

Seeking Financial Aid



your dream, your plan, your future

NyFF
NAVIGATING YOUR
FINANCIAL FUTURE

Florida Department of Education (FDOE)
Office of Student Financial Assistance (OSFA)

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For additional information and resources about financial aid, you may also visit OSFA's Navigating Your Financial Future (NyFF) website at www.NavigatingYourFuture.org. For specific questions, you may contact Outreach Services by selecting the **Contact Us** tab on our website.

Introduction



FINANCIAL AID is money received from state and federal governments, private sources, and nonprofit organizations that is awarded to students to assist them in paying for postsecondary tuition and other educational expenses.

There are two types of financial aid:

GIFT AID includes grants and scholarships – gifts of money to pay for college that you do not have to repay.

SELF-HELP AID includes employment and student loans that must be repaid.

Seek financial aid in the following areas to ensure that you have utilized every resource available to fund your postsecondary education:

Federal financial aid (TBD*)

State financial aid (opens October 1)

Institutional aid (after acceptance by institution)

Private scholarships (anytime)

*The 2026-27 FAFSA is anticipated to become available on October 1.

Free Application for Federal Student Aid (FAFSA®)

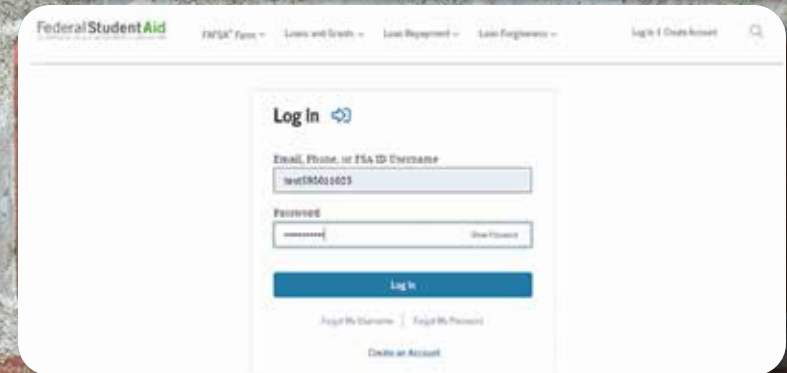
www.StudentAid.gov

The U.S. Department of Education is the largest source of federal student aid. Students are encouraged to submit the FAFSA® on or after October 1 of each year and annually thereafter to seek federal aid. The FAFSA® may also be used to apply for need-based aid from other resources including state, school, or private entities. Please note that the deadlines for other sources may vary from the federal guidelines.

This is the main FAFSA® form landing page. On this page, students are directed to “Start a New Form” or “Edit Existing Form.”

The screenshot shows the FAFSA landing page with a header for "Federal Student Aid". The main heading is "Get Money To Help Pay for School". Below this, there are three buttons: "Start a 2026-27 FAFSA® Form", "Edit a 2026-27 FAFSA® Form", and "Accept an invitation for a 2026-27 FAFSA® Form". There is also a section for "Check FAFSA® Deadlines for the State You Live In" with a dropdown for "School Year" and "State of Residence". At the bottom, there are three icons with text: "Who should complete the FAFSA® form?", "How long will it take?", and "What do I need?".

If the student selects “Start a New Form” from the FAFSA® landing page and they are not logged in to StudentAid.gov, they are taken to the “Log In” page to enter their login credentials. To access the FAFSA form, all students are required to have an FSA ID (account username and password). If the student doesn’t have an FSA ID, they can select “Create an Account.”

The screenshot shows the FAFSA Log In page. It has a header for "Federal Student Aid" and a navigation bar with links for "FAFSA® Form", "Loans and Grants", "Loan Repayment", "Loan Forgiveness", and "Log In / Create Account". The main content area has a "Log In" heading with a sub-heading "Email, Phone, or FSA ID Username". There are input fields for "Email, Phone, or FSA ID Username" and "Password". There is a "Log In" button and a "Forgot My Username / Password" link. At the bottom, there is a "Create an Account" link.

After logging in, the student can select the applicable role to fill out the FAFSA® form: “Student” or “Parent.” The student selects “Student.”

The screenshot shows the FAFSA Welcome page. It has a header for "FAFSA® Form 2026-27". The main heading is "Welcome, Alex, to the FAFSA® Form". Below this, there is a section for "I am starting the FAFSA form as a" with two radio buttons: "Student" and "Parent". There is a "Continue" button. Below this, there is a section for "Did you receive an invitation code?" with an "Enter Code" input field and a "Continue" button.

This is the first page in the “Invite a Parent as a Contributor” section, which is the last student section to require information. It provides an overview of this section.

The student is asked to enter their parent’s email address to invite the parent to the FAFSA® form. After entering the email address, the student selects “Send Invite.” A pop-up window appears, and the student confirms their parent’s email address by selecting “Send Invite.”

