



FLORIDA DEPARTMENT OF
EDUCATION
fldoe.org

Financial Aid Overview

Presented by the
Office of Student Financial Assistance (OSFA)



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Financial Aid Overview

2025-26 High School Student Graduates
Enrolling/Applying for the
2026-27 Academic Year

Financial Aid has its own language and acronyms:

- COA - Cost of Attendance
- CSS Profile - College Scholarship Service Profile
- FAFSA - Free Application for Federal Student Aid
- FSA ID - Federal Student Aid Identification
- FSS - FAFSA Submission Summary
- SAI - Student Aid Index
- FFAA - Florida Financial Aid Application
- ED/FSA - U.S. Department of Education/Federal Student Aid
- FLDOE/OSFA - Florida Department of Education/Office of Student Financial Assistance

Agenda

- What is Financial Aid?
- Where do I Find Financial Aid?
- How and When Do I Apply?
- Who Can Help me?

What is Financial Aid?

Monies received from four sources:

1. Federal
2. State
3. Institutional
4. Private

May also be categorized as:

- Gift Aid
- Self Help
- Need-based
- Merit-based

May cover direct or indirect costs

What is Financial Aid?

Monies received from four sources:

1. **Federal Aid:**

- Pell Grant (Gift Aid) (Need-based)
- Work Study (Self-Help)
- Federal Student Loans (Self-Help)
 - Student (Subsidized/Unsubsidized)
 - Parent Loans

What is Financial Aid?

Monies received from four sources:

2. State Aid:

- Benacquisto (Merit-based)
- Bright Futures Scholarship (Merit-based)
 - Academic/Medallion/Gold Seal
 - Vocational/Gold Seal CAPE
- Florida Work Experience Program (Self-Help)
- Effective Access to Student Education
- Additional programs can be found at
www.FloridaStudentFinancialAidsg.org

What is Financial Aid?

Monies received from four sources:

3. Institutional Aid:

- Academic (Gift Aid) (Merit-based)
(Need-based)
- Major/Specific Study (Gift-Aid)
(Merit-Based)

What is Financial Aid?

Monies received from four sources:

4. **Private:**

- School (Gift Aid) (Merit-based)
 - High School/Postsecondary Institution
- Employment
 - Students/Parents

College Cost

- Cost of Attendance (COA) varies from:
 - Institution to Institution
 - In State vs. Out of State
 - On Campus vs. Off Campus
- COA = Direct Cost + Indirect Cost
- Net Price Calculator
 - Requirement for every institution

College Cost

- Public 2-year college (tuition and fees, in-state)
\$3,205
- Public 4-year college (tuition and fees, in-state)
\$6,093
- Public 4-year college (tuition and fees, out-of-state)
\$28,240
- Private 4-year college (tuition and fees) -
\$39,400

Sources: State University System of Florida, Florida College System and College Board-Big Future

Where do I Find Financial Aid? Financial Aid Applications

- Free Application for Federal Student Aid (**FAFSA**)
- Florida Financial Aid Application (**FFAA**)
- College Scholarship Service Profile (**CSS Profile**)
- Institutional Applications
- Private Scholarships

Free Application for Federal Student Aid (FAFSA)

- Federal government is largest source of student aid; FAFSA distributed and processed by the U.S. Department of Education.
 - Manual or electronic options
 - 2026-27 FAFSA is scheduled to open October 1, 2025
- Must be completed **annually** (per academic year) to be evaluated for financial aid

FAFSA website: studentaid.gov

 An official website of the United States government.

Help Center FAFSA Form English | Español

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾  Log In | Create Account

Get Money To Help Pay For School

Learn about the timeline for the 2026–27 form.

Start a 2025–26 FAFSA® Form
[Start New Form](#)

Edit a 2025–26 FAFSA® Form
[Edit Existing Forms](#)

Need the 2024–25 FAFSA® Form?
Note: The deadline to start a new FAFSA form for the 2024–25 award year has passed.

[Edit Existing Forms](#)



Check FAFSA® Deadlines for the State You Live In

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year State of Residence [Find Deadlines](#) [View All FAFSA Deadlines](#)

FAFSA Getting Started

- Gather important data
- Monitor priority deadlines
 - State and institutional deadlines
 - Confirm FAFSA dependent vs independent requirements
 - Dependent students are required to include parent/contributor information
 - Independent students are not required to include parent/contributor information
 - Search for school codes

FAFSA Submission Summary (FSS)

- Provides basic information about federal student aid eligibility
- Received (after you submit the FAFSA) via email within 3-5 days if you provided an email address
- Correct errors, if needed
- Will contain a Student Aid Index (SAI)
 - Assists institutions in the financial aid award packaging process

FAFSA Additional Information

- Contact institution:
 - To determine award disbursement process
 - For special circumstances of professional judgment review
 - To determine what other types of aid applications are necessary

FAFSA Additional Information

- Verification Process
- Communication with Postsecondary Institutions
- Offer of Financial Aid:

COA-(SAI determined) = Financial Need

- (-) Scholarship/Grants (Federal/State/Institutional)
- (-) 529 College Plans (Florida Prepaid)
- (-) Federal Loans (Student, Subsidized/Unsubsidized)
- (-) Federal Parent Loans
- (-) Private Loans Optional

Goal maximize Financial aid offer to approach \$0 Need

Florida Financial Aid Application

- The Florida Financial Aid Application (FFAA) opens October 1
- Apply Early – must be completed prior to August 31 of high school graduation year
- One application is used for multiple programs, not just the Florida Bright Futures Scholarship Program
- Students may login to view status, online notifications, and award history
- Apply at www.FloridaStudentFinancialAidsg.org

Florida Financial Aid Application



Office of Student Financial Assistance

Florida Student Scholarship & Grant Programs

[Login](#)



GRADUATES
NEXT EXIT 

First-Time Applicants

Students must submit a completed Florida Financial Aid Application (FFAA) to OSFA for programs denoted by an asterisk (*). In order to apply for State Scholarship & Grant Programs, a student must first [Create a Student Account](#). After logging into your account, you may proceed to complete the FFAA.



