

# Financial Aid Information for Nursing Students

## Apply

- FAFSA (Free Application for Federal Student Aid) - First step to federal and state grants and/or loans [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
  - Apply early, right after you do your taxes. Some grants are awarded to those students who apply the earliest.
  - Apply every year. The FAFSA is good for the fall, spring, and summer semesters
- GCCC Foundation Scholarship - Apply from January to March 1 each year. Could get \$300 each semester (no summer) enrolled in 7 credit hours or more.
- Workforce Training Center - May be able to get assistance with tuition, fees, supplies, and/or licensure fees. [www.gulfcoast.edu/workforcetraining](http://www.gulfcoast.edu/workforcetraining)
- Community Scholarships – Check the Career Center and/or internet search engines; Fastweb.com, Scholarships.com

## Check your GC Email

- GC Email is the official form of communication to students
- Important Financial Aid information will be sent to this email address

## Types of aid (Federal and State) – Information you should know

- Pell Grant – FAFSA determines eligibility. Up to \$2675 a semester.
  - Amounts are determined by EFC (Expected Family Contribution) from FAFSA and course load per semester. 1-5 credit hours=less than half-time; 6-8 hrs=half-time; 9-11 hrs=3/4 time; 12 or more=full-time
  - Funds left after tuition and books will be mailed only after classes have started.
- FSAG (FL Student Assistance Grant) – FAFSA determines eligibility, no separate application needed. Up to \$900 a semester (no summer)
  - Awarded to Florida residents in Associate degree programs who apply early
  - Course load same as Pell except Nursing students can receive a full-time award for 7 credit hours or more
- SEOG (Supplemental Education Opportunity Grant) – FAFSA determines eligibility, no separate application needed. Up to \$300 a semester.
  - Awarded to neediest students who apply early
  - Must be at least half-time to be eligible
- ACG (Academic Competitiveness Grant) – FAFSA determines eligibility as well as high school curriculum. Up to \$375 a semester for first year and \$650 for second year. [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) or Financial Aid office for more info.
- Stafford Loans – Must complete FAFSA. Complete 3-step application process at [www.gulfcoast.edu/financialaid](http://www.gulfcoast.edu/financialaid). Only borrow what you need!
  - Must be registered in at least 6 credit hours and be in class the whole semester
  - To use loan for tuition/books, must get a deferment from Financial Aid office
  - Loan repayment begins 6 months after graduating or dropping below half-time enrollment. 10-year repayment is standard. Fixed interest rate from 5.8%-6.8%.
- Florida Bright Futures
  - Eligibility determined by state based on high school. 3 levels of scholarships
  - Must be enrolled in a minimum of 6 credit hours
  - Must repay money for withdrawn courses, and meet renewal criteria each year
  - Go to [http://www.gulfcoast.edu/finance\\_assist/bright\\_futures.htm](http://www.gulfcoast.edu/finance_assist/bright_futures.htm) for more info

**Note:** For all programs listed above, students must meet minimum academic standards to be eligible and/or to renew. More information available in the GCCC College Catalog.