



UCF

2026-2027

FINANCIAL AID GUIDE



OFFICE OF STUDENT FINANCIAL ASSISTANCE

CONGRATULATIONS!

Dear Fellow Knight,

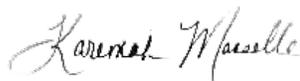
Congratulations on your offer of admission to the University of Central Florida (UCF). The Office of Student Financial Assistance (SFA) is pleased to provide you with your financial aid summary for the 2026 –2027 academic year. Your financial aid summary is based upon your eligibility and the availability of funds at the time of awarding.

Understanding all federal, state, and institutional guidelines for financial aid programs can be challenging. This Financial Aid Guide is designed to assist you with the financial aid process and answer questions you may have regarding your aid eligibility. We suggest you read this guide carefully and use it as a reference during the academic year.

Parent PLUS loans are available to parents of dependent undergraduate students and can be used to help pay for educational expenses not covered by other financial aid. Parents who wish to apply for a Parent PLUS loan may do so no earlier than July 1 for the fall 2026 term.

Please visit our website ucf.edu/financial-aid for additional information about financial aid programs. If you have questions after reviewing your financial aid summary and the information provided in this guide, you may contact us at (844) 376-9160 or via email at finaid@ucf.edu.

Sincerely,



Karemah Manselle, Ed.D.

Director

Office of Student Financial Assistance

IMPORTANT

Students are automatically provided with a University of Central Florida Network ID, called the “NID.” It is used to sign on to myUCF as well as access many other university systems and resources. All students admitted to the University of Central Florida are provided access to and instructions on how to establish their UCF e-mail account. Students are strongly encouraged to check their UCF email account frequently, as the majority of University correspondence is via this email.

For help with the NID or an email account, please contact the UCF IT Support at 407-823-5117.

In addition, UCF students receive a UCFID. For more information regarding the difference between the NID and UCFID, please visit [Identities At UCF](#).



UNDERSTANDING

UNDERSTANDING YOUR FINANCIAL AID SUMMARY

The financial aid summary is based on several factors. Using information from the Free Application for Federal Student Aid (FAFSA), the University of Central Florida's Cost of Attendance (COA), and funding from various resources, students are offered the maximum amounts available at the time awards are processed. The key factors in determining awards are:

COST OF ATTENDANCE:

The Cost of Attendance is an estimate of the expenses students can expect to incur while attending UCF. There are five elements included in a COA: tuition and fees, housing and food, books and supplies, miscellaneous costs, and transportation. Each student's actual expenses will differ depending on personal choices, residency, and/or enrollment.

STUDENT AID INDEX:

(student and/or family)

The Student Aid Index (SAI) is calculated according to a federal methodology/ formula based on information reported on the FAFSA. This number SAI is used to determine federal student aid eligibility and eligibility for other financial aid awards.

OTHER RESOURCES:

Students who receive any outside assistance are responsible for notifying the Office of Student Financial Assistance. Common resources are outside scholarships, ROTC, AmeriCorps proceeds, tuition and/or fee waivers, athletic grants, Vocational Rehab, Resident Assistant programs, etc. Failure to notify our office of these resources can result in a reversal of federal and/or institutional aid later in the year.

FINANCIAL NEED:

The SAI and other resources are subtracted from the COA in order to determine "financial need".

The Office of Student Financial Assistance provides a financial aid package consisting of aid based upon students' eligibility and availability of funds. Financial aid, which may include William D. Ford Federal Direct PLUS/ Graduate PLUS Loans and Federal Direct Unsubsidized Loans, cannot exceed the cost of attendance.





SCHOOL COSTS

The estimated COA serves as a guide to help students anticipate their costs at UCF. The COA is different for undergraduate and graduate students, and within these two categories, the costs vary depending on residency. The Office of Student Financial Assistance uses these costs to develop standard student budgets for awarding aid.

