FLORIDA · STATE AID REFERENCE

Florida State Aid Cheat Sheet (2026-2027)

A two-page reference for counselors and families. Free to copy, print, and share.

Florida has two front doors and families routinely walk through one thinking it covered the other. The FFAA opens October 1 of senior year, asks nothing about income, and is the only way into Bright Futures. The FAFSA is everything need-based. The most expensive misunderstanding in this state is the GPA: Bright Futures recalculates one from 16 courses, and it is almost always higher than the report card. Verified against Florida OSFA, August 2026.

The Programs at a Glance

Program	What it pays and who qualifies
Bright Futures (merit, lottery-funded)	Two levels at a Florida public university. **Florida Academic Scholars pays 100% of tuition and applicable fees**, including summer, at a 3.50 weighted GPA and a 29 ACT / 1330 SAT / 95 CLT. **Florida Medallion Scholars pays 75%** at a 3.00 and a 24 / 1190 / 82. Full ladder, hours, and renewal rules on page 2.
Gold Seal CAPE and Gold Seal Vocational	The career and technical route into Bright Futures. Three full credits in a single CTE program, a 3.5 unweighted GPA in those credits, a 3.0 weighted GPA in non-elective courses, and a qualifying ACT, SAT, or **PERT** score. The PERT is the open door for a student who tests badly.
Florida Student Assistance Grant (need-based)	The campus determines eligibility and the amount. Minimum $200 a year, maximum set by the Legislature. The public version needs only 6 credit hours a term; the private version needs 12. FAFSA by the college's own priority date, because there is no statewide FSAG deadline. Talented Twenty students get priority funding.
First Generation Matching Grant (need-based)	For students whose parents hold no bachelor's degree. A student raised by one parent qualifies on that parent alone. Campus sets the amount, commonly $1,000 to $3,000 a year. Available only at state universities and Florida College System institutions, never at a private college.
EASE (private colleges)	**$3,500 for 2026-27** for Florida residents at eligible private nonprofit Florida colleges, and not need-based. Requires 12 credit hours every term, pays for 9 semesters, no summer award. EASE Plus adds a stipend for upper-level teaching, nursing, allied health, agriculture and veterinary science, cyber security, and digital arts. **Formerly called FRAG**, same program renamed.
Benacquisto (National Merit)	Cost of attendance minus Bright Futures and the National Merit award, which makes it the closest thing Florida has to a full ride. Requires becoming a National Merit **Scholar**, not merely a Finalist. Non-Florida residents are no longer eligible. See page 2.
Open Door Grant (workforce)	Last-dollar funding for short-term, high-demand career and technical programs at Florida College System institutions and district career centers. Up to 100% of tuition, fees, exam costs, books, and materials after all other aid. Rolling by term until funds run out, and some colleges award it without an application.
Also worth knowing	Ocoee, Rosewood, and Children and Spouses of Deceased or Disabled Veterans all run on an **April 1** FFAA deadline plus documentation. Talented Twenty covers the top 20% of a Florida public high school class and must be raised with the college, because nobody there will mention it first.

At a private Florida college Bright Futures pays a flat rate, not a percentage: for 2026-27, $212 a credit hour for FAS and $159 for FMS at a four-year, $105 and $78 at a two-year, $86 and $64 for vocational programs. That table is the one most often misquoted online as the public rate.

Deadlines to Post on Your Wall

Program	Deadline	Where it is submitted
Bright Futures (FFAA)	Opens October 1 of senior year, closes **August 31** after graduation. August 31 is also the last date a qualifying ACT, SAT, or CLT can be **taken**. Mid-year graduates run through January 31.	Florida student account at floridastudentfinancialaidsg.org
Ocoee, Rosewood, veterans' dependents	April 1, then documentation	FFAA plus certifying documents
FSAG and First Generation Matching Grant	The college's FAFSA priority date. No statewide deadline exists.	FAFSA plus the college financial aid office
EASE	Set by the college. Ask whether you are on the EASE list.	College financial aid office
Benacquisto	NMSC first-choice designation deadline, plus the college's own scholarship deadline	National Merit Scholarship Corporation and the college
Open Door Grant	Rolling by term, until funds are exhausted	College or district career center
College scholarships	FAMU October 15. UCF November 1. FIU November 3 for Florida residents. UWF early December. UNF, USF, Stetson, and Tampa January 15. FGCU November 1 priority, March 1 final.	Each college, with admission

Say this out loud to every senior: August 31 is the state's deadline, not the money deadline. By the time it arrives, every Florida college scholarship decision has already been made.

The Rules That Trip Families Up

- **No income test, and no FAFSA requirement, for Bright Futures.** A family at $400,000 and a family at $40,000 face identical criteria. File the FAFSA anyway, because FSAG, the First Generation Matching Grant, and nearly every campus grant in Florida run off it.
- **Two sequential world language credits, in the same language.** The requirement most often missed. It is invisible on a report card and it cannot be fixed in senior year. Check it in sophomore year.
- **FRAG and EASE are the same program.** The Legislature renamed it. Any handout listing both as two separate grants is out of date, and there is no second pot of money to chase.
- **Bright Futures does not pay for a place to live.** Tuition and applicable fees only, roughly $6,400 of a bill past $22,000 at a state university once housing and food are counted. The tuition line is solved; the living line is where the college's own award decides everything.
- **Being admitted and being funded are two different events.** Most Florida colleges close scholarship consideration months before admission closes, and FAMU gates its whole system on October 15.

