



Florida Choice Scholarships

PEP FAMILY HANDBOOK





Welcome

This handbook is designed to help you navigate the Florida Tax Credit for Personalized Education Program (FTC-PEP). Inside, you will find in-depth guidance, from applying for the scholarship to using it in accordance with the law.

If you need assistance along the way, our team is ready to help. The Step Up For Students Customer Engagement Center is available Monday through Friday from 8:00 a.m. to 5:00 p.m. EST to support families with any questions or concerns.

You can connect with us by:



[Inquiry Form](#)

Send us a question or message online



(877) 735-7837

Speak directly with a team member



[Live Chat](#)

Click the red “Online Chat” tab on the right-hand side of our website



Click on any line within the Table of Contents to go directly to the section.

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Scholarship Overview

The Florida Tax Credit Scholarship, including the Personalized Education Program (FTC-PEP), is a scholarship program that offers families the opportunity to customize their student's learning via an education savings account.

An education savings account allows public funds to be deposited into a government-authorized savings account for authorized uses. A parent or guardian may then use the funds to pay for allowable education-related expenses, such as tuition for an eligible home education instructional program, online learning programs, private tutoring, post-secondary expenses, and other approved services and materials.

About Step Up For Students

Our Work

Step Up For Students is a nonprofit Scholarship Funding Organization approved by the state of Florida to administer the FTC-PEP Scholarship program and other education choice programs. To explore the various programs administered by Step Up For Students and determine which one is the best fit for your family, we invite you to watch these helpful [videos](#).

Our Mission

Beyond administering scholarship programs, our mission is to empower families to access the best possible learning options for their children. Since 2002, we have worked to be deeply integrated in the community, highlighting innovation in education and sharing inspiring family stories. To learn more about our work, please visit our [website](#).

Eligibility Requirements

To qualify for the Florida Tax Credit Personalized Education Plan (FTC-PEP) Scholarship, your child must meet all of the following requirements:

- Be age 5 or older on or before September 1 of the school year of the scholarship application.
- Be younger than 21 years old as of September 1 of the year the application is submitted
- Be eligible to enroll in grades K-12 in a Florida public school.
- Be a Florida resident **OR**:
 - A dependent child of active-duty member of the United States Armed Forces who has received Permanent Change of Station (PCS) orders to move to Florida, **OR**
 - Be a renewing FTC-PEP student whose parent or guardian is stationed outside of Florida but maintains Florida as their home of record or state of legal residence.



Applying For A Scholarship

Timeline

The table below outlines when new and renewal applicants must submit their applications:

Type of Applicant	Application Period
Renewal Applicants	February 1 to April 30, 2026
New Applicants	February 1 to April 30, 2026

Application Deadline Exceptions

Florida law allows certain categories of students to be excluded from the standard application deadline and can apply for a scholarship any time during the school year.

Please note: Exceptions from the application deadline do not exclude students from the FTC-PEP scholarship program capacity. Parents and guardians with these exceptions who are applying for a scholarship outside of the application season will need to call Step Up For Students at (877) 735-7837 to have an application opened for their student.

Eligible application deadline exceptions include:

- Dependents of active-duty members of the United States Armed Forces
- Students in foster care or out-of-home care

The following documents are requested for the applicable deadline exceptions:

- **Active-Duty Military Status:** Dependent children of active-duty members of the United States Armed Forces are exempt from the scholarship application deadline and can apply for a scholarship at any time. To provide proof of the active-duty military status of the parent or guardian, you must upload the Service Member's Leave and Earnings Statement for the month the application was submitted. (Military families with PCS orders into Florida will also be asked for their Permanent Change of Station orders. Please see Proof of Residency for Active-Duty Military Families section for more information.)
- **Foster or Out-of-Home Status:** Children in foster or out-of-home care are exempt from the scholarship deadline and can apply for a scholarship at any time. To provide proof of foster status, you must upload a copy of the Foster Placement Documentation, or other similar legal documentation under the Additional Documents section of the application.

Parents and guardians of students who qualify for a deadline exception must:

- Apply no later than April 15, 2026;
- Submit required documentation no later than April 22, 2026; and
- Accept award/submit SLP (and prior year test scores, if applicable) no later than May 15, 2026



For a student with a deadline exception to be eligible for scholarship payment, the following requirements must be met:

- The student is awarded and enrolled by March 17, 2026, for Q3 and Q4 funding, and May 15, 2026, for Q4 only funding
- Enrollment will be satisfied when the student's current year Student Learning Plan (SLP) and prior year test scores, if applicable, are submitted in EMA

Creating Your EMA Account

Before you can apply, you'll need to set up an account in **EMA (Education Market Assistant)**. This is Step Up For Students' secure online platform where you can manage everything related to your child's scholarship.

With EMA, you can:

- Apply for the scholarship
- Upload required documents
- Track scholarship funds
- Make purchases through MyScholarShop
- Submit reimbursement requests
- Find service providers

How to get started

1. Go to www.stepupforstudents.org and click the "Appy/Login" button
2. Select "Log In to EMA"
3. You will be directed to the EMA (Education Market Assistant) Home Page
4. Select "Sign Up" and follow prompts
5. Watch this [video tutorial](#) or follow this [step-by-step guide](#)

⚠ Important: When creating your account, you must use the phone number, physical address, and email address of the primary parent listed on the student's account. Using someone else's contact information is not allowed and may delay your application.

Entering Your Information

Every year, you'll need to complete an application for your student through EMA.

- New applicants must first [create an EMA account](#).
- Renewal applicants must log in to their existing EMA account to submit a renewal application.

👉 What you'll need to do in EMA

1. Log in to your EMA account
2. Fill out the application form.
3. Upload required documentation (proof of age, Florida residency)
4. Review and sign the Sworn Compliance Statement and Terms & Conditions.



5. Submit the application.

⚠ Important:

When applying for the FTC-PEP Scholarship, please keep the following rules in mind:

- **School Type Selection:** On your [scholarship application](#), choose “**Florida Home School**” or “**PEP Hybrid Private School**” as your expected school type.
- **One Program at a Time:** You cannot apply for FTC-PEP and another scholarship program (Florida Tax Credit Scholarship, Family Empowerment Scholarship for Educational Options, Family Empowerment Scholarship for Students with Unique Abilities, or Transportation Stipend) for the same student at the same time.
- **One Parent or Guardian Account:** Each student can only be linked to a single parent or guardian account.
 - If a student appears on multiple accounts, it may delay application processing or funding.
 - If guardianship changes or a parent passes away, please contact the [Customer Engagement Center](#) to make necessary changes.
- **Schools and Providers Cannot Apply on your behalf:** Schools and providers are also not allowed to request or use your EMA login credentials.
- **Use Your Own Information:** Parents or guardians must use their own phone number, physical address, and email address in their guardian profile.

Uploading Required Documentation

To complete your application, you’ll need to upload documents that confirm your child’s eligibility.

👉 What you’ll need:

- Proof of Age
- Proof of Florida residency
- Social Security Number

[This checklist](#) gives you the full list of documents for new and renewal applications so you can be sure nothing is missing.

If you’re unsure what’s required or how to upload a file, watch this [video](#) for practical tips on required documentation.

Proof of Residency for Active-Duty Military Families

Students who are dependent children of active-duty members of the United States Armed Forces may have different documentation needs for Proof of Residency.



Military Living in Florida

If your military family currently resides in Florida—whether you're applying for the first time or renewing—you'll need to provide proof of residency using documents from the Proof of Florida Residency chart on our scholarship application checklist.

Military Moving into Florida

Students who are dependent children of active-duty members of the United States Armed Forces with Permanent Change of Station (PCS) orders to move into Florida can apply for a PEP scholarship as new students. If a new student is moving to Florida, but has not yet established residency, the parent or guardian must:

- Upload the Leave and Earnings Statement and PCS orders in the Proof of Residency section of the scholarship application
- Be sure the physical address in their guardian profile matches the newly assigned Florida unit address on the PCS orders they submit.
- Once residency in Florida is established, update the physical and mailing addresses in the guardian profile and provide new FL Proof of Residency documents.

Military Moving out of or Living outside of Florida

Students who are dependent children of active-duty members of the United States Armed Forces with Permanent Change of Station (PCS) orders to move out of Florida after living in Florida during their first year on the PEP scholarship can apply for a PEP scholarship as renewal students. These families must:

- Upload the Leave and Earnings Statement demonstrating that Florida is their legal residence and PCS orders in the Proof of Residency section of the scholarship application.
- Complete a PCS Order Verification Request in EMA.
- Once the PCS Order Verification Request is approved, you will be able to enter your out-of-state address as a Military Address, allowing you to be reimbursed for purchases shipped to that address.

You may also visit our dedicated [military family webpage](#) for more information.