ESTIMATED ANNUAL COST OF ATTENDANCE FOR 2026-2027

UNDERGRADUATE STUDENTS — FALL/SPRING BASED ON 14 HOURS PER TERM

Residency	MAIN/REGIONAL CAMPUSES — UNDERGRADUATE STUDENTS						UCF ONLINE PROGRAMS ONLY — UNDERGRADUATE STUDENTS					
	Florida Residents			Non-Florida Residents			Florida Residents			Non-Florida Residents		
Living Arrangements	On Campus	Off Campus	Parent	On Campus	Off Campus	Parent	On Campus	Off Campus	Parent	On Campus	Off Campus	Parent
Tuition & Fees	\$5,954	\$5,954	\$5,954	\$22,482	\$22,482	\$22,482	\$5,028	\$5,028	\$5,028	\$20,054	\$20,054	\$20,054
Books	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
Housing	\$8,750	\$9,918	\$3,860	\$8,750	\$9,918	\$3,860	\$8,750	\$9,918	\$3,860	\$8,750	\$9,918	\$3,860
Food	\$6,170	\$3,970	\$3,192	\$6,170	\$3,970	\$3,192	\$6,170	\$3,970	\$3,192	\$6,170	\$3,970	\$3,192
Transportation	\$1,094	\$2,126	\$2,126	\$1,094	\$2,126	\$2,126	\$1,094	\$2,126	\$2,126	\$1,094	\$2,126	\$2,126
Miscellaneous	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104
Total	\$26,272	\$26,272	\$19,436	\$42,800	\$42,800	\$35,964	\$25,346	\$25,346	\$18,510	\$41,874	\$41,874	\$35,038

GRADUATE STUDENTS — FALL/SPRING BASED ON 9 HOURS PER TERM

Residency	MAIN/REGIONAL CAMPUSES — GRADUATE STUDENTS						UCF ONLINE PROGRAMS ONLY — GRADUATE STUDENTS					
	Florida Residents			Non-Florida Residents			Florida Residents			Non-Florida Residents		
Living Arrangements	On Campus	Off Campus	Parent	On Campus	Off Campus	Parent	On Campus	Off Campus	Parent	On Campus	Off Campus	Parent
Tuition & Fees	\$6,664	\$6,664	\$6,664	\$21,508	\$21,508	\$21,508	\$5,902	\$5,902	\$5,902	\$20,742	\$20,742	\$20,742
Books	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
Housing	\$8,750	\$13,566	\$3,860	\$8,750	\$13,566	\$3,860	\$8,750	\$13,566	\$3,860	\$8,750	\$13,566	\$3,860
Food	\$6,170	\$3,970	\$3,192	\$6,170	\$3,970	\$3,192	\$6,170	\$3,970	\$3,192	\$6,170	\$3,970	\$3,192
Transportation	\$1,094	\$2,126	\$2,126	\$1,094	\$2,126	\$2,126	\$1,094	\$2,126	\$2,126	\$1,094	\$2,126	\$2,126
Miscellaneous	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104	\$3,104
Total	\$26,982	\$30,630	\$20,146	\$43,306	\$46,954	\$36,470	\$26,220	\$29,868	\$19,384	\$42,544	\$46,192	\$35,708

FINANCIAL AID NOTIFICATION

Financial aid summaries will be sent via email to newly admitted students. The financial aid summary email will be sent to the preferred email address on myUCF. The award amounts listed on the financial aid summaries are estimates based on full-time enrollment.

Continuing students will receive an email notification alerting them to view their Award File on myUCF beginning late May.

Awards are contingent upon funding from federal, state, and institutional sources. Awards are subject to change and may be rescinded or reduced if funding levels change and/or if financial aid eligibility changes.

SFA awards financial aid to students throughout the year based on student's eligibility and availability of funding. Students are strongly encouraged to submit all requested documents in a timely manner, as a delay in submitting requested documents can prevent financial aid from being either awarded and/or disbursed.

FINANCIAL AID

FINANCIAL AID PROGRAMS

There are four basic types of financial aid: grants, scholarships, work study, and loans. Grants and scholarships are considered “gift aid” and are not generally required to be repaid, work study is paid to students based on employment, and loans are funds that must be repaid with interest.

FEDERAL PELL GRANT:

This grant is available to qualifying undergraduate students pursuing their first degree who demonstrate significant financial need utilizing the methods determined by the U.S. Department of Education. The amount of an eligible student's Pell Grant depends on a variety of factors including the number of credit hours in which the student is enrolled and the cumulative amount of Pell Grant funding previously received.

Beginning July 1, 2026, students who are otherwise eligible for a Federal Pell Grant may not receive a Pell Grant if their Cost of Attendance is already fully met through other gift aid, such as grants or scholarships.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG):

This grant is available to qualifying undergraduate students pursuing their first degree who demonstrate significant financial need as determined by SAI. Funds are very limited; for consideration students must submit their FAFSA by UCF's December 1 priority FAFSA filing date for the 2026-2027 aid year.

