Scholarship Application Guide

for SFIRC Class of 2027*

(*applying for an award for the academic year 2027-2028)

1. Quick-Start Overview

This guide explains things you might want to know about applying for a Scholarship Foundation award. You do not need to read it through: our online application portal will walk you through each requirement. Use this guide before you apply to get the big picture or come back to a specific section if you have a question.

We encourage you to apply. We provide a scholarship award to every applicant who meets our academic criteria, shows readiness to succeed in college, and has unmet financial need for the school they plan to attend.

The Three Awards We Offer

Award	Who It's For	Amount
Richardson Scholar	HS seniors with financial need who meet highest academic, leadership, and service standards who compete for our most prestigious awards. Will be considered for all other SFIRC awards.	Up to $7,500/year, renewable up to 4 years
Scholarship Foundation	HS seniors (including dual-enrolled) who meet our academic criteria, have unmet financial need and demonstrate readiness for college.	$1,000-$6,000/year, renewable up to 4 years
College Student	Current college students with 48+ credits or those with 24+ credits with HS records meeting this year's HS standards.	$1,000-$6,000/year, 1 year, or renewable 2–3 years

Key Dates at a Glance

Part	Date	What's Due
	Oct 1, 2026	FAFSA opens for 2027–2028 — file as soon as you can
	Nov 1, 2026	SFIRC Application Opens
App - Part One	**Jan 13, 2027**	Profile and Eligibility Screen due (no exceptions)
App - Part Two	**Jan 28, 2027**	Full Application due, including all documents
	Feb 10, 2027	Zoom Intake Interview completed by this date
App - Part Three	**Mar–Early Apr 2027**	School Decision info submitted + Student/Parent Interview
	Mon, May 17, 2027	Awards Ceremony — attendance required to receive an award

Note: this table lists the Scholarship Foundation's deadlines only. Your colleges will have their own financial aid priority deadlines — often earlier than you'd expect — so check each school's dates too.

How This Guide Is Organized

- Section 2 — Am I Eligible? Basic qualifications every applicant must meet.
- Section 3 — Which award should I apply for? Academic/test score minimums by award type.
- Section 4 — Full requirements checklist, broken out by award type and application part.
- Section 5 — Paying for college & filing your FAFSA (costs, loans, and a FAFSA step-by-step).
- Section 6 — About Us - Our history, mission and contact info.
- Section 7 — Required forms

2. Am I Eligible? (Basic Qualifications)

Every Scholarship Foundation recipient, regardless of award type, must:

- Have academic and extracurricular and/or work records that show you're ready to succeed in college.
- Have unmet financial need — a gap between your cost of college and your available funds — and a realistic plan for paying for the college you plan to attend. Our awards supplement your family's funding plus college, state, and other local scholarships.
- Plan to be a full-time student (at least 12 credits/semester) at an accredited public or private college or university in 2027–2028.
- Be a resident of Indian River County and plan to maintain legal residency in IRC for the duration of any award.
- Be a graduate of an Indian River County public or private high school (or one serving IRC students) or a home-schooled student residing in IRC.
- File the FAFSA at studentaid.gov/fafsa as soon as it opens (October 1). FAFSA uses the "prior-prior year" tax return — 2025 returns for the 2027–2028 school year. There's no reason to delay; filing early gives you time to fix any snags.
- Complete our Eligibility Screen, Full Application, and Zoom Intake Interview by their deadlines (see Section 1). Qualified applicants will also need to submit school decision information and complete a Student and Parent Interview in late March/early April.
- Attend the Scholarship Foundation Awards Ceremony on Monday, May 17, 2027. No student will receive an award if unable to attend, for any reason — wait and apply next year if you already know you won't be available.