Federal Grant and Work-Study Programs

Federal Grant	General Description
Federal Pell Grant	The Federal Pell Grant Program provides need-based grants to low-income undergraduate and certain postbaccalaureate students to promote access to postsecondary education. Grant amounts are dependent on the student’s Student Aid Index (SAI), the cost of attendance (as determined by the institution), the student’s enrollment status (full-time or part-time), program length, and whether the student attends for a full academic year or less.
Teacher Education Assistance for College and Higher Education (TEACH) Grant	The TEACH Grant Program provides grants of up to \$4,000 a year to students who are completing, or plan to complete, course work needed to begin a career in teaching. Certain restrictions apply. To learn more, visit: www.studentaid.gov/understand-aid/types/grants/teach .
Federal Work-Study (FWS)	The FWS Program provides funds for part-time employment to help needy students finance the costs of postsecondary education. For additional information, please contact your postsecondary institution.

For detailed federal grant and loan program information, visit the U.S. Department of Education’s website at www.StudentAid.gov or contact your postsecondary institution’s financial aid office.

Federal Loan Programs

Loans	General Description
Direct Subsidized Loan	Available to undergraduate students who demonstrate financial need. The U.S. Department of Education pays the interest on a Direct Subsidized Loan during certain periods.
Direct Unsubsidized Loan	Available to undergraduate and graduate students; there is no requirement to demonstrate financial need. The borrower is responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
Direct PLUS Loan for Parents	Available to parents of dependent students who demonstrate a lack of adverse credit. PLUS loans are designed to help pay for educational expenses not covered by other financial aid. Both the parent and the student must meet the general eligibility requirements for federal student aid.

Florida Financial Aid Application (FFAA)

www.FloridaStudentFinancialAidsg.org

The Florida Department of Education, Office of Student Financial Assistance (OSFA) administers state-funded grant and scholarship programs. The Florida Financial Aid Application (FFAA) is the application students use to apply for state based financial aid.



1 | Apply

- www.FloridaStudentFinancialAidsg.org
- Select Create a Student Account.
- Complete the Florida Financial Aid Application.
- Pay attention to individual program application deadlines.

2 | Follow Up

- Login. Check your student account often for updates and award status.
- Select “Update Profile” to keep your email and demographic information up to date.
- Questions? Call 888-827-2004 or send an email to OSFA@fldoe.org

PLEASE NOTE:

Pages 10 - 13 of this booklet contain a general overview of all state grants and scholarships offered by the state of Florida.

Please reference our website www.FloridaStudentFinancialAidsg.org for the:

- Latest legislative information effective July 1;
- Fact Sheets for each grant and scholarship; and
- Bright Futures Student Handbook, which is divided into three detailed chapters for your convenience.
 1. Initial Eligibility
 2. Scholarship Information
 3. Renewal Eligibility

State Scholarship and Grant Programs

State Scholarship and Grant Programs	General Description
Florida Bright Futures Scholarship Program	<p>Bright Futures, Florida's largest merit-based scholarship program, offers these scholarship awards based on high school academic achievement: Florida Academic Scholars (FAS), Florida Medallion Scholars (FMS), Gold Seal CAPE Scholars (GSC), and Gold Seal Vocational Scholars (GSV).</p> <p>Deadline: Apply between October 1 and August 31 of your high school graduating year. Students must complete the application during this time to be considered for a Bright Futures award in any future academic year.</p>
Benacquisto Scholarship Program	<p>Provides scholarships to reward Florida high school graduates who receive National Merit Scholar recognition.</p> <ul style="list-style-type: none"> • Must enroll full-time in a baccalaureate program. • Initially enroll during the fall academic term following high school graduation. <p>Contact the financial aid office at the institution you plan to attend for information regarding the program.</p>
Rosewood Family Scholarship Program	<p>Provides scholarship assistance to a maximum of 50 direct descendants of Rosewood families affected by the historical incidents of January 1923 to attend full-time at an eligible state university, public state college, or public postsecondary vocational technical school.</p> <p>Deadline: Submit a complete, error-free state application and required documentation by April 1. A FAFSA® must be processed error-free on or before May 15.</p>

State Scholarship and Grant Programs

State Scholarship and Grant Programs	General Description
Scholarships for Children and Spouses of Deceased or Disabled Veterans	<p>Provides funding for tuition and registration fees at an eligible postsecondary institution to dependent children and unremarried spouses of qualified Florida veterans.</p> <p>Deadline: Submit a complete, error-free state application and required veteran information by April 1 to be considered for priority funding. Applications received after April 1 will be accepted, but will be considered late and may become eligible if funding is available.</p> <p>The Florida Department of Veterans Affairs will certify a veteran's eligibility.</p>
Randolph Bracy Ocoee Scholarship Program	<p>Provides scholarship assistance of up to \$6,100 annually to a maximum of 50 students who are a direct descendant of victims of the Ocoee Election Day Riots of November 1920 or a current African-American resident of Ocoee, Florida. Eligible students must meet general eligibility requirements, be degree or certificate seeking, and attend full-time at an eligible state university, public state college, public postsecondary vocational schools, or Historically Black College or University.</p> <p>Deadline: Submit a complete, error-free state application and required documentation by April 1. A FAFSA® must be processed error-free on or before May 15.</p>
Florida Student Assistance Grant Program (FSAG)	<p>Florida's largest need-based grant program that provides assistance to degree-seeking, resident, undergraduate students who demonstrate financial need and are enrolled in an eligible public or private postsecondary institution.</p>