WORK STUDY:

This award is available to qualifying undergraduate students who demonstrate financial need as determined by SAI. Work study funds are limited; for consideration, students must submit their FAFSA by the December 1 priority FAFSA filing date for the 2026-2027 aid year. After accepting the offered award, students may earn up to the awarded amount during the academic year. Upon obtaining employment the student's work schedule is arranged with the student's supervisor.

DIRECT STAFFORD LOAN (WILLIAM D. FORD FEDERAL DIRECT LOANS):

These loans are available to students enrolled at least half-time in a degree-seeking program. Students ineligible for the Direct Subsidized Loan often qualify for all or part of the Direct Unsubsidized loan. Students must accept the Direct Subsidized Loan prior to accepting Direct Unsubsidized Loans.

LOAN TYPES & LIMITS

DIRECT SUBSIDIZED LOAN:

Undergraduate students with financial need enrolled at least half-time are eligible to receive a Direct Subsidized loan. No interest accrues while the borrower is enrolled at least half-time, during the grace period, or during a deferment. A six month grace period begins when the student is no longer enrolled at least half-time or graduates. Loan repayment begins at the end of the six months. Additional information is available on the [Federal Direct Stafford Loan](#) section of our website.

DIRECT UNSUBSIDIZED LOAN:

Undergraduate and graduate students who are enrolled at least half-time are eligible to receive a Direct Unsubsidized loan. Interest begins accruing while the student is in school; choosing to repay interest while attending school results in savings to the student. A six month grace period begins when the student is no longer enrolled at least half-time or graduates. Loan repayment begins at the end of the six months. Additional information is available on the [Federal Direct Stafford Loan](#) section of our website.

Beginning July 1, 2026, Federal Direct Subsidized and Unsubsidized Loans will be prorated for any student who is enrolled less than full-time during the loan period.

PARENT PLUS LOAN (WILLIAM D. FORD FEDERAL DIRECT):

Available to parents of dependent undergraduate students who are enrolled at least half-time in a degree-seeking program. Either biological or adoptive parents may borrow on behalf of a student; stepparents may only borrow if their information was provided on the FAFSA. The parent borrower must pass a credit check conducted by the U.S. Department of Education.

The parent may borrow up to the student's remaining COA after financial aid and other resources have been subtracted. Interested parents should begin the

application process at studentaid.gov. Parents who wish to apply for a Parent PLUS loan may do so no earlier than July 1 for the fall 2026 term. Additional information is available on the [Federal Direct Parent PLUS Loan](#) section of our website.

Beginning July 1, 2026, new Parent PLUS Loan borrowers will be subject to annual and lifetime limits, allowing up to \$20,000 per year and a total maximum of \$65,000 per student. Borrowers who took out Parent PLUS Loans before that date may continue to borrow up to their dependent student's unmet Cost of Attendance with no lifetime limit.

GRADUATE PLUS (WILLIAM D. FORD FEDERAL DIRECT):

Available to degree-seeking graduate students enrolled at least half-time who have exhausted their annual Direct Unsubsidized Loan eligibility. The student must pass a credit check conducted by the U.S. Department of Education. There are no annual or aggregate limits for a Graduate PLUS loan, but the loan amount cannot exceed the remaining COA after subtracting resources and Unsubsidized Loan funds.

Interest will begin accruing while the student is still in school. The loan will be placed into deferment while the student is enrolled at least half-time and for six months following a drop below half-time status. Interested students should begin the application process at studentaid.gov. Graduate students who wish to apply for a Grad PLUS loan may do so no earlier than July 1 for the fall 2026 term. Additional information is available on the [Federal Direct Grad PLUS Loan](#) section of our website.

Beginning July 1, 2026, the Graduate PLUS Loan will no longer be available to new borrowers or to students who are new to their graduate program. Only continuing Graduate PLUS borrowers who remain in the same graduate program will retain eligibility.

OPTIONAL/ PRIVATE LOAN:

Private loans are credit-based loans for undergraduate and graduate students who are seeking additional financial assistance. These loans can vary in terms, conditions, interest rates, and eligibility requirements. We strongly encourage students and parents to exhaust all other financial aid options before applying for optional/private loans. More information regarding [optional and private loans](#) is available on our website.