3. Which Award Should I Apply For?

In addition to the basic qualifications in Section 2, each award type has its own minimum academic requirements:

Award	Min. GPA (unweighted)	Min. ACT	Min. SAT*	Other requirements
Richardson Scholar	3.5	25	1210	Graduating HS senior entering as a freshman at a 4-year college
Scholarship Foundation	3.0	22	1110	Graduating HS senior (incl. all dual-enrolled)
College Student – College Record	3.0 in college (48+ credits by spring 2027)	N/A	N/A	No HS GPA/test scores required
College Student — College and HS Record	3.0 in college (24+ credits by spring 2027)	22	1110	Must also meet HS senior score/GPA standards above

**SAT score is math plus evidence-based reading and writing, combined.*

Haven't hit the minimum SAT/ACT score yet?

1. Register for the February 27 ACT test before Jan 13.
2. Submit our Eligibility Screening Form by January 13 with a copy of your test registration.
3. Submit your score report showing a qualifying score no later than March 16 to remain in consideration.

Still short after our deadline? You can retest up to August after graduation. You may qualify for very valuable Bright Futures awards, and apply to SFIRC for an award next year.

4. Full Requirements Checklist by Award Type

This table lists the information required for each part of the application and which award types require it. Our online application system will guide you through providing this information. Required forms (in bold) available in this guide and via links on our website and online application. Don't wait until the last minute; gather what you'll need now.

Part One: Eligibility Screen — Deadline January 13, 2027

Requirement	SF	Richardson	College <48cr	College 48+cr
IRC Resident? Prior application? Prior award?	✓	✓	✓	✓
HS academic info: HS, grad date, unweighted GPA, SAT/ACT	✓	✓	✓	✓
College academic info: college, GPAs, credits			✓	✓
2027–2028 FAFSA Submission Summary (FSS) — upload + enter SAI (Student Aid Index)	✓	✓	✓	✓
College attending next year (or types of schools considering)	✓	✓	✓	✓

Part Two: Full Application — Deadline January 28, 2027

Requirement	SF	Richardson	College <48cr	College 48+cr
HS academic info: GPAs, rank, SAT/ACT, Bright Futures eligibility, AA status; academic hardship statement (optional)	✓	✓	✓	✓
College info: school, GPAs, credits, grad date, major, degree			✓	✓
College unofficial transcript(s) of all work post HS (PDF upload)			✓	✓
Personal Academic Hardship info (optional)				
Year in college (next year) and years left to degree	✓	✓	✓	✓
College attending + financial aid letter (if known), or college choices	✓	✓	✓	✓
Intended major(s) and career goals (brief)	✓	✓	✓	✓
Why you deserve an award (short statement)	✓	✓	✓	✓
Family info: contacts, relationships, parents' marital status, household members	✓	✓	✓	✓
2025 tax returns — you and parent(s)/step-parent (Form 1040 + Schedules 1–3 if filed). Not req. for FAFSA-independent students.	✓	✓	✓	✓
College savings plan info: Pre-Paid type and/or 529 values	✓	✓	✓	✓
Special financial circumstances / FAFSA appeal status (optional)				
Photo of you (small JPG, portrait or candid)	✓	✓	✓	✓
Paying for College Worksheet — Preliminary (Form 1)	✓	✓	✓	✓
Academic Resume (Form 2, one page)	✓	✓	✓	
Activities Resume (Form 3, one page)	✓	✓	✓	✓
Student and Parental Consent Form (Form 4)	✓	✓	✓	✓
Richardson Leadership Essay and Service Essay		✓		
Counselor's Report (requested via system)	✓	✓	✓	
Richardson Recommendation #1 — teacher/advisor		✓		
Richardson Recommendation #2 — community member		✓		

Part Three: School Decision & Student/Parent Interview — Late March–Early April 2027

Requirement	SF	Richardson	College <48cr	College 48+cr
Final school choice info (college, term) or up to 3 remaining choices	✓	✓	✓	✓
Acceptance letter, financial aid letter, and cost-of-attendance documentation	✓	✓	✓	✓
Paying for College Worksheet — FINAL (Form 5)	✓	✓	✓	✓
Statement of Other Financial Aid (Form 6) — e.g. local scholarships	✓	✓	✓	✓

5. Paying for College & Filing Your FAFSA

Our award is meant to supplement your family's funding plus college, state, and other local scholarships — not replace them. This section walks through understanding your costs, your loan options, and filing the FAFSA step by step.

