

Florida Scholarships

Seventh Edition

Executive Editor
John L. Adams

Editor
Shawn Liu

Florida Funding Publications
A John L. Adams Company
Miami, FL
2004

CONTRIBUTING STAFF

Publisher and Executive Editor

John L. Adams

Editor

Shawn Liu

Sales and Distribution Manager

Mariha Oliveira

Florida Funding Publications, Inc.

A John L. Adams Company

8925 S.W. 148th Street, Suite 110

Miami, FL 33176

(305) 251-2203

Fax: (305) 251-2773

Email: info@floridafunding.com

www.floridafunding.com

Copyright © 2004 by Florida Funding Publications

ISBN 1-879543-37-0

Printed and bound in the United States of America

TABLE OF CONTENTS

Introduction		6
Chapter One	Federal Financial Assistance Resources	7
Chapter Two	State of Florida Financial Assistance Resources	17
Chapter Three	Private Foundation Scholarships	23
Chapter Four	Minority and Women's Assistance Programs	111
Chapter Five	Applying for Financial Assistance	121
Chapter Six	College and University Directory	133

INTRODUCTION

Florida Scholarships is the most comprehensive listing available for scholarship funding opportunities for students in Florida. It is our desire that students, parents, teachers, and financial aid administrators will read this book and understand the world of scholarship opportunities that exist for Florida students.

The seventh edition contains more than 400 private foundations that specifically fund scholarships. Florida Funding Publications staff researched a variety of public records, including 990-PF's (IRS records), annual reports, newsletters, and other published information about Florida foundations to compile the list found in this book. Entries were mailed to potential foundations to ensure accurate, up-to-date information. Florida Funding Publications is the only publisher in the state of Florida to publish this information exclusively for Florida students.

Readers will be pleased to discover many scholarship opportunities found in the seventh edition have an Internet website included to facilitate and expedite the application process. Included are also sample application letters to give students an edge when applying for scholarships.

It is important to note that many of the federal and state scholarship opportunities have deadlines. Paying close attention to them is essential. If you are considering applying for a scholarship that specifies a summer deadline, you should make contact with the administering agency several months in advance.

Keep in mind that in the game of scholarship hunting, it pays not only to apply early, but to research early, as well.

It is our sincere hope that this book will be the catalyst in your quest to finance your education. Good luck and best wishes,

Shawn Liu
Editor

CHAPTER ONE

FEDERAL FINANCIAL AID ASSISTANCE RESOURCES

FEDERAL FINANCIAL AID ASSISTANCE RESOURCES

Federal Student Financial Aid is one of the more popular resources available to students in need of financial assistance. The federal government annually sets aside about \$50-\$60 billion to the United States Department of Education, which in turn administers and operates programs that touch every area and level of education.

The Department's elementary and secondary programs annually serve 15,000 school districts and more than 53 million students attending over 92,000 public schools and more than 27,000 private schools.

Department programs also provide grant, loan, and work-study assistance to more than 10 million postsecondary students. In the federal fiscal year of 2005, more than ten million college students will receive more than \$33 billion in federal grants, loans (excluding consolidation loans) and campus-based programs. Nearly 420,000 students will receive close to \$13 billion in federal Pell Grants each year, which serve the neediest students.

Federal Financial Assistance Programs

Applying for financial aid requires three important virtues:

1. *Planning ahead,*
2. *Establishing financial need,*
3. *Gathering all important and required records and forms.*

The U.S. Department of Education administers the following financial aid programs:

Pell Grants

Pell grants are for undergraduate students who have yet to receive a bachelor's or professional degree. The grants are awarded based on financial need as demonstrated by the student's family income. The amount of the Pell grant a student receives is based on financial need displayed, and how much of an entitlement your school receives. Entitlements are based on various criteria set by the federal government each year. Annual awards usually range from \$200 to \$4,000.

College Work Study Program (CWS)

College Work Study allows students to gain work experience and earn additional funds working in various positions in school. The program provides students with supplemental income that facilitates funding throughout the college years. Wages earned via the College Work Study Program meet the federal minimum wage requirements, but may be higher in some cases depending on the skills needed for the position. Students are allowed to earn as much as possible, provided the amount does not surpass the student's financial need.

Stafford Loans

Stafford Loans are federally guaranteed, low interest loans available to students who have been approved for federal financial aid assistance. Once a student is approved, the loan is processed by the school's financial aid office, which in turn sends the application form to a bank that disburses it, although some schools disburse the funds themselves. Depending on the student's needs, the loans are given in subsidized or unsubsidized interest terms. A **subsidized loan** is a loan for where the interest is paid by the government as long as the student is actively seeking a degree. An **unsubsidized loan** is a loan for which the interest is not paid by the government, and thus accrues. Undergraduate and graduate students are eligible to apply for Stafford loans.