⚠ Important: A parent or guardian with a legal domicile in Florida but who are currently on orders to another state is not eligible to apply for the scholarship for the first time. Previous ties to Florida, such as having lived in the state or holding a past Florida identification card, are not sufficient for eligibility. Applicants must demonstrate current Florida residency at the time of application.



Submitting Your Application

Before submitting the application, parents and guardians should carefully review all the information they have entered for accuracy. Providing false or misleading information may result in a revocation of the scholarship and may be punishable as a crime.

To complete the submission, the parent or guardian must agree to the Terms and Conditions and sign the Sworn Compliance Statement, acknowledging you will follow all applicable Florida statutes, rules established by the Florida Department of Education, and Step Up For Students' guidelines.

Eligibility Notification

After the application has been submitted, Step Up For Students will notify the parent or guardian by email and on a rolling basis whether the student is eligible for the scholarship.

If the student may be eligible but documentation is required to confirm eligibility, Step Up For Students will place the application on hold and notify the parent or guardian by email. If the student is determined ineligible, the reason will be available on your EMA account. For questions or further support regarding the eligibility notification, please contact our [Customer Engagement Center](#).

Award Prioritization

Scholarship applications will be reviewed on a first-come, first-served basis. Scholarships will be awarded in this order of priority:

1. Students from households with incomes at or below 185% of the [Federal Poverty Level](#) (FPL), or students in foster care or out-of-home care
2. Students from households with incomes above 185% but not exceeding 400% of the Federal Poverty Level
3. Students from households with incomes above 400% of the Federal Poverty Level

Within each income priority group, scholarships are reviewed in the following order:

- **Renewal Applicants:** Those who received and used FTC-PEP scholarship funding during the previous school year.
- **New Applicants:** Those who did not receive or declined the scholarship during the previous school year.

No Priority

A parent or guardian may choose to decline to provide income documentation. To do so, the parent or guardian must select "YES" to opt out of providing income documentation within the scholarship application.



PERSONS IN FAMILY/HOUSEHOLD	PRIORITY 1 ≤ 185%	PRIORITY 2 186%-400%
1	\$28,952.50	\$62,600.00
2	\$39,127.50	\$84,600.00
3	\$49,302.50	\$106,600.00
4	\$59,477.50	\$128,600.00
5	\$69,652.50	\$150,600.00
6	\$79,827.50	\$172,600.00
7	\$90,002.50	\$194,600.00
8	\$100,177.50	\$216,600.00
9	\$110,352.50	\$238,600.00
10	\$120,527.50	\$260,600.00

Each Additional Household Member + \$10,175 Each Additional Household Member + \$22,000

Based on guidelines published by the Department of Health & Human Services in National Registry on January 2025

The application will be processed without priority. For record-keeping purposes, the household will be reported as having an income greater than 400% of the [Federal Poverty Level](#).

Application Deadline Exceptions

Florida law allows certain categories of students to be excluded from the standard application deadline and can apply for a scholarship any time during the school year.

Please note: Exceptions from the application deadline do not exclude students from the FTC-PEP scholarship [program capacity](#).

Parents and guardians with these exceptions who are applying for a scholarship outside of the application season will need to call Step Up For Students at (877) 735-7837 to have an application opened for their student.

Eligible application deadline exceptions include:

- Dependents of active-duty members of the United States Armed Forces

Effective January 2026



- Students in foster care or out-of-home care

The following documents are requested for the applicable deadline exclusions:

- Dependents of an active-duty member of the United States Armed Forces: Leave and Earnings Statement and Permanent Change of Station orders
- Foster child: A copy of the Foster Placement documentation, or other similar legal documentation

Parents and guardians of students who qualify for a deadline exception must:

- Apply no later than April 15, 2026;
- Submit required documentation no later than April 22, 2026; and
- Accept award/submit SLP (and prior year test scores, if applicable) no later than May 15, 2026

In order for a student with a deadline exception to be eligible for scholarship payment, the following requirements must be met:

- The student is awarded and enrolled by March 17, 2026, for Q3 and Q4 funding, and May 15, 2026, for Q4 only funding
- Enrollment will be satisfied when the student's current year Student Learning Plan (SLP) and prior year test scores, if applicable, are submitted in EMA

Household Members

To calculate the correct household size and establish application priority, all household members must be included on an application.

The application will prompt parents and guardians to add additional household members, if applicable. An additional household member is anyone residing at the same address who is not listed on the scholarship application as a student, parent, or guardian.

- If a household member is under the age of 18, they must be a dependent to be included as a household member on the application.
- If the household member is 18 years or older, employment information must be provided for this person if they share expenses or income.

Proof of Income

To be considered for application priority, the scholarship application must list all income sources for all household members 18 years or older.

Sources of income include:

- Paychecks
- Cash wages
- Self-employment or business income
- Unemployment benefits
- Social Security
- Income/disability for every household member (including children)



- Child support
- Interest or investment income

How To Accept The Scholarship

Upon receiving notification from Step Up For Students that the student is eligible, Florida law requires the parent or guardian to accept or decline the scholarship by a certain date.

For a step-by-step visual guide on how to accept or decline the scholarship, click [here](#).

Timeline

The table below outlines when new and renewal applicants must accept or deny the scholarship by:

Type of Applicant	Decision Required By
Renewal Applicants	May 31, 2026
New Applicants	May 31, 2026

Process

The parent or guardian must log into their EMA account to accept the scholarship.

Award Notification

After the scholarship has been accepted, Step Up For Students will notify the parent or guardian by email and on a rolling basis whether their student has been awarded a scholarship or if the scholarship program has reached capacity.

The table below outlines the dates for award notifications and acceptance decisions:

Award Notification	Ongoing basis
Required Award Acceptance or Denial for New and Renewal Applicants	May 31, 2026

For an overview of the award process, please watch this [video](#).

Capacity Limitation

Each year, Florida law sets a maximum number of FTC–PEP scholarships that can be awarded. For the 2025–2026 school year, up to 100,000 students may receive the scholarship. The number of scholarships may grow by 40,000 each year until the cap is removed in the 2027–2028 school year.

What this means for families:

- Submit your application and required documents as **early as possible**.
- Applications may close **before the published deadline** if the program reaches capacity.

Effective January 2026



- If applications close (or after April 30), you may join a [program interest list](#) to receive updates about the 2027-2028 school year.

Scholarship Participation Requirements

To participate in FTC-PEP and receive scholarship funding, all FTC-PEP families must:

AT TIME OF APPLICATION:

- Declare a grade level, which is used to determine eligibility and scholarship funding amounts.

BY MAY 31, 2026*:

- **Submit a Student Learning Plan (SLP)** annually in EMA. More information can be found under [Student Learning Plans \(SLPs\)](#)
- If enrolled in an approved FTC-PEP hybrid eligible private school option, detail in the student's SLP how their learning time will be spent when they are not present on the school's physical campus
- **Complete an annual assessment** as a renewal student by taking a **nationally norm-referenced assessment** or **statewide assessment** under Florida Statute [1008.22](#) and provide those results to Step Up For Students before renewal for the next school year
 - More information can be found under [Annual Assessment Requirement](#).

BY AUGUST 15, 2026*:

- **Withdraw** as a full-time public or private school student
- **Terminate** their home education status with their school district

⚠ Important: The May 31, 2026 and August 15, 2026, deadlines are provided **for 2026-27 students** for planning purposes.

For 2025-26 students:

- SLPs were due May 31, 2025
- Assessment results were due July 1, 2025 for renewal students.
- Withdraw as a full-time public/private school student or terminate their home education status with their school district by August 15, 2025.

Student Learning Plans (SLPs)

The Student Learning Plan can be located through the *My Students* tab in EMA or from the Parent and Guardian Dashboard through *View Student* and clicking the *SLP Section*. The SLP must be submitted before a student can receive scholarship funding. The parent or guardian must develop this customized learning plan to guide instruction for their student and address the services needed to fulfill their child's academic needs. It does not determine or limit what the parent or guardian can purchase with scholarship funds.



To be eligible for funding for the 2026-27 school year, a renewal student's SLP must be submitted in EMA by May 31, 2026.

For a step-by-step tutorial on how to create and update your Student Learning Plan, please watch this [video](#).

Enrollment Requirements After Being Awarded

Once awarded a scholarship, parents and guardians should print the notice for their records. FTC-PEP students may:

- Enroll **part-time** at an eligible private school
- Enroll **full-time only** if attending a **Hybrid eligible private school**

⚠ **Note:** More details are available under [Part-Time FTC-PEP Students](#) and [PEP Hybrid Eligible Private School Students](#).

Full-Time Equivalent Crosscheck

A student cannot be enrolled in a public school while receiving scholarship funds.

Florida law requires the **Florida Department of Education (FLDOE)** to verify that a scholarship student is not also enrolled in a public school. This process, called the Full-Time Equivalent (FTE) Crosscheck, must be completed before any payments are sent.

What is “FTE”?