Understand Your Costs

- Start early. Talk with your parents about how much they can put toward your education each year, whether you or they will take loans, and whether other family members can help.
- Look up each college's Cost of Attendance (COA), which includes one-year's tuition, fees, room and board, books, and usually an allowance for transportation and personal expenses. Multiply by the number of years you expect it will take to earn your degree.
- Use Federal Student Aid's SAI estimator (studentaid.gov/aid-estimator) to learn your SAI (Student Aid Index). SAI is the minimum your family will be expected to pay each year — need-based scholarships and grants (including ours) can't cover this portion.
- Use each college's Net Price Calculator to see how much financial aid you may qualify for. Talk with financial aid offices about likely aid from each school.
- Make sure at least one of your college choices is one you can actually afford — don't end up with an acceptance only from a school that's out of reach financially.

Understand Your Loan Options

- Students can borrow up to $5,500 in Stafford/Direct loans as freshmen, with no credit check required.
- Parents can borrow through the federal Parent PLUS program, but they'll need good credit to qualify.
- Private loans usually require a co-signer and are expensive — don't assume "loans" will solve your college financing on their own.
- Think through your further schooling and career plans to assess whether selecting a school where loans will be required make sense for you. You don't want to be saddled with loans, if other options would be more affordable.

Apply for Bright Futures — It Can Be a Meaningful Contributor

- We don't require you to qualify for Bright Futures, but we encourage every applicant to make every effort to do so. It can add $3,500–$6,000 per year on top of anything you receive from your college or us. Over four years that can make the difference in whether you can attend your first-choice school or avoid loans.
- Register at floridastudentfinancialaidsg.org.
- Take your SAT and ACT tests early. Retake them to boost your scores in order to qualify for Medallion level or move up from Medallion to Academic Level. If you fall short, scores you get through August following your graduation will qualify you for Bright Futures for the upcoming academic year.

File Your FAFSA — Step by Step

File at studentaid.gov/fafsa as soon as the system opens — October 1, 2026 for the 2027–2028 school year. The FAFSA uses "prior-prior year" tax returns (2025 returns for this cycle). Filing early gives you time to fix any snags before college and Foundation deadlines hit.

1. Get your FSA ID now.

Both student and parent (and step-parent, in some cases) each need their own FSA ID (username and password) to sign in and sign the FAFSA electronically. This year, students and parents each submit their own information — get your FSA ID before you start the application.

2. Enter an accurate household size.

This is a major factor in your SAI. The FAFSA defaults to the number of dependents on your parents' most recent tax return (plus you, if you weren't included) — have your parent override this if that default number isn't correct. Ask us if you are not sure what to do.

3. Know what counts as an asset.

Do NOT include IRA/401(k) balances or primary home equity as savings or investments. DO include 529 Savings Plans and the refund value of Florida Prepaid Plans owned by the student or parents. Student-owned 529 plans are reported with the parent's investment assets.

4. Don't delay — aid from colleges is often first-come, first-served.

Schools won't finalize aid packages until your FAFSA is complete and error-free, and many award money on a first-complete, first-served basis after their priority deadlines — some as early as October.

5. Review your FSS for flags.

Check whether you've been selected for verification or have issues flagged. If so, respond quickly — delays here mean a delayed financial aid letter and often less aid than you'd otherwise receive.

6. Our History & Mission

Scholarship Foundation of Indian River County is a locally-supported nonprofit dedicated to making a post-secondary education possible for Indian River County students. Founded in 1965 by Dan K. Richardson and members of the Vero Beach Rotary Club as a chapter of Dollars for Scholars, we've provided more than 3,236 Indian River County students with $17.2 million in need-based college scholarships.

