assistance!

Most students receive one or more of these common types of financial aid:

- **Grants**
Grants do not have to be paid back and are usually based on need. Examples include federal Pell Grants and state grants.
- **Scholarships**
Like grants, scholarships do not have to be paid back and are often based on merit or other criteria. Examples include Florida Bright Futures and CF Foundation scholarships.
- **Federal Work-Study**
Students who qualify may apply to work on-campus jobs that offer flexible schedules to accommodate classes.
- **Federal Direct Student Loans**
Loans have to be paid back but help students cover the remaining costs for college after grants and scholarships.
- **Other Financial Assistance**
Some individuals may be eligible for other types of financial support:
 - Veterans education benefits such as the GI Bill®
 - Florida Prepaid College Plan
 - Tuition reimbursement offered by the student's employer



“I am a recipient of the STEPS (Scholarships Taking Elementary Promising Students) to CF scholarship. I hope to take many education classes at CF to further my knowledge in teaching, so I am grateful for this scholarship that will help cover those expenses.”

-Irene Lavdas

Early Childhood Education student



Getting Started

The first step for nearly all financial aid is completing the FAFSA.

FAFSA, the Free Application for Federal Student Aid, is online at [StudentAid.gov](https://studentaid.gov). The U.S. government uses this universal form to calculate financial need.

Complete the FAFSA prior to admission of your first term in college. After that first term, complete the FAFSA on or just after **Oct. 1** each year to renew it for the following academic year. High school students complete the FAFSA after Oct. 1 of their senior year.

If you are a dependent student, you will need both you and your parents' tax information, which you can easily supply through the IRS data retrieval tool within the FAFSA. Some applicants may be selected to provide additional, required information to verify their application.

CF's FAFSA school code is 001471.

Your Next Steps



- Start learning about financial aid.
- Apply for admission to CF at [CF.edu/Apply](https://cf.edu/Apply).
- If you are applying for federal student aid for the first time, create an account at StudentAid.gov. Parents/guardians of dependent students will also need an account.
- Complete the FAFSA every year at StudentAid.gov and enter the CF school code of 001471.
- Fill out the CF scholarship application through the Financial Aid tab in the MyCF student portal. You will need to reapply every year.
- Connect with CF Career Services to find exclusive job opportunities. Find more info at [CF.edu/CareerServices](https://cf.edu/CareerServices).





Using Your Aid

Keeping Your Aid

You'll get a personal financial aid offer.

After your application is processed, the CF Financial Aid Office will contact you with a package that may include grants, scholarships, Federal Work-Study and/or Federal Direct Loans.

Your aid notification will detail the types and amounts of aid offered, specific program information and conditions, and your responsibilities.

What does financial aid pay for?

If there are funds left after paying for tuition, financial aid may be used for:

- Textbooks and learning materials
- Supplies like notebooks, pens, calculator, laptop, etc.
- Additional expenses related to education, such as housing or transportation

You can use your financial aid to pay for books and housing, too!

Know the requirements.

To keep receiving aid, you must meet federal financial aid requirements each semester:

- ✓ Maintain at least a 2.0 grade point average
- ✓ Successfully complete 67% of all credit hours attempted
- ✓ Complete program of study within 150% of the allocated time period

If you do not meet requirements, you may have to return the financial aid you have received for that semester or lose eligibility in future semesters.

Concerned about meeting requirements?

CF offers free student support services, including tutoring and counseling, to help you stay successful. Ask your academic advisor for details.

Most scholarships require enrollment in a minimum of 6 credit hours with at least a 2.5 GPA.

We're here to help!

 **352-873-5801**

during business hours

 **CF.edu/FinancialAid#bot**
for automated responses 24/7

 **askfinancialaid@cf.edu**

Want to know more?

Scan the code, enter your contact information,
and a CF financial aid representative will get in touch!



We transform lives and enrich our community by providing a supportive, high-quality learning environment that prepares individuals to excel in work and life.

College of Central Florida offers equal access and opportunity in employment, admissions and educational activities. The college will not discriminate on the basis of race, color, ethnicity, religion, gender, pregnancy, age, marital status, national origin, genetic information, sexual orientation, gender identity, veteran status or disability status in its employment practices or in the admission and treatment of students. Recognizing that sexual harassment constitutes discrimination on the basis of gender and violates this policy statement, the college will not tolerate such conduct. The following person has been designated to handle inquiries regarding the nondiscrimination policies: Dr. Mary Ann Begley, Director of Diversity and Inclusion – Title IX Coordinator, Ocala Campus, Building 3, Room 117H, 3001 S.W. College Road, 352-291-4410, or Equity@cf.edu.

College of Central Florida is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) to award associate and baccalaureate degrees. Questions about the accreditation of the College of Central Florida may be directed in writing to the Southern Association of Colleges and Schools Commission on Colleges at 1866 Southern Lane, Decatur, GA 30033-4097, by calling (404) 679-4500, or by using information available on SACSCOC's website (www.sacscoc.org). College of Central Florida is also approved by the Florida Department of Education to award associate degrees, baccalaureate degrees, college credit certificates and occupational certificates.