Financial Aid Tips

- Apply early: Submit your 2015-2016 FAFSA before April 23, 2015.
- Use your PIN to sign your FAFSA.
- Provide all requested documentation immediately. Delays in completing your file will affect your eligibility for financial aid.
- Read your emails.
- Report any unusual economic situation to your Financial Aid Officer.
- Maintain Satisfactory Academic Progress: Your eligibility for financial aid will depend on your academic progress.
- Complete all courses you enroll. Withdrawals may affect your financial aid.
- Avoid late fees! Complete the enrollment process during the regular registration period.
- Keep copy of all documentation provided to the Offices.
- Keep searching for private scholarships and other financial aid opportunities.

Web Tools*

The following web links are great tools to help you get started:

- www.studentaid.ed.gov
- www.studentloans.gov
- www.educationplanner.org
- www.fafsa4caster.ed.gov
- www.aspira.org
- www.acenet.edu
- www.hispanicheritagescholarshipfund.org
- www.petersons.com
- www.youtube.com/collegedotgov

*The above information is intended to help you find additional tools to prepare for college. Polytechnic University of Puerto Rico is not responsible for the content, products or services offered by these websites. The student must be careful and reject any suspicious offer. For more information on how to avoid scholarship scams, go to:

www.federalstudentaid.ed.gov/lsa

Visit us at

www.pupr.edu/orlando
Financial Aid Programs

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Florida Bright Futures Scholarship
- Florida Incentive Scholarship Program
- Florida Student Assistance Grant
- Access to Better Learning and Education Grant
- José Martí Scholarship Challenge Grant
- Scholarships for Children and Spouses of Deceased or Disable Veterans
- Federal Work-Study
- Federal Direct Student Loans
- Federal Direct PLUS Loans for Graduate Student and for Parents of Undergraduate Students
- Private Student Loans

For information about eligibility requirements, contact the Financial Aid Office.

Federal Student Aid Application Process

1. Create a FSA ID at [https://fsaid.ed.gov/npas/index.htm](https://fsaid.ed.gov/npas/index.htm). If you are a dependent student, your parents must create a FSA ID.

2. Gather the necessary information:
   - Your social security number and your parents’ social security numbers as well as their dates of birth (if you are a dependent student).
   - Your driver’s license number

3. Complete your 2015-2016 Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.gov](http://www.fafsa.gov).

4. You and your school(s) will receive the results of your FAFSA. If your application is selected for the Verification Process, the Financial Aid Officer will request documentation to confirm the accuracy of the information reported in your FAFSA. After the verification process is completed, the Financial Aid Office will determine your eligibility for financial student aid programs.

FAFSA

3. Complete your 2015-2016 Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.gov](http://www.fafsa.gov).

Loan Programs

- **Direct Student Loan**: Fixed interest: 4.29%* for undergraduate students and 5.84%* for graduate students. Origination fee: 1.073%**. Annual loan amount will depend on student’s academic level. The student is not required to make payments while enrolled at least half time.

Dependent Students:

<table>
<thead>
<tr>
<th>Completed Credits</th>
<th>Subsidized</th>
<th>Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30</td>
<td>$3,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>31-60</td>
<td>$4,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>61- up</td>
<td>$5,500</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

Independent Students:

<table>
<thead>
<tr>
<th>Completed Credits</th>
<th>Subsidized</th>
<th>Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30</td>
<td>$3,500</td>
<td>$6,000</td>
</tr>
<tr>
<td>31-60</td>
<td>$4,500</td>
<td>$6,000</td>
</tr>
<tr>
<td>61- up</td>
<td>$5,500</td>
<td>$7,000</td>
</tr>
<tr>
<td>Graduate</td>
<td>—</td>
<td>$20,500</td>
</tr>
</tbody>
</table>

- **PLUS Loan**: Fixed interest: 6.84%* Origination Fee: 4.29%** Credit check required. A graduate student or parent of a dependent student may borrow up to the cost of attendance.

- **Private Loan**: Interest depends on credit history. Are offered to students to cover their cost of attendance.

*Interest rates for loans first disbursed between July 1, 2015 and June 30, 2016.

**Origination fees for loans first disbursed between October 1, 2014 and September 30, 2015. Origination fees for loans disbursed between October 1, 2015 and September 30, 2016: 1.068% for Direct Subsidized / Unsubsidized Loans and 4.272% for Direct PLUS Loans.

Loan Application

To apply for a Federal Direct Student or Parent PLUS Loan go to: [https://www.pupr.edu/orlando/services/financial-aid-services/loan-application-form/](https://www.pupr.edu/orlando/services/financial-aid-services/loan-application-form/)