Bright Futures: Check These Things Early

1. Which GPA is the family looking at?

More Florida families talk themselves out of Bright Futures than are ever turned down for it. Only the 16 college-prep credits count: 4 English, 4 math at Algebra I or above, 3 natural science, 3 social science, 2 sequential world language. Electives and PE drop out and honors, AP, IB, and dual enrollment are weighted, so a 3.2 on the transcript can clear the 3.50 FAS line. Any Florida high school can print the state's Initial Eligibility Evaluation, which also flags the credits still missing.

2. Are the hours logged, and logged in the right form?

Both count, but not at the same totals. FAS needs 100 of either. FMS needs 75 volunteer, or 100 paid, or 100 combined. An FMS student already holding 75 volunteer hours gains nothing from adding a job; one starting from zero should simply work, and 15 hours a week clears 100 in seven weeks.

3. Is the testing plan early enough, and does the student know there is no way around it?

Florida has no GPA-only path at either level, which makes it stricter than most Southeastern states. The test must be **taken** by August 31 of the graduation year, January 31 for mid-year graduates.

Award	Weighted GPA	ACT / SAT / CLT	Hours	At a Florida public university	Renewal GPA
FAS	**3.50**	**29 / 1330 / 95**	100 volunteer or 100 paid	100% of tuition and applicable fees, including summer	3.00
FMS	**3.00**	**24 / 1190 / 82**	75 volunteer or 100 paid	75% of tuition and applicable fees	2.75
Top Scholars	Highest-ranked FAS in each county		Automatic, no application	Adds $44 per credit hour on top of FAS	3.00

Cutoffs are unchanged between the Class of 2026 and the Class of 2027. An FAS recipient landing between 2.75 and 2.99 renews at the FMS level and keeps a one-time restoration back to FAS. Funding runs five years from graduation, up to 120 credit hours. Two alternate routes to FAS exist: the AP Capstone Diploma, and National Merit recognition confirmed to OSFA. The PERT is accepted for the Gold Seal awards.

Counselor Calendar: What to Tell Students When

When	What has to happen
Sophomore and junior year	Check the 16 college-prep credits against the schedule, especially the two sequential world language credits, and run the Initial Eligibility Evaluation. Start logging service or paid work hours with dates and a supervisor signature. Build the testing plan against 29 / 1330 / 95 for FAS and 24 / 1190 / 82 for FMS. Create the Florida student account with a personal email the student keeps after graduation, the name exactly as on the Social Security card, and the login saved where a parent can find it.
Senior fall, October 1	FFAA opens. File it that month even if the student does not yet have a qualifying score, because the application and the eligibility evaluation are separate steps. File the FAFSA the same month regardless of income.
November to April 1	Where the real money is decided. FAMU October 15 is the earliest and gates that entire scholarship system. UCF November 1, FIU November 3, UWF early December, then UNF, USF, Stetson, and Tampa January 15. April 1 is the FFAA deadline for Ocoee, Rosewood, and veterans' dependent scholarships, plus documentation.
By August 31	FFAA submitted and the last qualifying test taken. Log into the Florida student account and confirm it shows an award level rather than a pending status.
Once enrolled	Find the drop/add date on the academic calendar every term and put it on the family calendar. This one habit protects four years of funding.

Three Mistakes That Cost Florida Students Money

- **Treating the flagship as the cheapest option.** Bright Futures pays the same percentage everywhere, so the college's own award decides the bill. UF publishes no automatic merit grid at all. Florida Gulf Coast pays $2,000 at a 3.50 GPA with a 22 ACT, and Jacksonville University starts at $14,000 at a 2.50. Florida publics also pay nonresidents two to three times what they pay residents, because Bright Futures already covers resident tuition, so a student from south Georgia or lower Alabama should price them seriously.
- **Telling a National Merit Finalist that Benacquisto is automatic.** It is not. The student has to become a National Merit **Scholar** and has to name a Florida institution first choice with NMSC. Once that offer is mailed the designation cannot be changed, one of the few irreversible steps in the whole Florida process.

The drop/add trap

August 31 is printed on every Florida handout, so families pace themselves to it. The date that actually takes money back is the drop/add deadline in week one or two of every college term. Drop or withdraw after it and the student must repay Bright Futures for that course, and cannot renew in any future year until it is paid. FSU adds a $100 late fee and can hold registration and the diploma. Appeals require a verifiable illness or emergency, not a change of heart. Tell every student one sentence: if a class is going badly, the conversation with the advisor happens before that date.

Free Resources: No Account, No Cost, No Data Collection

All Florida programs, fact sheets, and official rules	**floridastudentfinancialaidsg.org**
Bright Futures eligibility, the FFAA, and the Student Handbook	**floridabrightfutures.gov**
Statewide 2+2 articulation and Talented Twenty	**fldoe.org**
Our Florida state aid guide, with the full award ladders	**collegereadyparent.org/florida**
Scholarships at 400+ colleges, all 50 states	**collegereadyparent.org/college-scholarships**

Produced by CollegeReadyParent.org, an independent, parent-built resource. No paywall, no accounts, no lead forms, no student data collection. Counselors and educators: you may freely copy, print, and distribute this sheet. Questions or corrections: leo@collegereadyparent.org. Verified against the Florida Department of Education, Office of Student Financial Assistance, August 2026. Amounts and cutoffs change every legislative session; confirm with OSFA at 888-827-2004 before applying. College figures come from the CRP database.