FTE stands for **Full Time Equivalent**. It is the term public schools use to measure student attendance for state funding. The Full-Time Equivalent (FTE) Crosscheck is a process the state uses to confirm your student is eligible to receive the scholarship.

Where does the Crosscheck apply?

The crosscheck simply verifies that your student is not being counted for funding at any of the following:

- Florida public schools
- Charter schools
- Florida Virtual School (unless you are paying for the enrollment privately)

For more information, you can visit our [crosscheck information page](#).

⚠ **Important:** If the crosscheck shows your student is still listed as being enrolled in a public school, the student's scholarship account cannot be funded. When this happens, you will see an **Action Needed** message in EMA.

You will be required to upload a **Standard Withdrawal Form** to verify your student is no longer enrolled in a public school. Once the withdrawal form is verified, your student's account may be considered for funding.

Effective January 2026



Public School Enrollment Prohibition

A student cannot be enrolled in a public school at the same time they are receiving and using scholarship funds, so parents and guardians should ensure proper public school withdrawal. To do this, you may request that the district or charter school complete the [Standard Withdrawal Form for Students Entering K-12 Scholarships \(Form IEPC-SWF\)](#) in accordance with [Fla. Admin. Code R. 6A-6.0952](#).

⚠ Important: Public School Enrollment Rules

- Your child **cannot** be enrolled in a public school and receive FTC-PEP funds at the same time. This would count as “**double funding**” under state law.
- You may still use public school services (such as individual classes or activities), but you must contract with the school for those services and pay either out of pocket or with scholarship funds.
- If your child uses public school classes or services, be sure the school reports them as privately paying. If the school incorrectly reports your child as a full-time public-school enrollee, you could lose the scholarship.

Florida public schools include:

- A charter school
- A developmental research or laboratory school
- Florida Virtual School or any other online public school as a non-private-pay student
- The SEED School of Miami
- A College-Preparatory Boarding Academy
- The Florida Scholars Academy
- The Florida School For The Deaf and The Blind
- Early Steps Extended Option
- Any other Florida public school

How To Get Your Scholarship Funds

Funding for FTC-PEP Scholarships comes from [tax credit funds raised from corporate donors](#) by Step Up For Students.

Funding Amounts

Scholarship funding amounts are determined annually by the Florida Legislature. Step Up For Students will publish the funding amounts as soon as they are available. Families can refer to the [2025-2026 funding chart](#) for an overview of funding amounts. To understand how the scholarship funding amount is determined, please see the information below.

A student’s scholarship funding amount is based on two factors:

- The student’s grade level
- The student’s county of residence



The funding amount, based on the student's grade level and county of residence will be determined by Quarter 1 funding, and any grade level or county changes made after Quarter 1 funding will not impact funding for that school year.

Funding Schedule

After Step Up For Students confirms the student's eligibility, the FTC-PEP Scholarship funds will be divided into four equal quarterly amounts and distributed according to the schedule outlined below. The funds will be credited to students' scholarship accounts within two weeks.

Quarter	Type of Student	Funds Delivered To SUFS
Quarter 1	Renewal	August 1*
Quarter 1	New	September 1*
Quarter 2	All	November 1
Quarter 3	All	February 1
Quarter 4	All	April 1

* There are two funding dates for the first quarter.

If a regularly scheduled deposit is delayed, supplemental funding may be provided at a later date.

⚠ Important: The Student Learning Plan must be submitted by May 31, 2026, and remain complete for each funding cycle.

If the SLP is not completed at the time of funding, funding may be delayed until the SLP is completed. If the initial SLP is submitted after May 31, 2026, the student will be ineligible for funding for the school year.

Quarterly Calendar

Quarter	Dates
Quarter 1	July 1 — September 30
Quarter 2	October 1 — December 31
Quarter 3	January 1 — March 31
Quarter 4	April 1 — June 30

Scholarship Funding Requirements

To receive scholarship funding:

- Parents and guardians must accept or decline the scholarship by May 31, 2026



- All FTC-PEP Scholarship students must annually update, complete, and submit a Student Learning Plan (SLP) in EMA.
- FTC-PEP students must submit their annual assessment results in EMA before being renewed and receiving scholarship funding for the following school year.

Funding & Rollover & Balance Limits

Unspent scholarship funds may be rolled over from one school year to the next. However, under Florida law, Step Up For Students cannot deposit additional funds into a student's FTC-PEP Scholarship account if the scholarship account balance exceeds \$24,000.

Accrued Interest

Florida law requires Step Up For Students to track and apply any interest accrued on that account toward the student's scholarship balance. Interest will be added to a student's account based on the quarter in which it was earned.

The table below shows the interest deposit schedule:

Interest Accrual Period	Deposit Date
July - September	October 31
October - December	January 31
January - March	April 30
April - June	July 31

Funding Errors and Adjustments

If excess funds are mistakenly deposited into a student's account, Step Up For Students will recover the excess funds by adjusting future funding amounts. Parents and guardians should monitor their student's account carefully and should avoid spending funds that may have been deposited into the student's account in error.

If a student switches scholarship programs mid-year, Step Up For Students may also recover excess funds associated with their previous scholarship program.

Funding Transfers Among Scholarship Funding Organizations

Students may only receive scholarship funding from one Scholarship Funding Organization (SFO) at a time.

A parent or guardian may choose to apply to a different SFO, but please note that FTC-PEP funds cannot be transferred to other SFOs.

The steps required to transfer depend on your situation, so please refer to the section below that applies to your student.



Student Applied with Another SFO and Has Not Been Funded

If the parent or guardian applied with a Scholarship Funding Organization (SFO) other than Step Up For Students, and the student has not yet been awarded a scholarship or received any funds, they must first decline the pending scholarship with the current SFO before applying through Step Up For Students.

Student Applied with Another SFO, Has Been Funded and Wants to Transfer

If the student has already been awarded a scholarship and received funds through another SFO, the parent or guardian must first submit a new application through Step Up For Students and receive eligibility confirmation. Once eligibility has been confirmed, the parent or guardian should then contact the current SFO to request a scholarship transfer to Step Up For Students.

Switching Between Scholarship Programs

Families may request to switch from one scholarship program to another once per school year, during the mid-year period (Quarter 3). This policy was set by the Florida Department of Education.

The only exception to this deadline is switching from a Private School Scholarship (FTC/FESEO) to the PEP scholarship. This switch must be completed by the April 30 application deadline for the Personalized Education Program.

The impact on scholarship funding depends on **when the switch occurs:**

- **Before September 30**
 - If no funds have been spent under the original program, the student may receive full-year funding under the new program. If some funds have already been used, the student will keep those funds and receive the remaining balance from the new program.
- **After September 30**
 - The student will receive half of their annual funding from the original program (Quarter 1 and 2) **and the remaining half from the new program (Quarters 3 and 4).**

All switches are subject to DOE approval, and total funding may not exceed the annual award amount for the new scholarship program.

⚠ Important: Families should contact Step Up For Students before requesting a program switch to confirm eligibility, funding impact, and timing requirements.

Funding Discontinuation

No additional funds will be deposited into a student's scholarship account if the student becomes ineligible. A student becomes ineligible if any of the following apply:

- **The student is found to be enrolled in a public school.**



- The student either graduates from high school or turns 21 years old on or before September 1 of the school year for which they are submitting a scholarship application, whichever occurs first

Funding Revocation

A student's scholarship account will be closed and any remaining funds returned to the state if any of the following occurs:

- The Florida Department of Education Commissioner deems the student ineligible due to fraud or abuse
- Two consecutive fiscal years (July 1 – June 30) pass with no spending activity from the student's account.

How to Spend Your Scholarship Funds

Making Successful Purchases

Your child's scholarship funds are flexible and can be used in a few different ways. The goal is to give you options to match your student's needs.

There are several methods a parent or guardian can use to spend scholarship funds:

- Direct billing for services through *Find Providers* on EMA Marketplace
- Purchasing products directly through *MyScholarShop* on EMA Marketplace
- Paying out of pocket for eligible expenses and requesting reimbursement

What is the EMA Marketplace?

Think of it as an online store and service finder. There are two options in the EMA Marketplace:

- *MyScholarShop* allows you to purchase eligible instructional materials and curriculum.
- *Find Providers* allows you to purchase services, such as tutoring, from pre-approved vendors.

⚠ Before you spend the funds, check these two things:

- **Eligibility of the expense**
 - Look at the [Purchasing Guide](#) or Appendix A to confirm the item or service is allowed. Keep in mind that something approved in the past, may not be approved now.
- **Available Balance**
 - Check your student's account in EMA to confirm you have enough funds. Reimbursements cannot be approved for amounts that are higher than your available balance.

Any scholarship funds that are not spent during a school year will roll over to the next year and become part of the student's available balance. These funds remain accessible and can be used for eligible expenses in future years, as long as the student continues to meet scholarship requirements.



