

FINANCIAL AID TIPS

- Apply early: Submit your 2023-2024 FAFSA before January 19, 2023. Renewal FAFSA for next academic year will be available on **October 1st**.
- Create a FSAID Username and password 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.
- Search for private scholarships and other financial aid opportunities.

Web Tools

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

- www.studentaid.gov
- www.aspira.org
- www.hacu.net
- www.fapscfoundation.org
- <https://www.hsf.net/scholarship>
- <https://www.careeronestop.org/Toolkit/Training/find-scholarships.aspx>
- 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 <https://studentaid.gov/resources/scams>.

Student aid programs helping you reach your education goals.



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POLYTECHNIC UNIVERSITY

FINANCIAL AID OFFICE

*Student Aid Programs
2023-2024*



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Orlando, FL 32825
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FINANCIAL AID PROGRAMS

- Benacquisto Scholarship
- Dual Enrollment Scholarship Program
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Florida Bright Futures Scholarship
- Florida Student Assistance Grant
- Honorably Discharged Graduate Assistance Program
- José Martí Scholarship Challenge Grant
- Scholarships for Children and Spouses of Deceased or Disable Veterans
- Work-Study
- Federal Direct Student Loans
- Federal Direct PLUS Loans for Graduate Student and for Parents of Undergraduate Students
- Private Student Loans

For information regarding student aid programs availability and eligibility requirements, contact the Financial Aid Office.

Federal Student Aid Application Process

1. **Determine if you are a Dependent Student?** For federal aid purposes, you are an independent student if you answer “YES” to any of the questions in the FAFSA’s Dependency Status section. Otherwise, you are a dependent student and must include your parents’ income information.

2. Create a FSA ID at <https://studentaid.gov/fsa-id/sign-in/landing> . If you are a dependent student, your parents must create a FSA ID.
3. 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
 - Your alien registration number, if you are not a U.S. citizen
 - Your *and* your spouse/parents’ 2021 income evidence (income tax returns, W-2, 1099 Form)
 - Non-taxable income evidence for 2021 such as family assistance, Social Security benefits, Veterans benefits, others.
 - Information about savings, Investments, as well as business and farm assets for yourself and your spouse/parents
 - Polytechnic University of Puerto Rico’s school code: **014255**
4. Complete your 2023-2024 Free Application for Federal Student Aid (FAFSA) online at:

www.studentaid.gov

5. 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.

Loan Programs

- Direct Student Loan: Fixed interest: 4.99% for undergraduate students and 6.54% for graduate students. Origination fee: 1.057%. 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:

Completed Credits	Subsidized	Unsubsidized
0-30	\$3,500	\$2,000
31-60	\$4,500	\$2,000
61- up	\$5,500	\$2,000

Independent Students:

Completed Credits	Subsidized	Unsubsidized
0-30	\$3,500	\$6,000
31-60	\$4,500	\$6,000
61- up	\$5,500	\$7,000
Graduate	—	\$20,500

- PLUS Loan: Fixed interest: 7.54%. Origination fee: 4.228%. 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 are valid for Direct Loans first disbursed between July 1, 2022 and June 30, 2023.*

Loan Application

- To apply for a Federal Direct Student Loan access your MyPoly account at <https://mypoly.pupr.edu/ics/> . Then, select the **Financial Aid** tab. Under “**LINKS**”, select “**Solicitar Prestamo Federal Directo**”. Contact the Financial Aid Office if you (or your parents) are interested in a PLUS Loan.