Perkins Loans

Perkins Loans are federally subsidized loans, but unlike Stafford loans, are processed, awarded, and distributed by the school. Upon graduation the student must repay the school, instead of a lending institution. These low interest loans are available to both graduate and undergraduate students.

Federal Supplemental Education Opportunity Grant (FSEOG)

A Federal Supplemental Educational Opportunity Grant (FSEOG) is for undergraduates with exceptional financial need--that is, students with the lowest Expected Family Contributions (EFCs)--and gives priority to students who receive Federal Pell Grants. An FSEOG does not have to be paid back. Students can receive **between \$100 and \$4,000 a year**, depending on when they apply, their level of need, the funding level of the schools attended, and the policies of the individual financial aid offices.

Consolidated Loans

Consolidated loans are low interest loans that allow students to combine various types of federal student loans to simplify repayment. There are two types of loans currently available. The Direct Consolidated Loans and FFEL Consolidation Loans. For information about Direct Consolidated Loans, call 800/557-7392. Students should consult with their respective financial aid advisors for consolidation options and loan repayment options.

Federal Parents Loans for Undergraduate Students (PLUS)

PLUS loans are low interest loans available to parents of students that are ineligible for other federal loan programs. PLUS loans have variable interest rates, and which usually do not exceed 9%. Students should consult their school's financial aid office for application requirements and procedures.

Applying for Federal Financial Aid

Completing a Free Application for Federal Student Aid form (FAFSA)

What is the FAFSA?

The *Free Application for Federal Student Aid*, or FAFSA, is used to apply for federal student financial aid, including grants, loans, and work-study. In addition, it is used by most states and schools to award nonfederal student financial aid.

How does it work?

Completing the FAFSA is the first step in the financial aid process. Once you submit it, it is processed and a copy of your information is electronically sent to the schools you listed in the application. The Department of Education then mails a report, called a *Student Aid Report*, or **SAR**, to you. It is important to review your SAR when you receive it to make sure all of your information is correct and to provide any necessary corrections or additional information.

Your information is entered into a formula from the Higher Education Act of 1965, as amended, and the result is your Expected Family Contribution, or **EFC**. This represents the amount your family is expected to contribute towards the cost of your education (although this amount may not exactly match the amount you and your family end up contributing). If your information is complete, your SAR will contain your EFC.

The schools you list receive your EFC along with the rest of your information. They use the EFC to prepare a financial aid package to help you meet your financial need. **Financial need** is the difference between your EFC and your school's **cost of attendance** (which can include living expenses), as determined by the school. If you believe that you have special circumstances that should be taken into account, such as unusual medical or dental expenses or a significant change in income from one year to the next, contact the financial aid administrator at the schools to which you are applying. Any financial aid you are eligible to receive will be paid to you through your school. Typically, your school will first use the aid to pay tuition, fees, and room and board (if provided by the school). Any remaining funds are paid to you for your other expenses.

The Free Application for Federal Student Aid (FAFSA) is available from the following resources:

1. FAFSA on the Web: <http://www.fafsa.ed.gov>
2. The Financial Aid Office Located in Your School
3. Contact the Federal Student Aid Information Center at:

800/433-3243
Hearing Impaired: 800/730-8913
<http://studentaid.ed.gov>

Things to Remember:

Read the form

Many questions on the FAFSA are straightforward, like your social security number or your date of birth. However, many require you to read the instructions to make sure you answer the question correctly. Words like "household," "investments," and even "parent" all have common meanings, but are specifically defined for purposes of financial aid. Be sure to read all instructions.

Apply early

Deadlines for aid from your state, from your school, and from private sources tend to be much earlier than deadlines for federal aid. To make sure that any financial aid package your school offers will contain aid from as many sources as possible, apply as soon as you can after January 1, 2004. The U.S. Department of Education will process your 2004-2005 FAFSA right up until June 20, 2005. However, to actually receive aid, your school must have your correct, complete information before your last day of enrollment in the 2004-2005 school year. It is important to apply early to make sure you leave enough time for your school to receive your information and to make any necessary corrections.

Federal Scholarships

The federal government administers scholarships based on factors that are NOT based on financial need. Instead, they are administered on the basis of scholastic excellence, specialized areas of study, and other criteria. Students who wish to apply for these scholarships should do so at the earliest possible time as some programs have application deadlines.