⚠ Important: All purchases and reimbursements must follow Florida law, Florida Department of Education rules, and Step Up For Students' internal policies and procedures. Step Up For Students reviews every request to make sure it meets those requirements.

Eligible Expenses

Scholarship funds must be used for eligible expenses that meet the individual educational needs of the scholarship student.

For a comprehensive list and detailed guidance on eligible expenses, please consult the [Purchasing Guide](#). For a summary chart of eligible expenses and payment types, please refer to [Appendix A](#) of this handbook.

The following categories of items and services are eligible expenses:

- Instructional materials
- Curriculum and curriculum materials
- Tuition and fees at an eligible private school
 - For part-time enrollment
 - For a hybrid eligible private school
- Home education instructional program
- At an [eligible postsecondary institution](#), including those participating in the [National Council for State Authorization Reciprocity Agreements \(NC-SARA\)](#)
 - For dual enrollment
 - For a full-time private tutoring program
 - At an approved online or virtual provider
 - As a private-pay student for Florida Virtual School
 - At an [FLDOE approved pre-apprenticeship program](#)
- Standardized testing fees, including test proctoring and administration
- Contracted services provided by a public school or school district
- Part-time tutoring and Choice Navigator services

Reimbursement requests submitted for an item or service not listed as an eligible expense may result in delayed processing or denial of the reimbursement if the request does not include an approved pre-authorization. More information is available under [Pre-Authorization](#).

⚠ Note: For purposes of the scholarship program, a home education instructional program as an authorized use of funds is different than a home education program as defined in Florida Statute [1002.01\(1\)](#).

Out-of-State Expenses

Some expenses outside of Florida may be eligible but have special requirements.

Activities and Field Trips

- Physical Education (P.E.) activities outside of Florida, including:
 - Dance lessons

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- Gym and fitness memberships, class passes, or on-demand fitness classes
- Sports lessons, team participation fees, or stand-alone athletic event fees
- Field trips outside of Florida, including:
 - Cultural programming events
 - Museum admission and memberships
 - State and National Park admission
 - Ticketed events (such as plays, musicals, or orchestral performances)
 - Zoo and aquarium admission, memberships and programs

These activities and field trips require **pre-authorization before reimbursement**.

Exception for Military Families

Approved military families living outside of Florida do not need pre-authorization for out-of-state activities and field trips. They may submit reimbursement requests directly with the required documentation.

Other Out-of-State Rules

- **Service Providers:** With the exception of credentialed providers who can work virtually (e.g., tutors, Choice Navigators), services must be delivered in Florida.
- **Internet Services:** In-home internet (including mobile hot-spots and streaming services) must be provided to the Florida residential address listed on the student's scholarship application.

Purchases and Shipping

Purchases through MyScholarShop must be shipped to the mailing address on file for the scholarship account.

- MyScholarShop orders may not be shipped outside of Florida.
- Reimbursement purchases can be made out-of-state but must be shipped to a Florida address, including P.O. Boxes.

Exception:

Approved military families living out of state may be reimbursed for authorized purchases shipped out of state.

⚠ Important:

Military families living outside of Florida may not use scholarship funds for tuition and fees at private schools located outside of Florida. Only private schools located in Florida are eligible to participate in the scholarship program. Eligible private schools are listed in the [Florida Private Schools Directory](#).

Please note that tuition and fees paid to an ineligible private school are not eligible for reimbursement.



Shipping Guidelines

- MyScholarShop Purchases: All purchases made through MyScholarShop must be shipped to the Florida mailing address listed on the student's scholarship account.
- Reimbursed Purchases: For purchases submitted for reimbursement, items must be shipped to either a Florida address or a Florida P.O. Box.
- Shipping fees: All shipping types, including import/export duty, expedited, and overnight fees are eligible uses of scholarship funds and are reimbursable.
- Parents/guardians who are active-duty members of the United States Armed Forces and received permanent change of station orders to Florida or, at the time of renewal, whose home of record or state of legal residence is Florida may be reimbursed for authorized purchases shipped out of state.

Fees Guidelines

- Shipping fees: All shipping types, including import/export duty, expedited, and overnight fees are eligible uses of scholarship funds and are reimbursable.
- Credit card fees: Credit card fees are reimbursable with the exception of credit card fees added to a private school tuition and fees invoice.

Pre-Authorization Requests

Pre-authorization requests can be submitted for expenses planned in the future. Once a request is approved, it can be used to submit a reimbursement or to make a MyScholarShop purchase.

Payment method information must be kept up to date in EMA to complete a pre-authorization.

Include detailed information about the item or service requested for pre-authorization, along with any supporting documents for the purchase.

If a pre-authorization request is approved, the item or service on the proof of purchase must match the approved pre-authorization; otherwise, the request may be denied.

If the pre-authorization request is put on hold, log into EMA to see the reason why it was put on hold, provide the required information or documentation, and re-submit the pre-authorization request.

If the pre-authorization request is denied, the reason for the denial will be listed in EMA. Denied pre-authorization requests may not be appealed, so no further action may be taken.

Parents and guardians should allow up to sixty (60) days for pre-authorization requests to be reviewed and processed after all required documentation has been submitted. The status of pre-authorization requests can be monitored in EMA. The deadline to submit pre-authorization requests for 2025-2026 is May 29, 2026.



Additional Purchasing Guidelines

Receiving Payments, Refunds, or Rebates

Parents and guardians may not receive a payment, refund, or rebate of scholarship funds from a provider.

Subscriptions or Online Programs

Families with more than one scholarship student may choose to purchase a family or multi-user subscription plan when it is more cost-effective than buying individual student plans.

- Each Scholarship student is eligible for reimbursement of their portion of the plan, up to the cost of an individual plan.
- Parents must submit a separate reimbursement request for each scholarship student's share.

If the plan also covers non-scholarship family members, only the scholarship students' prorated portion can be reimbursed.

Frequency of Purchase Limitations

Program rules limit the frequency with which families can purchase certain items using scholarship funds.

These rules apply by calendar year. For example, a desk may have a two-year purchasing frequency, meaning a student who purchased a desk on November 10, 2025, will be eligible to purchase another desk using scholarship funds on or after November 11, 2027.

If you purchased a device using scholarship funds prior to a frequency of purchase rule being implemented, that purchase will still count toward the rule. For example, a pair of headphones purchased on June 1, 2025 will still count toward the two-year rule for headphones that was implemented on July 1, 2025, and an additional pair of headphones will not be able to be purchased with scholarship funds until June 2, 2027.

Frequency of purchase rules apply to all scholarship programs, even if a student changes programs. For example, if a parent or guardian purchased a desk with FES-UA funds on November 10, 2025, the student would not be eligible to purchase a desk using any other scholarship until November 11, 2027.

Information on the categories that the frequency of purchase rule applies to can be found in the [Purchasing Guide](#).

Items That Are Lost, Stolen, or Broken Beyond Repair

If an item purchased with scholarship funds is broken beyond repair, it may be replaced with a similar item of equal or lesser value.



A parent or guardian must submit a pre-authorization request and documentation from a repair shop or service technician showing the item is beyond repair. Photos of the damaged item do not qualify as sufficient documentation.

If the item can be repaired, scholarship funds may be used to cover the cost of repair, but they cannot be used to cover the cost of a replacement.

If an item was stolen, a parent or guardian must submit a pre-authorization request and police report for review.

If a replacement item is authorized, the two (2) calendar-year period will reset. For example, a student who purchased a television on July 10, 2025, but then makes an authorized replacement purchase on October 10, 2026, will not be eligible to purchase another television using scholarship funds until after October 11, 2028.

Direct Payment To Eligible Private Schools

Individual Classes, Extracurricular Activities, or Services At An Eligible Private School

FTC-PEP students may use scholarship funds to take individual classes or participate in extracurricular activities at an eligible private school.

Students who wish to do so must not enroll in a private school as a full-time student.

Each class or activity must be paid through the school's EMA marketplace account or by reimbursement.

Eligible expenses include academic services, athletics/clubs/activities participation, individual classes, and testing.

Payments made to a private school that is not approved by the Florida Department of Education to participate in the Florida Tax Credit Scholarship program cannot be reimbursed.

Part-Time Enrollment

FTC-PEP students may also enroll part-time in eligible private schools they attend in-person. Eligible private schools may choose to accept direct payment by creating service offerings in the EMA Marketplace.

The school must accept the FTC Scholarship to provide part-time enrollment to PEP students. A list of schools eligible to serve scholarship students can be found in the [Florida Private Schools Directory](#).

FTC-PEP scholarship students may pay for part-time private school classes directly through the EMA Marketplace for participating schools. FTC-PEP scholarship students may not utilize the school enrollment function in EMA, which is for full-time, in-person learners only.



PEP Hybrid Eligible Private School Students

PEP students may also enroll in FTC-PEP Hybrid eligible private schools they attend in-person at least two full school days per week, if their Student Learning Plan addresses the remaining instructional time. Eligible private schools may accept direct payment by creating service offerings in the EMA Marketplace.