We're supported solely through the generosity of Indian River County residents and businesses, as a 501(c)(3) nonprofit. Our volunteer Board of Directors raises funds, sets policy, reviews applications, and interviews students and families. Our Executive Director manages our fundraising as well as the scholarship application and awards process.

> *Our mission is to offer hope, encouragement, and scholarship opportunities to Indian River County students with financial need who demonstrate the desire and academic ability to succeed in pursuing a post-secondary education.*

7. Contact Us

Executive Director	Camilla B. Wainright
Office	1555 Indian River Blvd., Suite B-111, Vero Beach, FL
Mailing Address	PO Box 1820, Vero Beach, FL 32961-1820
Phone	(772) 569-9869
Fax	(772) 770-6181
Email	info@SFIndianRiver.org
Website	www.SFIndianRiver.org
Application Website	See "Apply for Award" on our website for link to online app system

Scholarship Foundation of Indian River County

Name: ___________________ High School: _______________ Student Aid Index (SAI) ____________

Paying for College Worksheet – Preliminary [Form 1]

We want you to know how much college costs and have a realistic plan for paying. We don't expect a complete plan now, but you should begin to work on one. Your financial aid letter will show your grants and scholarships. Until you get it, you can get an idea by checking the college's website and/or talking to the aid office to get an idea of the financial support they offer someone like you. Talk with your parents about your family's resources (student and parent income, savings, gifts) and/or what loans you may be qualified for and wish to take. Feel free to have your parent(s) join your Zoom Intake Interview. We will help you understand the aid you are likely to get and talk about your plan with you.

Name of college you plan to attend (or a school you may attend, as you are unlikely to have a final school at this point.) ____

		Amount ($)
1. What is the annual cost of this school (COA)? Include tuition, room, board (if planning to live at school) books, transportation, and personal expenses. This is the *Cost of Attendance (COA)*. Look for most current year you can find on colleges' websites.		________
2. Your Estimated Grants and Scholarships (per year)		
a. **Federal Pell Grant** (estimated amount shown on your FSS or subtract your SAI – using zero if SAI is negative -- from $7,395 (max Pell last year.) Your SAI is on your FAFSA Submission Summary (FSS). If there is no SAI shown there, check and fix any problem(s) noted. Let us know if we can help.	________	
b. **Florida Bright Futures Grant** (for those attending Florida 4-year schools, plan on about $5,500-$6,500/year for Academic Scholars (100% tuition/fees) and $3,500-4,500 (75% tuition/fees).	________	
c. **Other Federal or State Grants** (available on first-come, first-served basis only to Pell Grant eligible students).	________	
d. **Aid from your College**	________	
Total Grants and Scholarships (add a thru d)		________
3. Local Scholarships Other financial aid you applied for or received apart from your college. We know you won't know all of these yet. List names and amounts here and total at right____		________
4. What your family will have to pay each year (Subtract your Aid (2+3) from your school's cost (#1.) This has two parts:		________
a. **Your Student Aid Index (SAI) from your FAFSA Submission Summary (FSS).** This is the minimum your family must cover. No scholarships can cover any portion of your SAI.	________	
b. **Your Unmet Need for our SFIRC awards** (4 minus 4a.) This is what we may be able to help you pay.	________	
5. How Your Family Will Pay (indicate your ideas about how you will pay for the portion you will have to take care of, i.e. Total of #4 each year. We know you may not know yet, but we want your ideas.)		
a. **From Income and Savings** (earnings you can put toward college or savings you already have; this is per year, so plan for all years)	________	
• **Work study or student job**	________	
• **Savings** (student or parent savings, including FL Pre-Paid, 529 Plans, other savings, spread totals across years required for degree)	________	
• **Parent annual income** (what can be put aside each year for school)	________	
• **Gift from relatives or other (Explain)** ____________________	________	
b. **From Loans.** We discourage you from relying on loans. Consider a school with lower costs or one that will provide you with more aid if you will need large loans.		
• **Student Loans** (All freshman can take up to $5,500 in student loans regardless of their credit worthiness.)	________	
• **Parent Plus Loans** (Apply for these through FAFSA website. Need good credit.)	________	
• **Other private loans** (Need good credit or co-signer)	________	
Your Total Resources (5a + 5b)		________
6. What You Need to Close the Gap (4 minus 5)		________

