



YOUR GUIDE TO PAYING FOR COLLEGE



Affordable options to pay for your future

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SPC St. Petersburg
College





WHAT IS FINANCIAL AID?

- **Federal financial aid** comes from the U.S. Department of Education to help students pay for college.
- **Federal student aid covers** expenses like tuition and fees, room and board, books and supplies, and transportation. It also can help pay for a computer and dependent care.



WHO QUALIFIES FOR FINANCIAL AID?

Only students who have met the requirements to be degree-seeking are eligible to be considered for financial aid. Students must have a high school diploma or GED certificate. Students must be enrolled in a financial aid eligible program. Some certificate programs of 16 credit hours or more qualify. Make sure to register only for courses that are within your current degree program. If you attend less than full-time during any term, your cost of attendance and financial aid award amounts will be adjusted. This could result in reduction or removal of loans or other financial aid.

TYPES OF FINANCIAL AID

SCHOLARSHIPS

Each year, SPC awards students about **\$6 million** in scholarships through SPC Foundation, corporations, private donors and the college itself. Scholarships are regarded as “gift” aid and **do not need to be repaid**. Our students also received more than **\$117 million** in outside scholarships and grants.

GRANTS

Grants are gifts to study that do not require repayment. They're based on financial need and come from St. Petersburg College, the state or the federal government. Our students received more than **\$58 million** in grants last year.

LOANS

Loan money must be repaid with interest. For that reason, we encourage you to look at all your other options first and **borrow only what is needed**. Our students were disbursed more than **\$73 million** in loans last year.

SMART LOAN CHOICES TODAY = FINANCIAL FREEDOM TOMORROW

St. Petersburg College provides **FREE**, easy-to-use loan management and planning tools so you can afford to finish your education without accumulating a pile of debt. Our best advice is:

- **Don't borrow** if you don't have to.
- If you need to borrow, **borrow only what you need**.
- **Stay in contact** with your student loan service provider to stay on top of what you owe.
- **On-time repayment** will help you establish a good credit rating, so be sure to explore your repayment options.



FAFSA

STEPS TO COMPLETE YOUR FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

- 1 Request your FSA ID at www.fafsa.gov** – This is your electronic signature for federal student aid and gives you online access to your U.S. Department of Education records. You must have a FSA ID before you can file a FAFSA. If you are a dependent student, your parents must also apply for an FSA ID.
- 2 Complete the FAFSA** – This is your application for financial aid. Priority consideration is given to students who apply by May 1. Some federal student aid programs have limited funds, so it's a good idea to file the FAFSA as soon as it's available. To avoid delays, file your tax return early and use the IRS Data Retrieval Tool to import income information into the FAFSA.
- 3 Enter the SPC's school code** – SPC's School Code is **001528**.
- 4 Review your FAFSA Results** – Three to five business days after you submit the FAFSA, review your Student Aid Report (SAR) for accuracy. Read the COMMENT section carefully. Follow the directions on the SAR to submit any needed corrections.

ESTIMATE YOUR FINANCIAL AID NOW

If you are not ready to apply for financial aid but need to estimate your aid so you can plan ahead, use the FAFSA4caster tool at **StudentAid.gov/fafsa/estimate**. It takes less than five minutes to use the free financial aid calculator. You will need to know your adjusted gross income from your or your parent's most recent tax return and the cost of attendance of the school you plan to attend. SPC's current cost of tuition for full-time Florida residents is \$1,344 per term.

APPLY EARLY

You can apply for financial aid through FAFSA as early as **Oct. 1** of the year before you plan to enroll. Best of all, you can use tax return information from the previous year if you need to. Students are encouraged to download their tax data from the IRS using the Data Retrieval Tool.



COST AND AID BY THE NUMBERS

OUR TUITION IS

53%

less than any other
Florida state university

PELL GRANT
AWARD AVERAGE

\$4,326

PER YEAR

11,788

students received
Pell Grant in 2016
totaling

\$51
MILLION

17,301

students awarded

\$123.6
MILLION

in financial aid
in 2016.

A bachelor's degree from
St. Petersburg College averages
in tuition

\$19,606

VERSUS

\$152,000 at private universities
and \$25,440 at state universities.

