

How Do I Pay for Classes? Financial Aid

<p>Scene 1: Introduction</p> <p>Hi, my name is Kayla, and I am a financial aid counselor here at Daytona State College, or DSC. This is the part of orientation where we talk about how you're going to pay for college. I promise it won't be a painful, or difficult conversation. You belong here and we are here to help.</p> <p>First, don't worry. DSC is one of the most affordable colleges in the United States to earn a college education! Second, you have options. There are many different ways to fund your education through federal, state and institutional sources such as grants, scholarships, Direct Loans and student employment. Applying for financial aid is not as complicated as it looks, or as you may think. But it's important to understand your options, so let's have a look.</p>	<p>Slide 1: How can Financial Aid pay for my courses?</p>
<p>Scene 2: Grants and Scholarships</p> <p>Financial Aid can assist in paying for your college, so important to know the difference between gift aid and self-help aid. Gift aid includes grants and scholarships, which are funds given to you and do not need to be paid back!</p> <p>These grants and scholarships can come from federal, state, institutional and private sources. The Federal Pell Grant is an example of gift aid provided to you from the federal government and based on your financial need.</p> <p>While grants are more need based, most scholarships are based on your academic goals, merit, and hobbies. DSC encourages all students to apply for scholarships</p>	<p>Slide 2: Understanding Gift Aid: Grants & Scholarships</p>
<p>Scene 3: Direct Loans & Student Employment</p> <p>If your grants and scholarships aren't enough to cover your courses, you may need to consider using Direct Loans or Student Employment.</p> <p>A Direct Loan is money provided to you from the federal government. It is important to understand the money you receive from a student loan will have to be paid back with interest. The type of Direct Loan will determine when the interests begins to accrue. Direct Loans are offered to any student who completes the Free Application for Federal Student Aid (FAFSA).</p> <p>Student Employment positions are jobs on campus that enable students to earn funds to help with educational expenses.</p>	<p>Slide 3: Understanding Self help Aid: Direct Loans & Student Employment</p>

<p>Students are paid an hourly rate and work schedules are arranged around the student's class schedule. Most students work about 20 hours a week.</p>	
<p>Scene 4: FAFSA</p> <p>Now that you know your options, let's get you started. The first step in determining your financial aid assistance eligibility is to complete the FAFSA. This can be done at StudentAid.gov/Apply for aid. The FAFSA is a federal form and used by most schools. You can add up to 10 different schools and only have to complete it once a year. Be sure you have the correct year taxes handy. FAFSA reviews your reported income from 2 years prior. If this is no longer reflect your income situation, then you can contact the Financial Aid Services office for assistance.</p> <p>As a second step, DSC encourages all students to apply for the DSC Foundation Scholarship. There is one application to apply for 100s of scholarships only for DSC students. Applying is quick and easy at DaytonaState.edu/Scholarships This completes this section, and we will move on to the next step of orientation.</p>	<p>Slide 4: FAFSA</p>