State Scholarship and Grant Programs

Student Scholarship and Grant Programs	General Description
Florida Public Postsecondary Career Education Student Assistance Grant Program	Provides assistance to eligible Florida residents who demonstrate financial need and enroll in certificate programs of 450 or more clock hours at participating public state college or career centers operated by district school boards.
William L. Boyd, IV, Effective Access to Student Education Grant Program	Provides tuition assistance to full-time Florida undergraduate students who attend an eligible private Florida college or university.
Mary McLeod Bethune Scholarship Program	Provides scholarship assistance to undergraduate students who meet academic requirements, demonstrate financial need, and attend one of the following institutions: <ul style="list-style-type: none"> • Bethune-Cookman University • Edward Waters University • Florida Agricultural and Mechanical University • Florida Memorial University
First Generation Matching Grant Program	Provides grant funding to Florida resident, undergraduate students enrolled at a public state university or public state college, who demonstrate financial need, and whose parent(s) have not earned a baccalaureate or higher degree.

Deadline: Contact the financial aid office at the institution you plan to attend for information regarding the application process.

State Scholarship and Grant Programs

State Scholarship and Grant Programs	General Description
Florida Work Experience Program (FWEP)	Provides eligible Florida resident, undergraduate students the opportunity to secure work experiences that complement and reinforce their educational programs and career goals. Each eligible and participating institution determines application procedures, deadlines, student eligibility, and award amount.
Florida Farmworker Student Scholarship Program (FFSS)	The Florida Farmworker Student Scholarship Program provides an award to farmworkers, or the children of farmworkers, to cover 100 percent of tuition and specified fees at a public postsecondary institution. Deadline: Apply between October 1 and August 31 for consideration of an award for the following academic year.
Florida First Responder Scholarship Program	Provides financial assistance to assist in the recruitment of law enforcement officers, emergency medical technicians, paramedics, and firefighters that covers the cost of tuition, specific fees, and up to \$1,000 for eligible expenses. Each eligible and participating institution determines application procedures and applicable deadlines. The scholarship is to be awarded on a first-come first-served basis by each institution.
Open Door Grant Program	Provides financial assistance for students at a school district postsecondary technical career center, a Florida College System institution, or a charter technical career center to incentivize current and future workers to enroll in career and technical education programs that lead to a credential, certificate, or degree.

SEARCHING FOR SCHOLARSHIPS

Federal:

[StudentAid.gov](https://studentaid.gov)
[NationalService.gov](https://nationalstudentaid.gov)
[HHS.gov](https://hhs.gov)
[VA.gov](https://va.gov)

Local:

School Counselor's office
Community Groups
Professional Groups
Nonprofit Agencies

Institutional:

Financial Aid Office
Departmental Scholarships
School Foundation
Alumni Associations

Other:

[Fastweb.com](https://fastweb.com)
[FinAid.org](https://finaid.org)

Beware of scholarship scams!

Don't pay money to get money.
Completing the FAFSA® is FREE.
“Guaranteed” scholarships do not exist.

To report a scam, contact the Federal Trade Commission:
[www.FTC.gov](https://www.ftc.gov)

Writing the Essay

Many scholarship committees are looking for students who have the ability to communicate effectively in writing. Essays are an excellent way for scholarship judges to choose the most qualified candidates.

1. Give yourself time

A quality essay takes time.

2. Follow directions

Pay attention to the word count, font size, and eligibility requirements for the scholarship.

3. Focus on the topic

Answer the question that is being asked.

4. Create an outline

Framework your essay to help you focus.

5. Edit/proofread your work

*Be clear and concise.
Correct any errors.*

6. Get feedback

Ask trusted teachers, family, and friends to read the essay and provide feedback.



**Tips
for
writing
the
essay**



Saving For College

Florida offers the Prepaid College Program to lock in a fixed price on postsecondary education. For more details, please visit www.MyFloridaPrepaid.com.

Tax Incentive Programs such as the American Opportunity Tax Credit and the Lifetime Learning Credit help make college affordable. More information can be located at www.irs.gov/publications.

Financial Literacy

The websites listed below provide information on important topics, such as managing student loan debt, budgeting, and maintaining good credit while in college:

- www.FloridaBrightFutures.gov
- www.flbog.edu/myfloridafuture
- www.NavigatingYourFinancialFuture.org
- www.studentaid.gov
- www.nces.ed.gov/collegenavigator

Contact Information

The Office of Student Financial Assistance provides Outreach Services and a call center to assist with any questions you may have regarding financial aid.

Please call 888-827-2004 or email OSFA@fldoe.org to discuss your questions in further detail.

NOTES

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www.FloridaStudentFinancialAidsg.org

www.NavigatingYourFinancialFuture.org



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