Americorps Program

The Americorps Program closely resembles the Peace Corps, with the exception that it is a domestic program. Americorps volunteers earn educational benefits in exchange for one or two years of service in the Americorps program. Americorps are made up of hundreds community service programs all across the country. Upon completion, volunteers are entitled to a portion of their student loan debt forgiven. For more information, contact: 202/606-5000.

www.americorps.org

Barry M. Goldwater Scholarship Program

The Barry M. Goldwater Program was designed to honor former Senator Barry Goldwater through the operation of an education scholarship program. Financed by a permanent trust fund endowment, it is designed to encourage outstanding students to excel in engineering and the natural sciences. Eligible applicants include undergraduate, sophomore-, and junior-level students at two and four year colleges and universities who are nominated by their respective institution. Awards range up to \$7500 per annum. Application deadline is February 1 yearly. For more information, contact the Barry M. Goldwater Scholarship and Excellence in Education Foundation, Gerald J. Smith, President, 6225 Brandon Avenue, Suite 315, Springfield, VA 22150-2519. Telephone: 703/756- 6012. E-Mail: goldh2o@erols.com. www.act.org/goldwater

Educational Exchange for Graduate Students

The aim of the Educational Exchange for Graduate Students is to improve and strengthen international relations of the United States by promoting better understanding among cultures of the world through educational exchanges. To be eligible, students must be U.S. citizens at the time of application, must hold a Bachelor's degree before the date of the grant, not hold a doctoral degree at the time of application, and be proficient in English. Scholarship amounts range from \$1,200 to \$35,000. Applications are accepted beginning May 1. Enrolled applicants must submit applications to the campus Fulbright program adviser by the date established. For more information, contact your school's Fulbright program, or write to: Institute of International Education, 809 United Nations Plaza, New York, NY 10017.

exchanges.state.gov

Harry S. Truman Scholarship Program

The objective of the Harry S. Truman program is to honor former President Harry S. Truman through a scholarship, financed by a permanent trust fund endowment, to create increased opportunities for students preparing for pursue careers in public service. To be eligible, students must be undergraduate junior-level students at 4-year colleges and universities. Nominating colleges and universities must be accredited and recognized by the Department of Education. Students receive financial assistance ranging from \$3,000 to \$13,500 per annum. For more information, contact the Harry S. Truman Scholarship Foundation, Louis Blair, Executive Secretary, 712 Jackson Place, NW, Washington, DC 20006. Telephone: 202/395-4831.

www.truman.gov

National Security Education Scholarships

Students who participate are encouraged to equip themselves with an understanding of less commonly taught languages and culture and to help build a critical base of future leaders both in the marketplace and in government service. Students enrolled in accredited 2- or 4-year public or private colleges or universities are eligible to apply. Scholarship amounts are up to \$8,000 per academic term, not to exceed two terms per year. Application deadlines are specified in the annual application materials, but are usually in January or February. For more information regarding undergraduate scholarships, contact: Institute of International Education (NSEP), 1400 K Street, N.W., Suite 650, Washington, D.C. 20005-2403. Phone: 1-800-618-6737. Email: nsep@iie.org. For more information on graduate fellowships, contact Academy for Educational Development (NSEP), 1875 Connecticut Avenue, N.W., Suite 900, Washington, D.C. 20009-1202. Telephone: 800/498-9360. Email: nsep@aed.org.

www.ndu.edu/nsep

Undergraduate Scholarship Program for Individuals from Disadvantaged Backgrounds

Scholarships are available to students aspiring to pursue academic study, where prepares them for selected professions as established by the National Institutes of Health (NIH). Eligible applicants include undergraduate full time students enrolled in 4-year colleges and universities. Students will receive a dollar amount determined by the school. For more information, contact The National Institutes of Health, Office of Loan Repayment and Scholarship, 2 Center Drive, Room 2E24, Bethesda, MD 20892-0230. Telephone: (800) 528-7689. Facsimile: (301) 480-5481. Email: ugsp@nih.gov.

ugsp.info.nih.gov

Armed Forces R.O.T.C. Scholarships

These scholarships are offered through the Air Force, Army, Marines, and Navy. Program awards range from 2- to 5-year scholarships that pay for tuition, books, and fees in return for commitments to reserve or active duty service. Your local military recruiter can provide you with more information about colleges with ROTC programs and appointments to the military academies; the latter generally requiring endorsement from your Congressional representative and other requirements. You may write to the U.S. military academies and ROTC programs at the following addresses:

Service	Academy	ROTC
Army	Director of Admissions United States Military Academy West Point, NY 10996-1797 www.usma.edu	Army ROTC Scholarship Program HQ-Cadet Command Building 56/Scholarship Branch Fort Monroe, VA 23651 www.armyrotc.com
Navy-Marines	Dean of Admissions U.S. Naval Academy Leahy Hall Annapolis, MD 21402 www.usna.edu	Navy-Marine Corps NROTC Scholarship Program Chief of Naval Education Code N-1/081 Naval Air Station Pensacola, FL 32508-5100 www.nrotc.navy.mil
Air Force	Director of Admissions U.S. Air Force Academy Colorado Springs, CO 80840-500 www.usafa.af.mil	Air Force ROTC Four-Year Scholarship Program Maxwell Air Force Base Montgomery, AL 36112-5001
Coast Guard	Director of Admissions U.S. Coast Guard Academy New London, CT 06320-4195 www.cga.edu	None
Merchant Marine (not a military service)	Director of Admissions U.S. Merchant Marine Academy Steamboat Road Kings Point, NY 11024 www.usmma.edu	None