

NAVIGATING YOUR FINANCIAL FUTURE

OCTOBER 2016



OCTOBER 1 IS HERE!!

So why should you care about October 1? If you are a high school senior or know someone who is, this date marks the opening of two important financial aid applications for college. Which applications are we talking about? Glad you asked!




The FREE Application for Federal Student Aid (FAFSA) is the largest source of aid from the federal government. This application can be located at www.FAFSA.gov. You will also need a username and password, also known as the FSA ID to complete the online application. There is a tab on the FAFSA website that contains instructions for setting this up.

The Florida Financial Aid Application (FFAA) also opens on October 1. Your eligibility will be determined based on the requirements outlined in law. You may [APPLY HERE](#).

DID YOU KNOW?

Identity Theft is a scary thing when it happens to you or a family member. Protect yourself from identity theft by:

- Keeping important documents in a safe place.
- Keeping your Social Security Card at home and not in your wallet.
- Never giving out your passwords or PIN numbers.
- Never leaving your personal information out in the open.
- Use caution when ordering items online—make sure the site is secure by locating the “lock” symbol on the url address line of the website. 



“WHO’S IN YOUR WALLET?”

Similar to a popular credit card commercial, this phrase becomes the mode of operation for many identity thieves. Family members, friends visiting your home, co-workers—all have easy access to a wallet left out in the open next to car keys. Innocent habits that leave our personal information vulnerable....

CONTACT US

Need assistance with the financial aid process or have questions about state grants and scholarships?

Contact OSFA’s Outreach Team. We are certified educators of personal finance, offering years of experience in the field of financial aid.

Visit

NavigatingYourFuture.org

and select the Contact Us tab



What should you do if you (or your parents) are a victim of identity theft?

- For unauthorized credit card charges, call the credit card company as soon as possible to report the possibility of theft and “freeze” the account.
- Contact the fraud unit of your bank and credit bureaus (Experian, TransUnion, Equifax) to have a fraud alert placed on your account.
- File a report with the police department.
- Report the crime to the Federal Trade Commission at www.FTC.gov/idtheft or call 1-877-IDTHEFT