Avg. tuition/fees per
semester for state colleges:

\$3,200

whereas SPC is

\$1,344

per semester.

OCTOBER

1



OTHER WAYS TO PAY

INTEREST-FREE PAYMENT PLAN

Split your tuition bill up into easier monthly payments. Everyone is approved – there is no qualification necessary. And **ZERO interest** is hard to beat.



0%

RELEASE OF CONFIDENTIAL INFORMATION FROM STUDENT RECORD

Please note that students must complete a Release of Confidential Information from Student Record form to authorize the release of their St. Petersburg College record to parents or any individual or agency not covered under federal privacy laws.



FREE COLLEGE CREDIT

Another way to pay for college is to take advantage of our free credit options. SPC allows you to **earn up to 45 credits** for:

- **Dual Enrollment Credits** – high school students who have taken dual enrollment or Career Pathways classes while in high school
- **Mastery of Subjects** – Earn course credit that counts toward your degree by taking tests like the CLEP, Advanced Placement, DANTES, International Baccalaureate or Excelsior.
- **Experiential Learning** – Gain credit because of your life experiences
- **Industry Certifications** – professional certifications in a variety of fields qualify for credit
- **Military Training** – Military transfer credit through the American Council on Education





SCHOLARSHIPS

St. Petersburg College awarded \$6 million in scholarships last year. Two of the largest are:

- **Johnnie Ruth Clarke Scholarship**

This scholarship honors the legacy of local educator and humanitarian, Dr. Johnnie Ruth Clarke. The opportunity to apply is offered to disadvantaged and other underrepresented Pinellas County high school graduates with a **3.0 GPA**.

- **Presidential Scholarship**

Pinellas County high school graduates with a **3.5 GPA** or higher can qualify for this full tuition scholarship.

For a full list of SPC's Foundation Scholarships, go to go.spcollege.edu/foundation/scholarships.htm



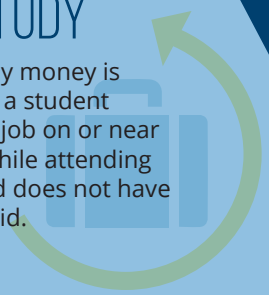
GI-BILL

We're experts in helping veterans navigate and utilize their GI Bill benefits. In fact, for the past five years, SPC has been named a Best for Vets College by *Military Times* for our dedication to helping active-duty service members, veterans and their dependents achieve their educational goals and finish what they start.



WORK STUDY

Work-study money is earned by a student through a job on or near campus while attending school and does not have to be repaid.



FLORIDA BRIGHT FUTURES

These lottery-funded scholarships reward Florida high school graduates for high academic achievement. This scholarship program awards a fixed amount per credit hour for the fall and spring terms each academic year.





NEED HELP?

Financial Aid professionals provide guidance on grants, scholarships, student employment and loans to help students cover their college expenses.

OFFICE HOURS

8:30 a.m.-7 p.m., Monday-Thursday

8:30 a.m.-noon, Friday

727-791-2485

GO.SPCOLLEGE.EDU/GETFUNDS

The Board of Trustees of St. Petersburg College affirms its equal opportunity policy in accordance with the provisions of the Florida Educational Equity Act and all other relevant state and federal laws, rules and regulations. The college will not discriminate on the basis of race, color, ethnicity, religion, sex, age, national origin, marital status, pregnancy, sexual orientation, gender identity, genetic information, or against any qualified individual with disabilities in its employment practices or in the admission and treatment of students. Recognizing that sexual harassment constitutes discrimination on the basis of sex and violates this Rule, the college will not tolerate such conduct. Should you experience such behavior, please contact Pamela Smith, the director of EA/EO/Title IX Coordinator at 727-341-3261; by mail at P.O. Box 13489, St. Petersburg, FL 33733-3489; or by email at eao_director@spcollege.edu.

En situaciones que no sean de emergencia, si necesita ayuda en Español para informar actos de discriminación, acoso sexual, agresión sexual o cualquier conducta sexual inapropiada contacte a Rod Davis, Provost Asociado, Tarpon Springs Campus al 727-712-5720.



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