

NAVIGATING YOUR FINANCIAL FUTURE

NOVEMBER 2015 



Florida Financial Aid Application opens DECEMBER 1

After years of earning the grades, taking the tests, volunteering, and taking the courses required for this state scholarship, you now get to APPLY for the Bright Futures Scholarship program! At midnight, December 1, the Florida State Grants and Scholarships application will be officially open. Thousands of applications will be submitted between midnight and 8 AM the next morning. Go to this link on December 1 or anytime before graduation: www.FloridaStudentFinancialAid.org. Choose State Grants & Scholarships then Student Application (under Applicant Quick Links).



What if I do not have all of the requirements met yet or want to go to an out-of-state school?

Be sure to apply anyway. You can finish reaching the required benchmarks in your spring semester and have two years to activate your scholarship if you decide to come back to Florida but if you forget to APPLY, you will lose the chance to be awarded this scholarship.

DID YOU KNOW?



Scholarships are available for those of you who enjoy volunteering. You can apply for many different scholarships that award you for doing good things in your community!

Scholarships such as: The Do Something Awards, Discover Card Tribute, Prudential Spirit of Community Awards, and more!

Be sure to research these scholarships and deadlines at: <http://www.finaid.org/scholarships/service.phtml>

Another great scholarship opportunity is for DREAMer students who plan to attend one of these three colleges: Broward College, Florida International University, and Miami Dade College. This scholarship is for first time college students who are part of the Deferred Action for Childhood Arrivals (DACA).

For full details about the scholarship and its deadline, please visit: <http://www.thedream.us/scholars/scholarship-guidelines/>

Frequently asked questions can be found at: <http://www.thedream.us/scholars/scholarship-faqs/>

Money Matters

Once upon a time, there was a day AFTER Thanksgiving where everyone could participate in crazy holiday shopping in the wee hours of the morning. Nowadays, the shopping begins on Thanksgiving evening or even the actual holiday! In either case, planning ahead makes a huge difference in the money you spend.

Don't break the budget by impulse shopping. Use the following website to help you plan ahead for holiday shopping:

- Black Friday and Cyber Monday ads can be found here: <https://blackfriday.com>

CONTACT US

Need assistance with the financial aid process? Contact OSFA's Outreach Team. We are certified educators of personal finance, offering years of experience in the field of financial aid. Visit www.NavigatingYourFuture.org and select the Contact Us tab.