YOU CAN AFFORD COLLEGE!
What is financial aid?

Financial aid is any financial assistance that helps you pay for college.

Here are some typical sources of aid.

- **Grants** — Examples include Federal Pell Grants and state grants.
- **Scholarships** — Examples are CF scholarships, scholarships from local civic or religious organizations and Bright Futures.

Grants and scholarships are great because these are funds that don’t have to be repaid!

- **Federal Work Study** — On-campus jobs that are offered to eligible students to supplement other financial aid funding.
- **Federal Direct Student Loans** — Loans offered to students to help cover the remaining cost of college after grants and scholarships. Remember to borrow wisely as student loans must be repaid.

Who can get financial aid?

Most students are eligible for some kind of financial assistance. To qualify for federal financial aid, you must:

- Be a U.S. citizen or permanent resident.
- Be enrolled in an eligible degree or certificate program.
- Register for Selective Service if you are a male.
- Be in good standing (not in default) on any prior student loans.

When do I apply for financial aid?

You should complete the Free Application for Federal Student Aid — the FAFSA — after Oct. 1 of your senior year of high school.

Completing the FAFSA as soon as possible after Oct. 1 gives you time to create a financial plan for college.

If you are no longer in high school, check CF.edu/financialaid for priority dates for submitting the FAFSA and other required documents.
How much financial aid will I receive?

Each student financial aid award is unique. Based on the information provided in the FAFSA, the CF Financial Aid Office calculates the maximum federal, state and institutional aid available to each student.

The Student Aid Report you receive when you complete the FAFSA gives an estimate of the amount of Pell Grant funds and Federal Direct Loans that you might receive for the year if you attend CF full time. Students who attend CF on a part-time basis receive a proportional amount of federal aid.

After the Financial Aid Office processes your financial aid request, you will receive an award notification with specific details about your individual financial aid awards.

Will my financial aid be enough to cover all my expenses?

Most in-state students receive enough financial aid to cover their education expenses. Students with out-of-state tuition may need to seek additional aid opportunities, such as the Federal Direct Parent Loan (PLUS).

Students can see a CF cost of attendance estimate at [CF.edu/financialaid](http://CF.edu/financialaid).

How to keep your financial aid

You must meet certain requirements to continue receiving your financial aid each semester. Federal financial aid requirements include:

- Maintaining a 2.0 grade point average.
- Successfully completing 67 percent of all credit hours attempted.
- Completing your program of study within 150 percent of the allocated time.

Bright Futures renewal requirements are set by the State of Florida and can be located at [www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org).

CF scholarships generally require that a student be enrolled in at least six credit hours and have a 2.5 GPA.
WHAT OTHER FINANCIAL OPTIONS ARE AVAILABLE?

Scholarships
All CF students should complete the CF Scholarship Application each year. More than $1 million in scholarships and grants is offered through the college. The scholarship application is located on the Financial Aid page of the MyCF portal.

The CF Community of Scholars scholarship is eligible to high school seniors with a weighted GPA of 3.75 or higher. Recipients may receive up to $3,000. Learn more at CF.edu/honors.

CF talent grants are given to members of student organizations such as Student Activities Board, Student Ambassadors, Patriot Press student newspaper, Brain Bowl Team and more. Award amounts and application deadlines vary. Learn more at CF.edu/studentlife.

Many local and regional scholarships are available to graduating high school seniors. Check with your school guidance counselor for information about these opportunities.

High school students who qualified for Florida Bright Futures scholarships must notify Bright Futures of their intent to attend CF. Contact Bright Futures at www.floridastudentfinancialaid.org.

NELNET Tuition Installment Plan
If you do not receive grants or scholarships to cover the cost of tuition, you can pay for classes in monthly installments. For a nominal fee, tuition payments can be drafted monthly from a bank account or credit card. Check with the CF Cashier’s Office for enrollment deadlines.

Florida Prepaid Tuition Plan
Account holders must present their Florida Prepaid card to the CF Cashier’s Office each semester. Some fees and other charges may not be covered by your tuition plan. Also, textbooks are not covered by the plan.

Veterans
CF is a military friendly school with dedicated staff to assist our students who are receiving education benefits from the Department of Veterans Affairs. Veterans and their eligible dependents are encouraged to also complete the FAFSA to determine if they are eligible for federal financial aid in addition to their military benefits.

WHERE CAN I GET MORE INFORMATION ABOUT FINANCIAL AID?

Here are some great resources.

► www.CF.edu/financialaid
► studentaid.ed.gov/sa
► www.floridastudentfinancialaid.org
► www.navigatingyourfinancialfuture.org

HOW DO I CONTACT THE CF FINANCIAL AID OFFICE?

Contact us at askfinancialaid@cf.edu or 352-873-5801. The Financial Aid fax number is 352-873-5875.

Un miembro del equipo de trabajo que habla español está disponible para brindar información y respuestas a las preguntas sobre ayuda financiera en el College of Central Florida. Por favor llame al 352-873-5800 o envíe un email a espanol@cf.edu.
Apply for financial aid at CF

- Apply for admission to CF at **CF.edu/apply** and follow email instructions to complete the enrollment process. You will receive a CF student number and instructions on how to log in to the MyCF student portal.

- If you are applying for federal student aid (FSA) for the first time, create an FSA ID at **fsaid.ed.gov**. Parents/guardians of students under age 24 will also need an FSA ID.

- Complete the Free Application for Federal Student Aid at **www.fafsa.ed.gov** and enter the CF school code of **001471**. Once the FAFSA is complete, you will receive a Student Aid Report.

- Check your Student Aid Report to make sure that all the information is correct. Report any corrections to FAFSA.

- Log in to the MyCF student portal at least weekly to check for messages or document requests from the Financial Aid Office. This information can be found by selecting the Financial Aid tab and the My Financial Aid button.

- Submit any requested documents to complete your financial aid file.

- Remember to complete a new FAFSA every year.

College of Central Florida provides access to high quality, high value baccalaureate degrees, associate degrees, certificates and diplomas, and promotes the economic, social and cultural development of our community.