LOAN BORROWING LIMITS PER ACADEMIC YEAR FALL & SPRING

DEPENDENT	MAXIMUM SUBSIDIZED	ADDITIONAL UNSUBSIDIZED	COMBINED SUBSIDIZED & UNSUBSIDIZED
Freshman	\$3,500	\$2,000 =	\$5,500
Sophomore	\$4,500	\$2,000 =	\$6,500
Junior/ Senior	\$5,500	\$2,000 =	\$7,500

INDEPENDENT	MAXIMUM SUBSIDIZED	ADDITIONAL UNSUBSIDIZED	COMBINED SUBSIDIZED & UNSUBSIDIZED
Freshman	\$3,500	\$6,000 =	\$9,500
Sophomore	\$4,500	\$6,000 =	\$10,500
Junior/ Senior	\$5,500	\$7,000 =	\$12,500
Graduate	\$0	\$20,500 =	\$20,500
Professional*	\$0	\$50,000 =	\$50,000

*Effective July 1, 2026, new borrowers classified as professional students will be eligible for the annual loan amount listed above.

AGGREGATE LOAN LIMITS:

The total amount that a student may borrow for the academic career (i.e. bachelors, master's, doctoral/professional) is called an aggregate limit. More information regarding [Aggregate Loan Limits](#) can be found on our website.



OTHER LOAN REQUIREMENTS

DIRECT LOAN ENTRANCE COUNSELING:

First time Direct Loan borrowers are required to complete entrance counseling prior to the disbursement of their funds. Students will have this item added to their "To Do List" 48 hours after accepting their loan(s).

MASTER PROMISSORY NOTE FOR THE WILLIAM D. FORD DIRECT SUBSIDIZED & UNSUBSIDIZED LOANS:

First time Direct Loan borrowers are required to complete a Master Promissory Note (MPN) prior to the disbursement of their funds. This MPN is valid for ten years; a student who pursues a loan after the expiration will be required to complete a new one. Students will have this item added to their "To Do List" 48 hours after accepting their loan(s).

STATE AID PROGRAMS

FLORIDA STUDENT ASSISTANCE GRANT (FSAG):

FSAG is a financial aid program funded by the State of Florida available to students who meet all eligibility criteria and demonstrate substantial financial need. Awards are made to students who meet all eligibility criteria, to include having a valid 2026–2027 FAFSA on file and availability of funding. For more information about the [Florida Student Assistance Grant](#) visit our website.

FIRST GENERATION MATCH GRANT PROGRAM:

The First Generation Matching Grant Program is a need based financial aid program supported with both institutional and state funding. Students may apply for first generation scholarships through the A2O online scholarship application available at ucf.academicworks.com. **NOTE:** This is not a renewable award; however, students may be considered each year if they meet the criteria and if funding is available.

FLORIDA BRIGHT FUTURES SCHOLARSHIP:

The Florida Bright Futures Scholarship is a merit award based on high school academic achievement. Students may receive either the Florida Academic Scholars Award or Florida Medallion Scholars Award at the University of Central Florida.

Each award has different academic criteria for eligibility and provides a different award amount and/or number of semester hours. The Florida Academic Scholar with the highest academic ranking in each county will also receive the Academic Top Scholars Award. More information is available online at floridastudentfinancialaid.org.

BENACQUISTO SCHOLARSHIP:

The Benacquisto Scholarship Program is a merit scholarship for high school graduates after 2014 who receive recognition as a National Merit® Scholar. Eligible scholars will receive an award equal to the institutional cost of attendance for an in-state student minus the sum of Bright Futures and the National Merit® award. Students who are Non-Florida residents for tuition purposes are not eligible for the Benacquisto Scholarship Program. An initial application is not required. More information is available online at floridastudentfinancialaid.org.

FLORIDA PREPAID PROGRAM:

The Florida Prepaid College Plan is a program through which families prepay for their child's education at a guaranteed fixed rate. It is guaranteed by the State of Florida. Florida Prepaid is managed and processed by UCF's Student Account Services.

FLORIDA PREPAID PROGRAM CONT:

The department's contact number is (407) 823-2433. The email address is: studentaccounts@ucf.edu.

Students who have a Prepaid plan do not need to bring Florida Prepaid cards to the Student Accounts Services office to verify participation. Student Accounts Services bills the Florida Prepaid Program for tuition amounts covered according to participating students Plan and automatically credits their tuition accounts.

Florida Prepaid is the first resource applied to a student's account with Florida Prepaid plans. The amount applied is based on the plan. Any other aid available (i.e. Bright Futures, grants, scholarships, and/or loans) is applied thereafter. Student Accounts Services will generate any applicable refund to the student.

