

Ready, Set, College!

SECURING FINANCIAL AID



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What is financial aid?

- Financial assistance that helps a student bridge the gap between the student's funding ability and the Cost of Attendance.
- Cost of Attendance is based on tuition and fees, room and board, books and supplies, and transportation.
- Financial Aid includes grants, loans, work-study, and scholarships



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Federal Grants

PELL Grant

- Need-based
- Based upon Expected Family Contribution (EFC) and enrollment hours
- Max award for 2022-2023: \$6,895 (*based on full-time enrollment*)

SEOG (Supplemental Educational Opportunity Grant)

- Campus-based funding



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Federal Loans

Direct Loans

- Subsidized – No interest while enrolled at least half-time
- Unsubsidized – Interest charged but no payment required
- Annual limits: \$5,500 for 1st year students
- The current interest rate is 4.99%
- Must be enrolled a minimum of 6 credit hours to be eligible

PLUS Loans (Parent Loan for Undergraduate Students)

- Credit Based
- Up to Cost of Attendance, minus any other aid student is receiving
- The current interest rate is 7.54%.



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State of Florida Grants

Florida Student Assistance Grant (FSAG)

- Based on the student's financial need available to degree-seeking, resident, undergraduate students
- Awards range from \$200 - \$2,610 per academic year
- Grant is disbursed by CFK, and award is determined by fund availability

First Generation Matching Grant (FGMG)

- Also based on the student's financial need
- Students whose parents did not earn a baccalaureate or higher degree are eligible

Florida Bright Futures

- Strictly merit-based and not based on the family's income
- Initial application must be submitted by the student prior to high school graduation at www.floridastudentfinancialaid.org (application opens December 1st)



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Federal Work-Study

- Need-based
- Limited funding
- Part-time
- Cannot work more than 20 hours/week at CFK



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Scholarships

CFK Foundation and Institutional Scholarships

- Academic Works: <https://cfk.academicworks.com/>
- General Scholarship deadline in early spring
- Departmental Scholarship deadlines vary
- Must complete the CFK Admission Application to apply for these scholarships
- Must have a completed the Free Application for Federal Student Aid (FAFSA) application to be eligible



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Scholarships



<https://cfk.academicworks.com/>

Log in

Opportunities Donors

Our Opportunities

Show Filters

Welcome to the CFK Scholarship Website!

Current Students: Please sign in using your CFK student email account credentials. Please complete the General Application first, then check for any additional scholarship applications you would like to complete.

Prospective Students: Students applying for admission to CFK who wish to apply for scholarships must first complete the [CFK admissions application](#). After submitting your admissions application and being accepted to the College, you should receive an email from the Office of Enrollment Services with instructions on creating your CFK student email account. After creating your CFK student email account, you may log in to our CFK Scholarship Website using your CFK student email credentials.

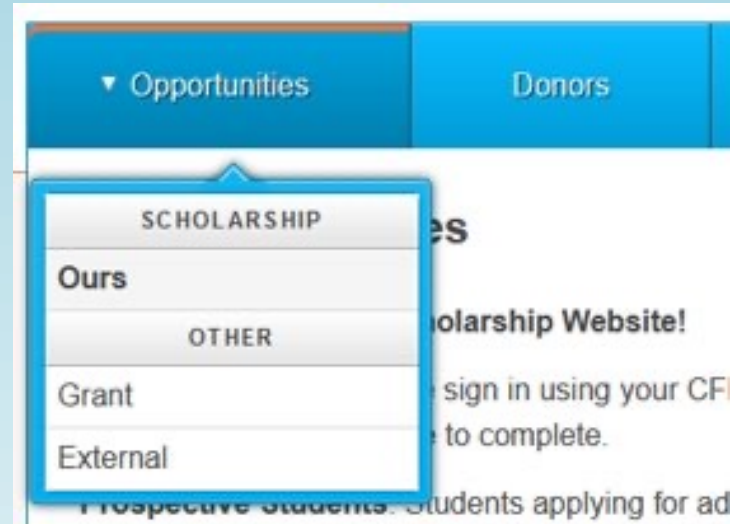
All Students:

- You must complete the **General Application** before attempting to complete any other application in the system.
- All scholarship applicants must complete a **current year FAFSA** and submit all required documents necessary for the processing of federal aid to the Financial Aid Office.
- Review both "Ours" (CFK Foundation applications) and "External" (apply on the scholarship provider website) opportunities by switching your view when you hover your mouse cursor over the "Opportunities" tab above.
- Scholarships are being updated regularly, please make sure you consistently visit this site for new opportunities.

If you have any questions or need assistance, please email foundation@cfk.edu or call (305) 899-3163.

Search by Keyword

Award	Name	Actions
\$500 to \$1,000	Bank of America Dream Makers First Generation in College Scholarship SPRING 2023 The First Generation in College program is a need-based.	Deadline 11/06/2022
up to \$1,000	Blue Cross Blue Shield of Florida Nursing and Allied Health Scholarship SPRING 2023 Blue Cross Blue Shield of Florida provides scholarships to...	Deadline 11/06/2022
In-State equivalent of tuition for 2 academic years beginning the Fall term after high school graduation.	Board of Trustees Scholarship for Monroe County High School Graduates FALL 2023 Priority 1 Deadline Scholarship is available to 2023 Monroe...	Deadline 11/06/2022