Scholarship Foundation of Indian River County

Name: ____________________ High School: ________________

Academic Resume [Form 2]

Use this form to identify your academic program and list the courses you took in each of your four years in high school. Indicate test scores for any external tests for AP or IB courses. Do not exceed one page. A copy in MS Word format which you may type into is available at our website. https://www.sfindianriver.org/apply-for-award/how-to-apply/

Please check the academic program that best identifies the curriculum you are enrolled in (choose one):

____ AP Graduate (min 6 AP courses), IB Diploma, Advanced Studies ____ Dual Enrollment getting AA ____ Mix AP, IB, Honors and Dual
____ Honors/College Prep ___ Other or Explain if none of these fit your program _______________

List ALL courses you completed and those you are currently taking	Enter AP/IB Test Score	Credit Hours	Mark X to indicate level of course					
			IRSC (Dual Enroll)	AP	IB	Honors	College Prep	Vocational
Course – 9th Grade								
Course – 10th Grade								
Course – 11th Grade								
Course – 12th Grade								

Scholarship Foundation of Indian River County

Name: __________________ High School: _____________ College: _______________

Resume of Activities and Honors [Form 3]

Use this form to list your **principal** activities/experience/honors, time involved and grades participated **in order of their importance to you**. Do not exceed one page. If applying as a College Student, include only your most important HS activities, but tell us about current college activities outside of classroom, if any. A copy in MS Word format onto which you may type is available at our website at https://www.sfindianriver.org/apply-for-award/how-to-apply/ .

Community Service

Activity Name (and brief description if not self-explanatory)	**Hours per week**	**Wks per year**	**Gr. 9**	**10**	**11**	**12**	**Coll**	**Leadership Positions Held, Honors Received**

Activities (Athletic and Non-Athletic)

Activity Name (and brief description if not self-explanatory)	**Hours per week**	**Wks per year**	**Gr.9**	**10**	**11**	**12**	**Coll**	**Leadership Positions Held, Honors Received**

Work Experience

Work Activity (and brief description if not self-explanatory)	**Employer**	**Hours per week**	**Wks per year**	**Gr.9**	**10**	**11**	**12**	**Coll**

Academic and Character Honors

Subject or Award Title	**Award Description**	**Gr. 9**	**10**	**11**	**12**	**Coll**

Scholarship Foundation of Indian River County

Name: ____________________ High School: ________________

Student and Parental Consent Form [Form 4]

Please sign here to acknowledge that you understand and agree:

- All the information we are submitting is true and correct.
- I/my child must submit all required information and meet all deadlines to be considered for an award.
- All documents submitted become permanent property of Scholarship Foundation and will not be returned.
- I/my child will disclose to Scholarship Foundation all scholarships offered or received and failure to do so may result in a reduction or forfeiture of any potential Scholarship Foundation Award
- I/my child will not be eligible to receive a scholarship award if, for any reason, he or she is unable to attend the Scholarship Foundation Awards Ceremony on **Monday, May 17, 2027**
- Scholarship Foundation of Indian River County may use any pictures taken of me/my child or my family in conjunction with Scholarship Foundation activities in support of its marketing and public relations efforts.