SCHOLARSHIPS

SCHOLARSHIPS

Scholarships are awarded based on academic criteria and/or any combination of academics, financial need, campus/community activities, leadership positions, and work experience. Scholarships are designed to reward, encourage, and assist students in pursuing academic success and leadership roles.

Scholarships awarded by SFA are listed on our online application known as Access 2 Opportunities (A2O). The A2O is a general application that matches students to over 300 scholarships and offers access to hundreds of external scholarships not affiliated with the university. For more information about [scholarships](#) visit our website.



RECEIVING OUTSIDE SCHOLARSHIPS:

Federal regulations require students who receive financial assistance through additional sources to notify the financial aid office of their award. Prior to submitting checks, please complete the [Report Scholarship Form](#) and endorse (i.e. sign the back of check) if the check is made out in the student's name. Students should include the following on the check: full name, social security number, and UCF ID.

When mailing scholarship checks to UCF, please use
Office of Student Financial Assistance
P.O. Box 160113
Orlando, FL 32816-0113

Please submit scholarship checks to the financial aid office within 5–10 business days of receiving the award, for timely processing.

NAVIGATING THE PROCESS

CHANGES TO YOUR AWARDS:

Certain situations can cause changes to a student's financial aid award during the academic year. These situations include, but are not limited to, the following:

- a. A student and/or parent initiated correction to the FAFSA that changes the SAI
- b. A school-initiated change to the FAFSA as a result of documentation received
- c. Student residency status changes
- d. Student marital status changes impacting student's dependency status
- e. Grade level reported on the FAFSA differs from that shown by the Registrar's Office, resulting in a change in a student's eligible loan amount
- f. Enrollment changes from the originally reported credit load (i.e., full-time to part-time);
- g. Not meeting [Satisfactory Academic Progress](#) or receiving an academic disqualification;
- h. Changes in financial aid resources
- i. An approved [Professional Judgement](#) Appeal on file that changes certain data elements of the FAFSA resulting in changes to the SAI.
- j. Enrollment in a course that was previously repeated after receiving a passing grade.
- k. Undergraduate student enrolled in graduate course(s) not required for degree, major, and/or program completion.
- l. Graduate student enrolled in undergraduate course(s) not required for degree, major, and/or program completion.

MYUCF & THE TO DO LIST:

The myUCF portal ([my.UCF.edu](https://my.ucf.edu)) is an online resource for all personal records, academic history, and financial aid information. Accessible from anywhere, the myUCF portal allows students to do the following:

- Search for and enroll in courses
- Update contact information
- Review financial aid
- Pay tuition
- Track progress toward graduation with [myKnight Audit](#)
- Check final grades at the end of each semester
- Manage account Holds and "To Do List" items
- Request official transcripts

The "To Do List" may contain items that students need to complete for Student Financial Assistance or other offices within the UCF community. Students receiving financial aid should regularly check the "To Do List." Failure to submit the items requested will delay financial aid from being processed.

Click on the individual item found on the "To Do List" for more details. The item details provide information about the item being requested, the due date (if applicable), the office requesting the action, and an in depth description on how the requirement can be fulfilled. Completed "To Do" items are processed by the office(s) requesting the information. Items that have been received/processed will be removed from the "To Do List." Students should check the "To Do List" frequently for status updates.





VERIFICATION:

Students selected for verification will be requested to supply copies of certain official documentation (e.g. income tax return transcripts, non-tax filer statements, W-2 statements, or 1099 forms) to ensure the accuracy of data submitted on the FAFSA. Financial aid administrators are required to ask for any documentation deemed necessary to complete this process. If a family refuses to supply the requested documentation, the student's eligibility for any federal student aid and/or need-based aid awarded may be forfeited. Some verification documents will be available electronically via [Dynamic Forms](#).

Please submit all requested official documents by the May 30th document submission priority date and no later than 60 days prior to the start of the semester for which federal aid is being requested. Students whose verification is incomplete will not receive disbursement of federal, state, or institutional need-based aid.

ACCEPTING/DECLINING AID:

Log onto myUCF to view the Award File. Students can only accept/decline work study (if awarded) and Federal Subsidized and Unsubsidized Stafford loans. Grants and scholarships are considered "gift aid" and are automatically accepted by the Office of Student Financial Assistance.