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Scholarships

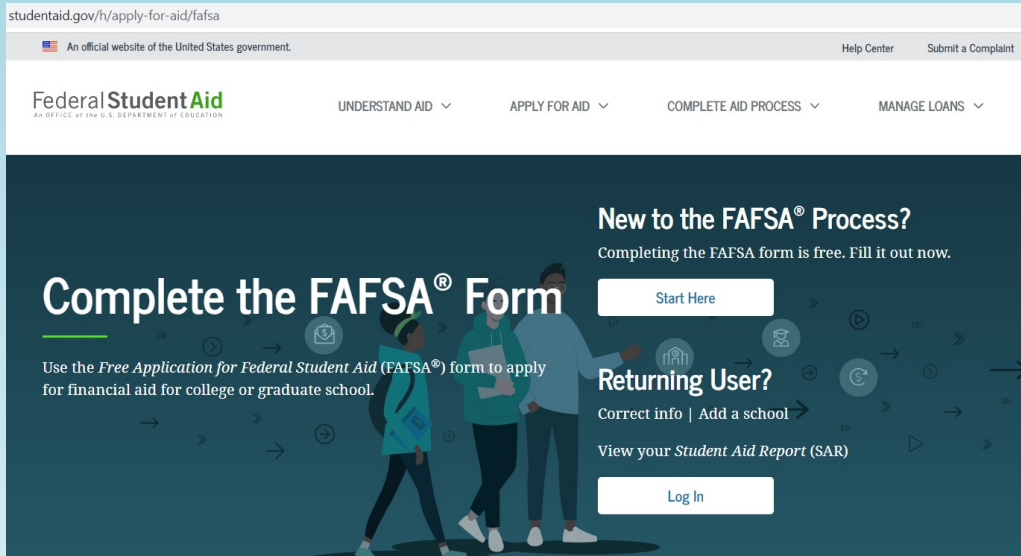
Other Sources

- High School website/guidance counselor
- Your/your parent's place of employment
- Organizations
- Private foundations
- Online searches



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How To Apply For Federal Student Aid



- Complete the Free Application for Federal Student Aid (FAFSA)
- Apply at: <https://studentaid.gov/h/apply-for-aid/fafsa>
- CFK School Code – 001485
- Eligibility verification required

- 22-23 application deadline: **June 30, 2023**
- 23-24 application availability: **October 1, 2022**



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Estimated Cost of Attendance at CFK Per Semester

EXPENSES	Florida Resident living with Parents
Tuition	\$ 1,310.64*
Books and Supplies	\$ 767.00
Room and Board	\$ 2,317.00
Transportation	\$ 1,600.00
Personal Expenses	\$ 802.00
Estimated Total Cost	\$ 6,796.64

***Based on 12 credit hours & does not include course fees**



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Estimated Cost of Attendance at CFK Per Semester

EXPENSES	Non-Resident living in Dorms
Tuition	\$ 5,264.76*
Books and Supplies	\$ 767.00
Room and Board	\$ 6,750.00
Transportation	\$ 425.00
Personal Expenses	\$ 802.00
Estimated Total Cost	\$ 14,008.76

***Based on 12 credit hours & does not include course fees**



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Satisfactory Academic Progress

To remain eligible for financial aid, you must:

- Maintain at least a 2.0 Grade Point Average (GPA)
- Must maintain an overall completion rate of 67% or more for all courses


**If you drop below either metric, you will be placed on financial aid warning. If you don't meet the requirements after the next semester, you will be suspended from receiving financial aid.*



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Confidentiality Policy

- Family Educational Rights and Privacy Act (FERPA)
- Student Consent Form



Office of Enrollment Services
The College of the Florida Keys
5901 College Rd.
Key West, FL 33040
Email: admissions@cfk.edu

STUDENT CONSENT TO RELEASE EDUCATION RECORDS

PRIVACY RIGHTS OF STUDENTS
The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records under Chapter 20, United States Code, section 1232g and other implementing regulations. FERPA requires each student be notified annually of the rights accorded them by FERPA. These rights include (1) The right to inspect and review their education records within 45 days of a request for access. (2) The right to request an amendment to the education record if the student finds the records to be inaccurate, misleading, or in violation of their privacy rights. (3) The right to provide written consent before the college discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent. (4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the college to comply with the requirements of FERPA. FERPA provides for a category of student information termed "directory information" which is available to all persons upon request unless the student places a "confidential hold" on his/her records.

DIRECTORY INFORMATION
• Student's name

Education records other than directory information may be released only with the written permission of the student or as otherwise permitted by law.

STUDENT INFORMATION	
Student Name: _____	CFK ID: _____
Address: _____ City: _____	State: _____ Zip: _____
Email Address: _____	Phone: _____

I, _____, freely and voluntarily consent to the release of information from my education to the following:

NAME OF PARTY TO WHOM DISCLOSURES MAY BE MADE

Name: _____ Relationship to Student: _____

Address: _____ City: _____ State: _____ Zip: _____

Email Address: _____ Phone: _____

Education Record(s) Which May Be Disclosed:

If no date is indicated, the consent will expire when the student ceases to be a student at CFK.

One time use for: _____

Effective for current Academic Year only.

I have completed all sections accurately and truthfully, including information verifying my identity.

Signature _____	Date _____
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Completed form must be returned to Enrollment Services. Please allow 30 days for processing the request.

The College of the Florida Keys is an equal access/equal opportunity institution. Discrimination/harassment on the basis of color, race, ethnicity, genetic information, sexual orientation, religion, gender, age, national origin, marital status or disability in admission to, or employment in, its education programs or activities is prohibited. Please report any form of discrimination/harassment immediately to the College's Equity Officer, Kathleen Daniel, Office A-130, Human Resources, 5901 College Road, Key West Florida 33040, (305) 809-3248 or to the Office for Civil Rights of the U.S. Department of Education.

CFK STAFF USE ONLY			
Date Received:	Name Entry:	Date Entered:	Initials:

HCM 09/2020



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If you ever have any questions regarding your *FINANCIAL AID*, please do not hesitate to ask us.

WE ARE HERE TO HELP!!



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