FTC-PEP Hybrid eligible private schools must meet state eligibility requirements and receive approval to participate in the program from the Florida Department of Education.

Not all eligible private schools are FTC-PEP Hybrid eligible private schools. A list of PEP Hybrid private schools eligible to serve FTC-PEP students can be found in the [Florida Private Schools Directory](#).

FTC-PEP scholarship students may pay for FTC-PEP Hybrid eligible private school programs directly through the EMA Marketplace for participating schools. FTC-PEP scholarship students may not utilize the school enrollment function in EMA.

Note: Full-time enrollment in a FTC-PEP Hybrid eligible private school is not the same as full-time enrollment in a traditional eligible private school, which is prohibited under FTC-PEP. FTC-PEP Hybrid eligible private schools must be approved by the Florida Department of Education to participate.

Direct Payment For Services

Step Up For Students allows parents and guardians to pay directly for some eligible educational services. Providers wishing to participate in direct payment for educational services from scholarship students must set up an account in EMA and submit a service catalog.

Requests for payment directly to a provider may only be approved after the service has been rendered. For more information about the EMA Marketplace, watch the video [here](#).

How to Use MyScholarShop

MyScholarShop allows you to purchase eligible instructional materials and curriculum.

Parents and guardians can log in to EMA to access MyScholarShop, which becomes accessible within a few days after funds are deposited into a student's account.

If an item is not in MyScholarShop or the program [Purchasing Guide](#), it may still be an eligible expense. If an item is in MyScholarShop, it may not be an eligible item for all scholarship programs.

If a parent pays out of pocket for an item identical to one available through MyScholarShop, but pays for a lower amount, the parent must be reimbursed for that item if it is eligible for their scholarship program.



Parents and guardians should submit a pre-authorization form if they are unsure if an item is eligible.

To learn more about MyScholarShop, watch the video [here](#).

MyScholarShop Guidelines

- Parents and guardians should make sure there are enough available funds in the student's scholarship account to cover the entire purchase.
- If an item requires pre-authorization, the pre-authorization request must be approved before a parent or guardian places an order. The approved pre-authorization number must be included in the appropriate field to avoid a delay or denial of the purchase.
- If an item has an associated purchasing rule, such as size, quantity, or frequency limitation, those same rules apply in MyScholarShop.
- MyScholarShop orders will ship to the mailing address listed in the guardian profile in EMA. Before completing a purchase, parents and guardians must confirm that their mailing address in EMA is correct. If an update is needed, please allow 2-3 business days for the new address to populate in MyScholarShop. Step Up For Students reserves the right to deny purchase requests.
- These policies do not apply to in-store purchases or purchases from vendor websites.

MyScholarShop Returns

Returns are completed through the vendor they were purchased from and not through Step Up For Students. Items may not be returned to a store.

Individual vendors list their return policies and instructions in MyScholarShop.

Once the vendor has received the item, it may take up to a few weeks for the funds to be credited to the student's scholarship account.

How to Request Reimbursement

Parents or guardians who choose to pay for eligible tuition, fees, items, or services out of pocket may apply to have those expenditures reimbursed from their student's scholarship account.

Parents and guardians will submit all reimbursement requests through EMA. Step-by-step instructions for submitting a reimbursement request in EMA are [available here](#).

⚠ Important: Step Up For Students approves reimbursement of items within the guidance of Florida statutes related to the scholarship program, as well as Florida Department of Education rules and Step Up For Students policies and procedures. Step Up For Students reserves the right to close or deny any reimbursement request submitted for payment.



Reimbursement Timeline

Reimbursement requests are year-specific. Items or services must be purchased using 2025-2026 scholarship funds between July 1, 2025, and June 30, 2026. Requests for reimbursements using scholarship funds from the 2025-2026 school year must be submitted by July 31, 2026.

The table below shows when eligible purchases can be made and when corresponding reimbursement requests must be submitted.

Parents and guardians should allow up to sixty (60) days for reimbursement requests to be reviewed and processed after all required documentation has been submitted. If a reimbursement request is placed "on hold" pending additional documentation or revisions, including corrected amounts, the 60-day review period restarts upon receipt of the requested information.

To avoid interruptions in the review process, please confirm that your invoice or receipt contains all necessary information related to the category for your reimbursement request, proof of payment, and any additional required documentation, such as credentials.

The table below shows when eligible purchases can be made and when corresponding reimbursement requests must be submitted.

Reimbursement Type	Eligible Purchase Window	Reimbursement Request Window
Reimbursements	July 1, 2025 - June 30, 2026	July 1, 2025 – July 31, 2026
Eligible Reimbursements Before Scholarship Year Begins	Any time before July 1, 2025	July 1, 2025 – July 31, 2026
Eligible Reimbursements for Advance Services	Within 4 months of the reimbursement request, or within 1 year if the provider attests the service is nonrefundable	July 1, 2025 – July 31, 2026

Eligible Reimbursements Before Scholarship Year Begins

The categories listed below are eligible for advance purchase, meaning they can be purchased before July 1 of the year the student is awarded a scholarship. However, reimbursement requests must be submitted between July 1 and June 30 of the year the student is awarded a scholarship. This is intended to give families flexibility to plan ahead, while ensuring that the correct year's scholarship funds are used.

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- Eligible Private School Tuition and Fees, including individual classes or extracurricular activities at an eligible private school
- Home Education Instructional Program Tuition and Fees
- Public School Contracted Services
- Dual Enrollment Classes
- Full-Time Private Tutoring
- Postsecondary Institution Tuition and Fees
- State-Approved Virtual Instruction Provider
- State-Approved Online Course
- Curriculum

In these instances, reimbursements should be submitted during the school year in which the service is rendered (or curricula is used), but the proof of purchase may be from the immediately preceding fiscal year. The only exception to this process would be an eligible private school or Home Education Instructional Program (HEIP) fees which can be paid for and reimbursed in the previous school year if the parent has funds available to do so.

For example, if a student receives instruction from a home education instructional program during the 2025-2026 school year, a parent or guardian should apply for reimbursement between July 1, 2025, and June 30, 2026, but the proof of purchase may be dated July 1, 2024, or later.

Eligible Reimbursements for Advance Services

Parents or guardians can apply for reimbursement for services up to four months in advance. For example, if a tutor asks for payment in advance, a parent can apply on August 15 for reimbursement of tutoring fees paid through December 15. An invoice showing specific dates or a general term like “semester 1” may both be accepted, as long as the service period falls within the four-month limit.

Requests submitted for services more than four (4) months in advance may be approved through the remainder of the school year, up to one (1) year, if the provider attests that the services paid in advance are non-refundable.

Parents and guardians must submit a signed and dated letter from the provider stating the payment is non-refundable or submit published policies from the provider showing these requirements.

Reimbursement Process

After you submit a reimbursement, it will progress through these statuses:

- **Submitted:** Step Up For Students has received the reimbursement request for the identified purchase.
- **In Review:** Step Up For Students is reviewing the reimbursement request.
- **Complete:** Step up For Students has reviewed the reimbursement request, and a decision on the reimbursement request is pending.



- **Approved:** If a reimbursement request is approved, the payment will be issued to the parent or guardian from the student's scholarship account via direct deposit (ACH) PayPal or by check.
 - Parents or guardians will be asked to submit personal banking information to receive ACH payments. If a payment is rejected by the banking institution, the funds will return to the student's scholarship account after thirty (30) days.
 - Reimbursements for multiple scholarship students on multiple scholarship programs will be paid separately.
- **Denied:** The reimbursement request will not be fulfilled for the identified purchase. Step Up For Students will provide the denial reason via email to the email address in EMA. Common denial reasons include incorrect or insufficient documentation for the purchase, or the purchase was submitted using the wrong category. More information about appealing a denied reimbursement is available in [Appeals](#).
- **On Hold:** The reimbursement request needs further action, information, or documentation from the parent or guardian. Step Up For Students will provide information via email to the email address in EMA. If additional documents are requested for an On Hold reimbursement and none are submitted within 30 days, it will automatically be denied, and the parent or guardian will need to submit a new reimbursement request.

How To Appeal A Denied Reimbursement

If a reimbursement request is denied, the parent or guardian may appeal the decision once by submitting a new reimbursement request, noting in the description box it is an appeal or reconsideration request, and providing additional documentation.

After the appeal decision is made, additional appeals for the same item will not be reviewed.

Appeals will only be reviewed through the established process. Step Up For Students is unable to review appeals or resubmission requests that are sent via email or through any other customer service channel.

Reimbursement requests placed on hold for longer than thirty (30) days after a request for additional documentation will be denied and require resubmission.