Students will not be given access to accept/decline work study or Stafford loans until the student's financial aid file is complete. A student must have no outstanding financial aid items on the "To Do List" in order to have a complete financial aid file.

Step-by-step instructions on how to [Accept/Decline Awards](#).

FUNDS FOR BOOKS:

Financial aid disbursements typically begin the 2nd Thursday of each semester.

Students with financial aid that exceeds their debt to the University should anticipate receipt of a refund no earlier than the third week of classes. For this reason, there are two programs to assist students with purchasing their textbooks – the [Textbook Opt-In Purchase Program](#) and the [Short Term Advance for Books](#). Students can select one of the two programs, **not both**, during any given semester. These programs are made available to students three weeks before the start of each semester.

Students who apply late for financial aid or have incomplete files should be prepared to cover their textbook expenses out-of-pocket.



NAVIGATING

PROGRAM ELIGIBILITY CHART:

Students must be enrolled in a required number of hours to receive their aid. Students should refer to the Program Eligibility Charts to ensure enrollment in the minimum required hours in order to receive their award(s). If not enrolled in the minimum required hours, the aid will not be disbursed. More detailed information regarding the [Program Eligibility Chart](#) can be found on our website.

RESIDENCY:

The Office of Undergraduate Admissions determines Florida residency for incoming undergraduate students and by the College of Graduate Studies for incoming graduate students. The Registrar Office will make that determination for all continuing students. Please see the back of the Financial Aid Guide for each office's contact information.

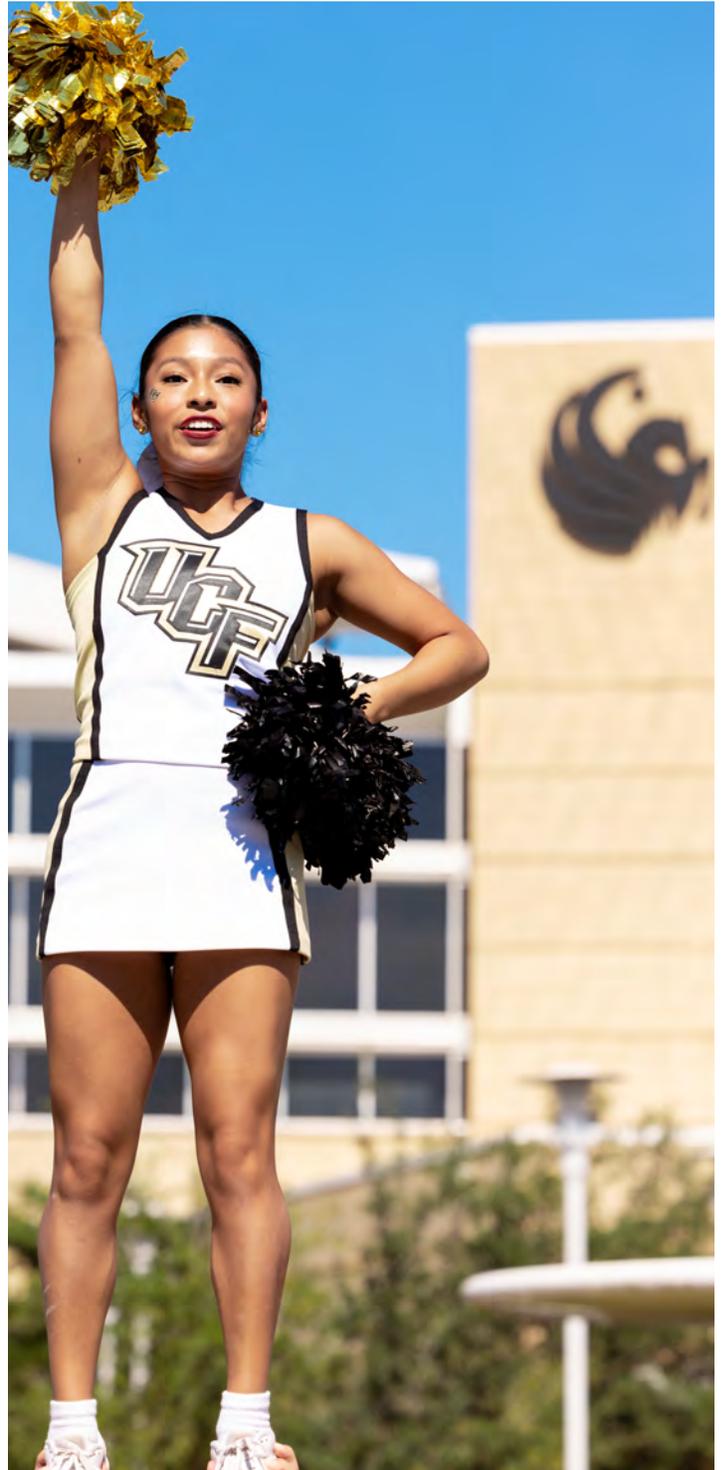
BILLING/FEE INVOICE:

Student Accounts Services handles billing and third-party payments. A student's fee invoice will show all tuition and fee charges, payments, and deferments associated with the term and courses in which the student is currently enrolled. The fee invoice will not show non-tuition related fees such as housing, meal plans, library, parking, and books. The fee invoice is available online and is not mailed to students.

More information regarding the Fee Invoice is available online at studentaccounts.ucf.edu/fee-invoice.

STUDENTACCOUNT:

The "Fee Invoice" is NOT the same as the "Student Account." All students are assigned a student account. The "Student Account" is where charges are created. Tuition and fees, On-Campus housing, meal plans, parking, tickets, late fees, and other miscellaneous fees are set up on the Student Account. Financial Aid award(s) will be credited to the student account for students who receive financial aid. Student Accounts will reflect all charges and payments made to the account.



NAVIGATING

TUITION & FEE DEFERMENTS:

The tuition and fee due date is the 2nd Friday of each term. Financial aid disbursements do not typically begin until the 2nd Thursday of each term. Deferments allow students to extend payment beyond the published due date for tuition & fees. Students can view the deferred tuition and fee due date on the Fee Invoice during the 2nd week of each term.

Deferments are available to students who have completed the application process prior to the payment deadline. Eligible students with grants, scholarships, or an accepted Federal Stafford Loan will automatically be given a deferment by Student Accounts Services. Students are advised to review the Program Eligibility Chart to ensure sufficient credit hour enrollment for disbursement of aid.

Students with an incomplete file will not be given access to accept their loans for the purpose of receiving a deferment.



DISBURSEMENTS:

Disbursement of financial aid is the process in which financial aid awards (scholarships, grants, loans, etc.) are posted to the student's account. As this process takes place, students may see changes to anticipated aid, awards, and charges.

- Timing of disbursements is contingent upon students meeting all conditions for receiving aid and confirmation of an academic activity or attendance. See [Confirming an Academic Activity](#) for additional information.
- Disbursement of financial aid funds typically begins the 2nd Thursday of the term and continues each week throughout the semester as students complete and meet all eligibility requirements.
- Prior to disbursements occurring, awards are adjusted based on the student's final enrollment for the term. Students who are less than full-time may have their financial aid award(s) reduced and/or cancelled due to not enrolling in the minimum required hours for the aid program. See the financial aid [Program Eligibility Chart](#) for more information.
- The disbursement process is initiated by posting financial aid funds to the student's account. Charges appearing on the student's account will be deducted at that time. Once the process is finalized, students will be able to confirm their disbursement on the myUCF portal "View My Account." Students are also notified of the disbursement on their UCF email account.
- If charges remain on the student's account after disbursements, or if subsequent charges are made to the student's account, it is the student's responsibility to pay them. To track the awards that have not disbursed, students may view the information on the myUCF portal "Student Self Service."
- A **refund** is the term used to describe any excess award amount remaining after tuition and fees and other charges are deducted from the disbursement. Students who have not set up direct deposit through the myUCF portal will have their refund check mailed to their address on myUCF within 5 to 7 business days. Questions regarding refunds should be directed to Student Account Services at (407) 823-2433.



FERPA:

The FERPA regulations extend to all forms of communication including email, phone calls, and in person communications. Students who wish to speak to a representative about their accounts can contact Student Account Services through any of these means. Identity verification will be required. Students have the ability to grant authorized access to parents, guardians, or other parties through their myUCF account. Visit the Registrar's Office for more information regarding [FERPA at the University of Central Florida](#).

STUDENT RECORDS RELEASE AUTHORIZATION:

The record release authorization allows a student to log into their myUCF account and grant authorization for the university to release specified academic and financial records to a specified person or organization. This is the only way for a student to allow a parent, guardian, or other party to be able to discuss information about the student account with a representative. Students wishing to authorize a records release must complete the authorization process, which can be found on the myUCF Student Center portal, prior to the release of any records.