Applicant Signature ____________________ Name (Print) ________________________ Date______

Parent Signature _______________________ Name (Print) ________________________ Date_______

Scholarship Foundation of Indian River County

Richardson Scholar Awards – Supplemental Requirements

Must be uploaded to application system by those applying for the Richardson Scholar Award in addition to all other application materials

Note: Students completing the Richardson Scholar application requirements will also be considered for our other most highly competitive awards. Richardson applicants not selected will also be automatically considered for all other awards.

- ☑ **3.5 Unweighted GPA**
- ☑ **1210 SAT (reading/writing + math) or 25 ACT**
- ☑ **Bright Futures Registration and Medallion Level Award***
- ☑ **Two Essays – Leadership and Service**
- ☑ **Two Recommendations**
- ☑ **Personal Interview (for finalists)**

The motto of the Richardson Scholar program is "To Learn, To Lead, To Serve." Applicants for the Richardson Scholar Award and those who wish to be considered for other highly competitive awards must upload the following **supplemental materials** by the Full Application deadline of January 28, 2027.

Two Essays: Write an essay for each of the prompts below, and upload them in pdf format into our Application Portal.

Leadership Essay (500-650 words)

"You may encounter many defeats, but you must not be defeated." — Maya Angelou
Reflect on a time in your life when you faced a challenge or setback that tested your determination, values, or sense of purpose. How did you respond or navigate your way through the challenge or setback, and what did it reveal about your character and leadership potential?

Service Essay (200-350 words).

"No act of kindness, no matter how small, is ever wasted." – Aesop
Sometimes small efforts lead to big changes. Share a story when your time spent volunteering (in structured or unstructured ways) created a lasting impact – no matter how large or small. Use this opportunity to show how your kindness mattered and how it has shaped your character and goals.

Two Recommendations.

- **One from a teacher or school academic advisor** who can talk about your academic accomplishments.
- **One from an individual in the community** (an employer, pastor, volunteer activity administrator, mentor, etc.) who can talk about your participation in community activities.

There is a place on our Application Portal where you will enter the names and emails of your selected recommenders, and they will be asked to submit their reference via the Portal. Be sure to submit your requests *when you start your application* to ensure we will receive them by the deadline. You will be able to monitor whether we have received the references. We will not be able to consider you for a Richardson Award if we do not receive the recommendations by the Application Deadline of January 28, 2027.

See the next page for the text we will send the person you ask to prepare a recommendation.

You must enter names and contact information in our application portal for two people you are asking for recommendations to support your application. This is the text of the email our system will send to them. You do not need to send this to them, but you should advise them to look for the request.

Richardson Scholar Recommendation Request

[System will enter your name] has applied for the Richardson Scholar Award and may be considered for other highly competitive awards which are administered through Scholarship Foundation of Indian River County. These 4-year scholarships of up to $7,500 per year will be awarded to students with financial need who excel in academics, leadership and service. As part of the application process, we require two recommendations for each applicant, one from a teacher or school advisor and one from an individual in the community. The student has listed you as one of those who have agreed to write a recommendation as a:

____ Teacher/School Advisor ____ Individual in the Community

The motto of the Richardson Scholar Program is "To Learn, To Lead, To Serve."

- **Please provide us with a one-page letter candidly assessing how well you think the applicant demonstrates this philosophy in his or her life.**
- **Please let us know your relationship to the applicant and how long you have known him or her.**
- **Since we have many qualified applicants for these awards, please help us understand how this candidate compares to other outstanding students you have known.**
- **Please include your name, address, occupation and employer and daytime telephone number.**

Please **upload your recommendation at the link below in this email.** All **recommendations must be in our office by our Full Application deadline of Thursday, January 28, 2027** in order for the applicant to be considered for this award. We ask your help in submitting in well in advance of the deadlines so applicant's files will be complete.

Scholarship Foundation of Indian River County
Post Office Box 1820
Vero Beach, FL 32961-1820
Phone: (772) 569-9869 Fax: (772) 770-6181

Our office is located at: 1555 Indian River Blvd., Suite B-111, Vero Beach

Thank you for your help!