Submitting Reimbursement Supporting Documentation

For a reimbursement request to be approved, the parent or guardian will need to upload two documents:

1. Proof of payment.
2. Documentation that shows the purchase is allowed under the scholarship

Invoices and receipts must include a clear breakdown of all costs, such as the base cost, taxes, fees, and the total amount paid. Handwritten notes, or unofficial documents cannot be accepted. Please make sure your provider's invoice or receipt reflects the total amount charged to your payment method.



Step Up For Students may request additional documentation or clarification when the reimbursement request is reviewed. The parent or guardian will be notified via email to the email address in EMA.

Supporting Documentation for Proof of Payment

The following documents can serve as proof that the parent or guardian paid for the purchase:

- Receipt showing the full transaction date (MM/DD/YY), provider name, amount paid, and payment method, such as the last four digits of a credit or debit card.
- Credit or debit card statement showing the full transaction date (MM/DD/YY), provider name, amount paid and the last 4 digits of the account used for payment. (Please black out any other account numbers and information not related to the reimbursement). PayPal receipt showing the full transaction date (MM/DD/YY), provider name, amount paid, and funding source.
- Check showing the front and back of the cleared check, full payment date (MM/DD/YY), provider name, and amount paid. (Please black out the routing and full account numbers.)
- Provider invoice showing the full transaction date (MM/DD/YY), provider name, amount paid, and payment method, such as Visa, Amex, Discover, credit card, or debit card.

An invoice that does not show it has been paid in full and does not show the means of payment (such as the number of the credit or debit card used), will not count as proof of payment.

If the provider's name on the proof of payment does not match the provider listed on the invoice or receipt, supporting documentation from the provider will be required to explain the difference (this can be in the form of a letter).

Proof of Payment For Private School Tuition Using Tuition Management Systems

A private school's tuition management system (e.g., FACTS, Blackbaud, TADS) may include the information needed to provide proof of payment.

The billing statement should include:

- School's name and address
- Scholarship student's first and last name as listed in EMA
- Description of each payment to be reimbursed, including tuition, registration fee, book fees, etc.
- Date of full payment (MM/DD/YY)
- Amount of each transaction.

A tuition management system account may show activity related to multiple students and transactions. Each reimbursement request should include the specific scholarship student, and the specific transactions, for which the parent or guardian is seeking reimbursement.

If a private school's tuition management system groups students by family and does not show spending for individual students, a parent or guardian can submit an invoice from the school with appropriate documentation as stated in [Tuition and Fees at an Eligible Private School](#).



Proof of Payment for Cash, Checks, & Private Sellers

Cash payments to a provider require a signed, dated letter from the provider on their letterhead that includes:

- Provider's name
- Scholarship student's first and last name
- Description of service (tuition, registration, etc.)
- Date of full payment (MM/DD/YY)
- Amount of purchase
- Method of payment (cash/check)

Requests for reimbursement of cash purchases from private sellers that are not affiliated with a company or institution (garage sale, Facebook Marketplace, Craigslist, private tutors) will be denied.

When making purchases from private sellers, payment in the form of a personal or cashier's check, money order, PayPal, Venmo or other electronic payment method is required. This form of payment provides verification of the purchase, which is required for reimbursement.

When submitting a cashier's check, a copy of the cashier's check or a bank receipt confirming the purchase is required.

Proof of Payment With Credit Card Points, Gift Cards, & Cash Equivalents

Purchases made using reward or loyalty points, credits or gift cards may only be eligible for reimbursement if the proof of payment clearly shows the cash value of the payment method.

For example: A parent or guardian makes an eligible purchase for \$40.48. They pay \$30 with their credit card and \$10.48 using reward points.

They can be reimbursed for the full purchase price of \$40.48 if the receipt from their purchase clearly shows a full price of \$40.48, and the full purchase was for eligible expenses.

If the receipt does not show the full purchase price, they can only be reimbursed for \$30 – the portion paid with a credit card.

Proof of Payment For Installment Payments

If an approved purchase is made using layaway, an installment plan, or a buy now, pay later service such as Klarna or Affirm, Step Up For Students cannot reimburse the full purchase amount until all payments have been made.

However, each installment payment on the approved purchase is eligible for reimbursement once the payment has been made.

Note: Parents and guardians utilizing a payment plan for Florida Theme Park admission must wait until the ticket or pass has been paid in full (or up to \$299) before submitting their reimbursement request.



Supporting Documenting for Eligible Uses of Scholarship Funds

Eligible items and services fall into different categories, and each category has its own documentation requirements. The sections below are organized by category and explain what types of documents are required to show that an item or service qualifies for scholarship funding.

Details on eligible uses of scholarship funds are available in the program [Purchasing Guide](#).

Instructional Materials, Curriculum, or Curriculum Materials

The invoice or receipt must include:

- Item(s) purchased
- Full date of purchase, including year
- Place of purchase
- Amount of the purchase, including item price, subtotal, taxes, fees, discounts, and total
- Method of payment (see [Proof of Payment](#) section)

If there are several items listed on the receipt, underline or highlight the item(s) the reimbursement request is for. If possible, purchase the item(s) in a different transaction.

Internet Resources, Including Mobile Hot Spots

The invoice or receipt must include:

- All pages of the internet bill
- Proof of payment that matches both the payment method and the service dates listed on the internet bill
- Service address that matches the physical address listed in the guardian profile in EMA

Your proof of payment date will need to correspond with the due date on the invoice.

Streaming Services

The invoice or receipt must include:

- Provider or company name
- Description of the item purchased (i.e. which streaming package)
- Full date of purchase or service
- Amount of the purchase, including item price, subtotal, taxes, fees, discounts, and total
- Method of payment (see [Proof of Payment](#) section)

The service or billing address does not need to be included for Streaming Services.

Physical Education (P.E.)

The invoice or receipt must include:

- Provider's company/league name
- Type of service rendered
- Time period of service rendered (e.g., date range of services, or Semester 1, or Winter 1 Session, or Fall Semester), including the year



- Service rate
- Method of payment (see [Proof of Payment](#) section).

Electives & Enrichment

Reimbursement requests for elective classes, enrichment or lessons must include documentation demonstrating the provider meets the requirements for part-time tutoring or Choice Navigator services, or has one of the following:

- A valid or expired Florida educator's certificate
- Minimum of three years of experience in the relevant subject area as demonstrated by a full LinkedIn profile or resume.
- Currently enrolled in a postsecondary educational institution as a student of the relevant subject area
- Degree from a postsecondary educational institution in the relevant subject area
- Certification or national accreditation in the relevant subject area

Additionally, the invoice or receipt must include:

- Scholarship student's first and last name
- Instructor's first and last name
- Provider's company name, if applicable
- Type of service rendered
- Time period of service rendered (e.g., date range of services, or Semester 1, or Winter 1 Session, or Fall Semester)
- Service rate
- Method of payment (see [Proof of Payment](#) section).

Summer Programs & Day Camps

Summer day camps and seasonal enrichment programs may be eligible when they provide structured instruction in an academic, artistic, athletic, or skill-based area and are led by providers who meet the Electives & Enrichment instructor qualifications listed above.

The invoice or receipt must include:

- Scholarship student's first and last name
- Instructor or provider's name
- Provider or organization name (if applicable)
- Type of program or class offered
- Dates or session period of participation
- Service rate or tuition amount
- Method of payment (see [Proof of Payment](#) section)

If the summer program includes multiple activity types, only the **instructional component** is eligible for reimbursement



⚠ Important: Traditional overnight summer camps that provide general recreation, lodging, or non-instructional activity programming are not eligible for reimbursement. To submit a reimbursement request, families should follow the same documentation requirements

[Florida Department of Education Approved Pre-Apprenticeship Program](#)

The invoice or receipt on craftsperson/company letterhead must include:

- Scholarship student's first and last name
- Name of the Florida Department of Education approved pre-apprenticeship course
- Craftsperson name, and company name (if applicable) and license number or listed on Florida Department of Education website
- Time period of service rendered (e.g., date range of services, or Semester 1, or Winter 1 Session, or Fall Semester)
- Program rate
- Total amount due for the service
- Method of payment (see [Proof of Payment](#) section)

More information about Florida Department of Education approved pre-apprenticeship programs can be found [here](#).

[Full-Time Private Tutoring Program](#)

Full-time private tutoring is an option for students to satisfy state attendance requirements outlined in Florida Statute [1002.43](#). Parents and guardians must select a credentialed provider and participate in a minimum number of instructional hours by grade level.

The invoice or receipt on business letterhead must include:

- Scholarship student's first and last name
- Tutor's first and last name
- Tutor's Department of Education certification number
- Tutor's company name, if applicable
- Time period of service rendered (e.g., date range of services, or Semester 1, or Winter 1 Session, or Fall Semester)
- Tutor's hourly rate
- Total amount due for the service
- Method of payment (see [Proof of Payment](#) section)

The invoice or receipt must also show that the reimbursement is for full-time tutoring, and the parent must ensure they are seeking reimbursement under the full-time tutoring category.

