



Financial Aid Overview

Presented by the
Office of Student Financial Assistance (OSFA)



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
- $COA = \text{Direct Cost} + \text{Indirect Cost}$
- 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](#)

FederalStudentAid
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 Department of Education | Office of Student Financial Assistance | 325 W. Gaines St, Tallahassee, FL 32399-0400 | (888) 827 - 2004 | osfa@fldoe.org

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



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