Scholarship Foundation of Indian River County

Name: ___________________ High School: _______________ Student Aid Index (SAI) ____________

Paying for College Worksheet – FINAL [Form 5]

Redo the Paying for College Worksheet [Form 1] you completed when you submitted your application. You and your family now should have a good idea of how you plan to pay for college. If you are still considering several schools, complete this form for each school. Although you may not know about all awards, put down your current plan. At the Student and Parent Interview, we will talk about this. If you plan to take Parent Plus or private loans, you should have started to determine "which loans," whether you are qualified, and how you will repay. Please call our office (569-9869) if you have questions about your plan that you wish to discuss prior to your interview.

Name of college you plan to attend (or a school you may attend, as you are unlikely to have a final school at this point.) ____

		Per Year Total
1. What is the annual cost of this school (COA)? Include tuition, room, board (if planning to live at school) books, transportation, and personal expenses. This is the *Cost of Attendance (COA)*. Look for most current year you can find.		________
2. Your Estimated Grants and Scholarships (per year)		
a. **Federal Pell Grant** (estimated amount shown on your FSS or subtract your SAI – using zero if SAI is negative -- from $7,395 (max Pell last year.) Your SAI is on your FAFSA Submission Summary (FSS). If there is no SAI shown there, check and fix any problem(s) noted. Let us know if we can help.	________	
b. **Florida Bright Futures Grant** (for those attending Florida 4-year schools, plan on about $5,500-$6,500/year for Academic Scholars (100% tuition/fees) and $3,500-4,500 (75% tuition/fees).	________	
c. **Other Federal or State Grants** (available on first-come, first-served basis only to Pell Grant eligible students).	________	
d. **Aid from your College**	________	
Total Grants and Scholarships (add a thru d)		________
3. Local Scholarships Other financial aid you applied for or received apart from your college. You may not know all of these yet. List names and amounts here and total at right____	________	
4. What your family will have to pay each year (Subtract your Aid (2+3) from your school's cost (#1.) This has two parts:		________
a. **Your Student Aid Index (SAI) from your FAFSA Submission Summary (FSS).** This is the minimum your family must cover. No scholarships can cover any portion of your SAI.	________	
b. **Your Unmet Need for our SFIRC awards** (4 minus 4a.) This is what we may be able to help you pay.	________	
5. How Your Family Will Pay (indicate your ideas about how you will pay for the portion you will have to take care of, i.e. Total #4 each year. We know you may not know yet, but we want your ideas.)		
a. **From Income and Savings** (earnings put toward college or savings you already have; this is per year, so plan for all years)	________	
• **Work study or student job**	________	
• **Savings** (student or parent savings, including Pre-paid, 529 Plans, other savings, spread totals across years required for degree)	________	
• **Parent annual income** (what can be put aside each year for school)	________	
• **Gift from relatives or other (Explain)** ______________________	________	
b. **From Loans.** We discourage you from relying on loans. Consider a school with lower costs or one that will provide you with more aid if you will need large loans.		
• **Student Loans** (All freshman can take up to $5,500 in student loans regardless of their credit worthiness.)	________	
• **Parent Plus Loans** (Apply for these through FAFSA website. Need good credit.)	________	
• **Other private loans** (Need good credit or co-signer)	________	
Your Total Resources (5a + 5b)		________
6. What You Need to Close the Gap (4 minus 5)		________

Scholarship Foundation of Indian River County

Name: ____________________ High School: ________________

Statement of Other Financial Aid – [Form 6]

List below all scholarships you have applied for, indicating those which you have been notified that you will receive. If you do not know yet the amounts or years renewable, indicate your best guess as to what you think they might be. Please send us updates to this list as you receive information about additional awards. Please include awards you've received on your Paying for College Worksheet [Form 5].

Scholarship Name	Award Amount Per Year	Number of Years	Total Award Amount	Applied For	Received Notice of Award
Awarded					
Applied For					