To ensure correct processing, each reimbursement request should include documentation in English of the service provider's license number or credentials.

⚠ Important:

- Full-time tutors who have not previously received payment via scholarship funds will be required to submit a Step Up For Students [Full-Time Tutor Participation Agreement](#) and W-9.



- To ensure correct processing, each reimbursement request should include documentation in English of the service provider's license number and/or credentials.

Part-Time Tutoring Services or Choice Navigator Services

The invoice or receipt on business letterhead must include:

- Scholarship student's first and last name
- Tutor's or choice navigator's first and last name
- Tutor's company name, if applicable
- Type of service rendered
- Time period of service rendered (e.g., date range of services, or Semester 1, or Winter 1 Session, or Fall Semester)
- Tutor's hourly rate (not required for Choice Navigator services)
- Total amount due for the service
- Method of payment (see [Proof of Payment](#) section)

⚠ Important:

- To ensure correct processing, each reimbursement request should include documentation in English of the service provider's license number or credentials.
- If the provider of these services has not already been approved in EMA, reimbursement requests for these services should include documentation of their credentials in English.
- Options for acceptable documentation are detailed in the program [Purchasing Guide](#).

Contracted Services Provided By A Public School or District

The reimbursement request must include:

- Scholarship student's first and last name
- Name and address of the school
- Services provided
- Time period of service rendered (e.g., date range of services, or Semester 1, or Winter 1 Session, or Fall Semester)
- A statement showing the amount paid (or billed)
- Proof of payment (see [Proof of Payment](#) section)

Tuition & Fees At An Eligible Private School

FTC-PEP students may not enroll full-time in a private school, but they may enroll in classes on a part-time basis or FTC-PEP Hybrid eligible private school programs that are approved to participate in the FTC-PEP Scholarship Program.

Requests for reimbursement of tuition and fees at an eligible participating private school submitted by the parent or guardian must include a complete invoice and proof of payment containing the following information:

- School's published tuition and fee rates
- Annual tuition rate for the scholarship student
- Name and address of the private school



- Scholarship student's first name and last name (The student's name on the invoice must match Step Up For Student's records. Nicknames, middle names as first names, etc. are not accepted.)
- Time period of service rendered (e.g., date range of services, or Semester 1, or Winter Session, or Fall Semester)
- School year the payment is for
- Proof of Payment (see [Proof of Payment](#) section)
- Itemized charges for each tuition or fee payment

⚠ Important:

- School lunch and before-and after-school care are not covered. You may review the [Purchasing Guide](#) to view all prohibited fees.
- If the private school uses a tuition management system (e.g., FACTS, Blackbaud, TADS), only the annual fee for use of the billing service will be eligible for reimbursement.
- If a student withdraws or transfers, refunds (if any) will be based on the school's policy and must be paid back to Step Up For Students for credit to the student's scholarship account. The parent or guardian may not accept refunds of scholarship dollars from the school.
- Tuition and/or fees paid to an ineligible private school that does not participate in the scholarship program are not eligible for reimbursement.
- If submitting a request for basic uniform pieces purchased from a school-required vendor
 - Only the retailer's name, date of purchase, item description, and total amount paid are required for the receipt or invoice.
 - Documentation confirming that the vendor is required by the school, or other proof that the school designates the vendor for uniform purchases is required.
 - The school's uniform policy, including school name, address, and school year is required.

The program [Purchasing Guide](#) lists prohibited and eligible fees.

Eligible fees include:

- Academic services fee
- Activity fee, including choir, band, etc.
- Application fee (payable in the fiscal year preceding the academic year)
- Athletics fee
- Club fee
- Book fee
- Enrollment fee
- Graduation fee
- Registration fee (payable in the fiscal year preceding the academic year)



- Security fee
- Technology fee
- Test fee
- Uniform fee (basic uniform pieces purchased from a school-required vendor including sports uniforms)

Prohibited fees:

- Annual funds
- Before- or after-school care
- Costs associated with scholarship management
- Food fees, including breakfast and lunch
- Fundraising fees, donation fees, giving fees, volunteer waiver fees
- Nursery or daycare fees
- Optional fees
- Shoes and accessories fees

If the private school uses a tuition management system (e.g., FACTS, Blackbaud, TADS), only the annual fee for use of the billing service will be eligible for reimbursement. Any fees charged for use of a credit card will not be reimbursed.

Tuition and/or fees paid to an ineligible private school that does not participate in the scholarship program are not eligible for reimbursement.

[Tuition & Fees For Florida Virtual School \(FLVS\) As A Private-Pay Student](#)

The reimbursement request must include:

- Scholarship student's first and last name
- Name of course paid for (or billed)
- Time period of service rendered (e.g., date range of services, or Semester 1, or Winter 1 Session, or Fall Semester)
- A statement showing the amount paid (or billed)
- Proof of payment (see [Proof of Payment](#) section)

[Tuition & Fees For An Eligible Postsecondary Institution, A Home Education Instructional Program, or An Approved Online or Virtual Provider](#)

Reimbursement requests must include:

- Scholarship student's first and last name
- Name of the institution or course provider
- Course description
- Time period of service rendered (e.g., date range of services, or Semester 1, or Winter 1 Session, or Fall Semester)
- Amount of tuition and fees
- Proof of payment, on institutional letterhead, if applicable (see [Proof of Payment](#) section)



For first-time Home Education Instructional Program providers who have not previously been vetted, reimbursement requests must also include:

- Tuition and fees schedule
- Address where the individual classes are held
- Descriptions of courses or activities

Fees For Testing and Assessment Services, Including Test Proctoring & Administration

Reimbursement requests must include:

- Scholarship student's first and last name
- Date of the evaluation/test, including year
- Description of the services provided
- Amount of fees for the evaluation/test
- Documentation of the teacher's Florida Department of Education certification number
- Proof of payment (see [Proof of Payment](#) section).

Parent & Guardian Rights & Responsibilities

To make sure your child remains eligible for the FTC-PEP Scholarship, there are a few important responsibilities you'll need to keep in mind.

⚠ Quick Checklist:

- Withdraw as a full-time public school student or terminate a home education program with your school district and enroll as a FTC-PEP student with Step Up For Students.
- Part-time at an eligible private school or eligible FTC-PEP hybrid private– Your child cannot be enrolled in public school on a full-time basis while receiving FTC-PEP funds.
- Annual Assessment – Your child must complete an annual educational evaluation
- Keep Contact Information Current – Update your information in EMA if anything changes
- Use Funds Correctly – Spend scholarship funds only on eligible expenses
- Protect Your Child's Privacy – Do not share your EMA login or password.

Annual Assessment Requirement

FTC-PEP students are required to annually take a nationally norm-referenced test identified by the Florida Department of Education or the statewide assessment described in Florida Statute [1008.22](#) and [submit the results](#) to Step Up For Students before receiving FTC-PEP scholarship funding in subsequent years or switching to a different scholarship program.

More information, including a list of approved assessments, is [available at the Florida Department of Education](#). Instructions for how to submit assessment results to Step Up For Students can be found [here](#). To be eligible for funding for the 2026-27 school year, a renewal student's 2025-26 assessment results must be submitted in EMA by May 31, 2026.

Students with disabilities for whom standardized testing is not appropriate are exempt from this requirement. These students must submit the [Standardized Testing Exemption Form](#) to Step Up For Students.

Effective January 2026



For a step-by-step guide on how to upload your Annual Assessment, please watch this [video](#).

Determining Your Annual Assessment and Student Learning Plan Requirements

Student Status	Annual Assessment and Student Learning Plan Required Actions
Student was funded on FTC-PEP in 2025-2026 and will continue on FTC-PEP in 2026-2027	Submit annual assessment results and complete a Student Learning Plan.
Student was funded on FTC-PEP in part of 2025-2026 but switched and was funded on a different scholarship for the rest of the year	No submission needed for FTC-PEP program. However, the student must meet any requirements of their funded scholarship for the remainder of the 2025-2026 school year.
Student was funded on FTC-PEP in 2025-2026, but was awarded an FTC, FES-EO, or FES-UA scholarship for 2026-2027	Submit annual assessment results.

Do Not Enroll Your Student in Public School

A student cannot receive both a state-funded FTC-PEP scholarship and be reported enrolled in a public school. This is prohibited, as it would constitute the student being funded by the state twice. Therefore, parents and guardians of FTC-PEP scholarship students accessing individual classes and services must ensure that the public school or district reports the student as privately paying. Otherwise, the student may be incorrectly reported as enrolled in public school, which could result in the loss of the scholarship.

FTC-PEP scholarship students may access individual classes and services provided by a public school or district, as long as the cost is covered by the student. The cost can be covered using FTC-PEP scholarship funds or by paying out-of-pocket.

Maintaining Up-To-Date Contact Information

Parents and guardians must keep their contact information in EMA current, especially their primary email address, as this is how Step Up For Students will communicate important information.