TIMELINE

Important dates students and parents should be aware of during the financial aid process at the University of Central Florida.

Complete the 2025–2026 FAFSA for Summer 2026 Financial Aid

Complete the 2026–2027 FAFSA for Fall 2026, Spring 2027, and Summer 2027 Financial Aid.

JANUARY

- 2025–2026 FAFSA available December 1, 2024–June 30, 2026
- 2026–2027 FAFSA available October 1, 2025–June 30, 2027

FEBRUARY

- Summer admits should complete the 2025–2026 FAFSA application for summer aid
- Complete the FAFSA at www.FAFSA.gov using the UCF school code: **003954**

MARCH

- The U. S. Department of Education begins providing 2026–2027 FAFSA results to schools.

APRIL

- Financial Aid Summaries will be emailed to all new Undergraduate students
- Summer aid will be awarded to eligible students registered for summer courses
- Summer Short Term Advance Application & Textbook Purchase Program Opt-In will become available
- Financial aid can be viewed on students' myUCF for the upcoming academic school year
- Monitor myUCF "To Do List" and submit/complete all required financial aid items

MAY

- Summer aid will begin disbursing at the end of the 2nd week of summer classes (based on Summer A, C, D term enrollment)
- Monitor myUCF "To Do List" and submit/complete all required financial aid items
- The verification priority date to submit all required financial aid items for the myUCF "To Do List" is **May 30th** for the upcoming fall semester.

JUNE

- June 30th is the last day to complete the FAFSA for summer aid
- If the student has not submitted all required verification documents by the May 30th priority date, documents should be submitted no later than 60 days prior to the beginning of the fall semester
- Notify the financial aid office of any private scholarships for the upcoming fall & spring semesters

JULY

- Monitor myUCF "To Do List"
- Disbursement of aid begins for Summer B term
- Summer Short Term Advance repayment due
- Students can begin accepting federal direct loans for upcoming fall & spring semesters
- Students should sign up for Direct Deposit on myUCF
- Fall Short Term Advance application available

AUGUST

- If the student has not submitted all required verification documents by the May 30th priority date or if new documentation is being requested, documents should be submitted as soon as possible for continued processing of financial aid.
- Financial aid disbursements typically begin the 2nd Thursday of each semester

UCF DEPARTMENT CONTACT INFORMATION:

STUDENT FINANCIAL ASSISTANCE

Millican Hall, Room 107
Orlando, FL 32816

Mailing Address:

P.O. Box 160113
Orlando, FL 32816-0113
407-823-2827
ucf.edu/financial-aid

UNDERGRADUATE ADMISSIONS

12585 Gemini Boulevard South Orlando,
FL 32816

Mailing Address:

P.O. Box 160111
Orlando, FL 32816-0111
407-823-3000
ucf.edu/admissions

COLLEGE OF GRADUATE STUDIES

Trevor Colbourn Hall, Suite 205A 12796
Aquarius Agora Dr.
Orlando, FL 32816

Mailing Address:

P.O. Box 160112
Orlando, FL 32816-0112
407-823-2766
graduate.ucf.edu

REGISTRAR'S OFFICE

Millican Hall, Room 161
Orlando, FL 32816

Mailing Address:

P.O. Box 160114
Orlando, FL 32816-0114
407-823-3100
registrar.ucf.edu

ENROLLMENT SERVICES

UCF DOWNTOWN CAMPUS

Union West Building — Suite 200
601 W. Livingston Street
Orlando, FL 32801
407-235-3810
dte.sswb.ucf.edu/enrollment-services

STUDENT ACCOUNT SERVICES

Millican Hall, Room 109
Orlando, FL 32816

Mailing Address:

P. O. Box 160115
Orlando, FL 32816-0115
407-823-2433
studentaccounts.ucf.edu

UCF HOUSING & RESIDENCE LIFE

12851 Gemini Blvd. S
Orlando, FL 32816

Mailing Address:

P.O. Box 163222
Orlando, FL 32816-3222
407-823-4663
housing.ucf.edu

DINING SERVICES

Health Center, Room 101
Orlando, FL 32816
407-823-2701
ucf.mydininghub.com

UCF STUDENT HEALTH SERVICES

Health Center, Room 101
Orlando, FL 32816
407-823-2701
studenthealth.ucf.edu

NEW STUDENT & FAMILY PROGRAMS

Howard Phillips Hall, Room 216
Orlando, FL 32816
407-823-5105
nsfp.sswb.ucf.edu