College
Just Ahead

Eligible Institutions

High Schools:
Verify if your high school is a participating Florida public or private high school.

Postsecondary Institutions:
Verify if the postsecondary institution you are planning to attend is eligible to disburse state aid.

NOTE: We recommend downloading the newest version of your preferred browser for the best experience. (Chrome, Firefox, Microsoft Edge, Safari)

State Scholarship and Grant Programs

- [Benacquisto Scholarship Program \(FAQ\)](#)
- [Bright Futures Scholarship*](#)
- [Effective Access to Student Education](#)
- [First Generation Matching Grant](#)
- [Florida Farmworker Student Scholarship*](#)
- [Florida First Responder Scholarship Program](#)
- [Florida Law Enforcement Reimbursement Program - Application](#)
- [Florida Student Assistance Grant - Career Education](#)
- [Florida Work Experience Program](#)
- [Honorably Discharged Graduate Assistance Program](#)
- [Mary McLeod Bethune Scholarship](#)
- [Open Door Grant Program - Webinar](#)
- [Randolph Bracy Ocoee Scholarship Program*](#)
- [Rosewood Family Scholarship*](#)
- [Scholarships for Children and Spouses of Deceased or Disabled Veterans* \(Award Amounts\)](#)

APPLICATIONS

Florida Financial Aid Application (FFAA)
Reinstatement/Restoration Application
Free Application for Federal Student Aid (FAFSA)
Document Upload

REPORTS

Student Financial Assistance Annual Report - (Archives)
End-of-Year Reports - (Archives)
Bright Futures Statistical Reports

RESOURCES

Federal Student Aid
Financial Aid Terms and Definitions
Money for College Brochure
Navigating Your Financial Future
State Scholarship and Grant Calendar

STATUTES AND RULES

Florida Statutes
State Board of Education Rules
Legislative Changes
Postsecondary Compliance Audits
Postsecondary Eligibility Requirements

Florida Financial Aid Application

State Scholarship and Grant Programs requiring a timely completed Florida Financial Aid Application:

- Florida Bright Futures Scholarship Program
- Scholarship for Children and Spouses of Deceased or Disabled Veterans
- Rosewood Family Scholarship
- Florida Farmworker Student Scholarship
- Randolph Bracy Ocoee Scholarship

State Scholarship and Grants

- Need-Based Programs:
 - Florida Student Assistance Grant (FSAG)
 - Florida Work Experience Program (FWEP)
 - Honorably Discharged Graduate Assistance Program (HDGAP)
- Tuition Assistance Program
 - William L. Boyd, IV, Effective Access to Student Education Grant Program (EASE)

State Scholarship and Grants

- Merit-Based Programs:
 - Florida Bright Futures Scholarship Program
 - Benacquisto Scholarship Program

State Scholarship and Grants

- Other Programs:
 - First Generation Matching Grant (FGMG)
 - Florida Farmworker Student Scholarship (FFSS)
 - Florida First Responder Scholarship Program (FFRSP)
 - Mary McLeod Bethune Scholarship (MMB)
 - Open Door Grant Program (ODGP)
 - Randolph Bracy Ocoee Scholarship (OCOE)
 - Rosewood Family Scholarship (RFS)
 - Scholarships for Children and Spouses of Deceased or Disabled Veterans (CSDDV)

State Scholarship and Grants

- Florida Bright Futures Scholarship Program for Home Education/Personalized Education Program students:
 - Meet the General Requirements for a Bright Futures Award;
 - Submit a timely FFAA;
 - Earn required minimum test scores; and
 - Complete the minimum number of volunteer service hours, paid work hours, or combination of 100 total hours.

Private Scholarships

Search Criteria:

- Targeted Searches
 - Schools (high school/postsecondary institution)
 - Private Scholarship list website (traditionally requires separate application)
 - Scholarships at specific college
- Place of employment (students/parents)
- National websites

Review Action Items:

- Federal – Financial Aid (FAFSA)
 - Monitor application opening date: October 1, 2025
 - Update: NOW Open!!!!
 - Create an FSA ID and password NOW
- State – Financial Aid (FFAA)
 - Monitor application opening date: October 1, 2025
 - Ensure requirements are met
- General Requirements
- Scholarship Program Requirements
- Private Scholarships – apply, apply, apply
- CSS Profile – If institution requires
- Additional required institutional applications



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Additional Information

Office of Student Financial Assistance State Scholarship and Grant Programs

Website: www.FloridaStudentFinancialAidsg.org

www.navigatingyourfinancialfuture.org

Email: Pedro.Hernandez@fldoe.org

Telephone: (850) 245-1821



www.FLDOE.org