

Paying for College Worksheet [Form 1] – Complete and upload with your Full Application

DUE NO LATER THAN January 29, 2026



Name: _____ High School: _____ Student Aid Index (SAI) _____

Paying for College Worksheet – DRAFT [Form 1]

College Costs, Aid, and Plan for Paying

Complete this form as best you can. We want **YOU** to **know how much college costs** and **have a realistic plan for paying** for it. 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, but if you don't have your letter, check the college's website and/or talk to the aid office to get an idea of the financial support they offer someone like you. Talk with your parents about how your family's resources (student or parent's 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.

Full Year Annual Amount

1. Name of college you plan to attend _____ (If you do not have a final school, complete for a school you feel you are "most likely" to attend) What is the annual cost? Include tuition, room, board (if planning to live at school) books, transportation, and personal expenses. This is the <i>Cost of Attendance (COA)</i> . 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 _____ e. Total Grants and Scholarships (add 2 a through 2d) _____
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 (1 minus [2e+3].) 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 offset your SAI. _____ b. Your Unmet Need for SFIRC awards (4 minus 4a, i.e. college costs, less grants and scholarships, less your SAI.) This is what we may be able to pay a portion of. _____
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. #4 each year) 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) _____ Total resources (5a + 5b) _____
6. What You Need to Close the Gap (4 minus 5) _____