To update proof of residency, parents or guardians should contact Step Up For Students.

To avoid important communications from going to spam or junk folders, parents and guardians should update their email filters to accept messages from Step Up For Students.



Use of Funds

Parents and guardians are required to keep scholarship funds in an account managed by the Scholarship Funding Organization. Parents and guardians can direct how funds are used, but it is prohibited for parents and guardians to personally access the funds,

Additionally, parents and guardians cannot be paid with scholarship funds for services provided to their own scholarship student.

Confidentiality

To protect the confidentiality of personal and financial information stored in EMA, only the parent or guardian listed on the account is permitted to access and manage it.

Parents and guardians must not share account login credentials with anyone, including school and service provider personnel, or other individuals. Sharing login information or allowing another person to access the account may result in loss of scholarship eligibility and funding, and financial or criminal penalties.

Step Up For Students is not responsible for changes to the account or unauthorized transactions made by someone other than the parent or guardian listed on the account.

Maintaining Eligibility

If your student's scholarship has been funded, you can submit a renewal application each year as long as your student meets residency requirements and remains eligible to enroll in a Florida public school.

Eligibility ends when your student:

- Returns to public school
- Graduates high school
- Turns 21 years old

If a student graduates high school before the end of the school year, the parent or guardian must [contact Step Up For Students](#). Failure to do so may be considered fraud and may result in financial or criminal penalties.

A student will need to apply for the scholarship as a new student if they:

- Do not renew their scholarship and "sit out" a year
- Leave the program and later seek to resume participation

Remaining Funds After Eligibility Ends

If your student turns twenty-one (21) years old, graduates high school, or enrolls on a full-time basis in public school but still has funds remaining in their scholarship account, you may continue to access and spend those funds on eligible expenses until no funds remain in the scholarship



account. Accounts with no spending activity within two consecutive fiscal years (July 1 – June 30) will close and have their funds returned to the state.

Leaving The Scholarship Program

Parents and guardians must notify Step Up For Students immediately by declining the scholarship in their EMA account, if a scholarship student:

- Enrolls, and is reported to the state for public funding, any public school, including Florida Virtual School or another online school/ (students may use their scholarships to pay for individual courses or other services provided by these institutions);
- Intends to apply for a scholarship that requires them to attend a private school on a full-time basis, the Family Empowerment Scholarship for Students with Unique Abilities, or Transportation Stipend; or
- Moves out of state (except for renewing students of active-duty members of the United States Armed Forces who receive permanent change of station orders out of state while maintaining legal residence in Florida).

To decline a scholarship:

- The parent or guardian must log in to their EMA account
- Go to the application where the scholarship was previously accepted
- Select the *Decline Scholarship* option
- Once declined, the status will update in EMA under the *Application Details* and a timestamp will show when the decline was made.

For a visual guide on how to decline a scholarship, click [here](#).

⚠ Important: Failure to notify Step Up For Students may result in:

- Loss of scholarship funding
- Loss of future eligibility or
- Financial or criminal penalties.

If state records show a student enrolled in a public school after receiving scholarship funds, the funds deposited into the student's account for that school year will be returned to Step Up For Students or the state of Florida.

If a student is found enrolled in public school or another scholarship program, their parent or guardian will be notified by email and should contact Step Up For Students immediately.

Actions That May Lead To Loss of The Scholarship

Actions that may lead to a loss of the scholarship include, but are not limited to:

- Failure to submit or annually update a Student Learning Plan for the student.
- For renewal students—failure to annually take a required nationally norm-referenced test or the statewide assessment and submit the results to Step Up For Students before being renewed for the program.
- The SFO determines the student is not eligible for program renewal.



- The Commissioner of Education suspends or revokes program participation or use of funds for fraud or abuse of the program.
- Misrepresenting or withholding information on the scholarship application or reimbursement documentation.
- Failure to satisfy state compulsory attendance requirements.
- Moving or residing outside of the state of Florida. With the exception of renewal FTC-PEP scholarship students of active-duty members of the United States Armed Forces with Permanent Change of Station (PCS) orders to move out of Florida.
- Enrolling in a public school on a full-time basis. However, if a student enters a Department of Juvenile Justice detention center for a period of no more than twenty-one (21) days, the student is not considered to have returned to a public school on a full-time basis for that purpose. Florida public schools include:
 - The Florida Virtual School as a non-private-pay student
 - The Florida School for the Deaf and Blind
 - The College-Preparatory Boarding Academy
 - The Florida Scholars Academy
 - A developmental research school
 - A charter school
 - Any other Florida public school
- Fraudulent activity, including taking possession of any scholarship funds by refund, resale, rebate, or credit from a provider or direct good purchase.
- The student graduates high school or reaches twenty-one (21) years of age, whichever occurs first.
- Allowing another party, including a provider or school representative, to access or manage a student's scholarship account.

The above actions, or any violation of scholarship statutes, rules, policies, or procedures may result in the loss of the scholarship, loss of future scholarship eligibility, or financial or criminal penalties.

Data Security

Step Up For Students will never ask a parent or guardian for the following information via email, phone call, live chat, or text message:

- Password to their secure online account
- Full social security number (only the last four digits may be requested for verification)
- Credit card number or banking details
- Personal identification numbers (only the PIN provided on the scholarship application may be requested for verification)

Parents or guardians who receive any communication requesting this type of information or receive a suspicious email must not respond or click on any links. Instead, [report the activity immediately on the Contact Us page](#) on the Step Up For Students website.



Account Security

Parents may be asked to provide their student ID or award ID when enrolling through EMA or when verifying information during a customer service call. These IDs are also included in official award letters and communications. However, Step Up For Students staff will never disclose or share a student ID or award ID with parents or guardians over email, phone, live chat, or text message.

If you receive any communication offering to provide your student ID, award ID, or other sensitive information, do not respond or click any links. Instead, [report the activity immediately on the Contact Us page](#) on the Step Up For Students website.

Additional Resources

- [Document Library](#)
- [Resources Page](#)
- [FTC-PEP Scholarship Information](#)
- [FTC-PEP Purchasing Guide](#)
- [Florida Department of Education FTC-PEP Frequently Asked Questions](#)
- [Program Facts](#)
- [Find a School Tool](#)

Videos

- [About the FTC-PEP scholarship](#)
- [How to complete an FTC-PEP Student Learning Plan](#)
- [How to upload an FTC-PEP assessment](#)

Handbook Disclaimer

Please note that the information and terms outlined in this handbook are subject to change as laws or rules are amended. To ensure you have the most current information, this handbook is updated regularly.

Handbook Feedback Form

Step Up For Students welcomes feedback from parents and guardians to help improve this handbook. We encourage you to share your suggestions using the [Parent Handbook Feedback Form](#).



Appendix A



Authorized Use of Scholarship Funds 2025-26

Authorized Use of Funds	Scholarship Program				Payment Method
	FES-UA	FES-EO/FTC	PEP	NWSA	
Instructional materials	X	X	X	X (DP)	DP or R
Curriculum and curriculum materials	X	X	X	X (DP)	DP or R
Tuition and fees for:					
Full-time, in-person private school	X	X			DP or R
Part-time, in-person eligible private school	X		X		DP or R
Hybrid private school			X		DP or R
Home education instructional programs	X		X		DP or R
Eligible postsecondary institution	X	X	X		DP or R
Dual enrollment	X	X	X		DP or R
Approved pre-apprenticeship programs	X	X	X		Reimbursement
Approved online or virtual provider	X	X	X		DP or R
Private-pay Florida Virtual School	X	X	X		DP or R
Approved VPK program provider	X				DP or R
Approved school readiness provider	X				DP or R
Standardized testing fees	X	X	X		DP or R
Contracted services provided by a public school or school district	X	X	X		DP or R
Private tutoring					
Full-time private tutoring	X		X		DP or R
Part-time private tutoring	X	X	X	X (DP)	DP or R
Services provided by a Choice Navigator	X	X	X		DP or R
Contributions to approved college savings programs					
Stanley G. Tate FL Prepaid College Program	X				DP or R
FL 529 Savings Program	X				Direct Pay
Specialized services by approved providers or a Florida hospital					
Applied behavior analysis	X				DP or R
Speech-language pathologist services	X				DP or R
Occupational therapy services	X				DP or R
Physical therapy services	X				DP or R
Listening and spoken language specialist services	X				DP or R
Psychotherapy or counseling by a licensed Psychologist, School Psychologist, Mental Health Counselor, Marriage and Family Therapist, or Clinical Social Worker	X				DP or R
Vision therapy by a licensed Optometrist	X				DP or R
Fees for specialized summer education programs	X				DP or R
Fees for specialized after-school education programs	X				DP or R
Fees for summer education programs that improve reading, literacy, or math skills				X (DP)	Direct Pay
Fees for after-school education programs that improve reading, literacy, or math skills				X (DP)	Direct Pay
Transition services provided by job coaches	X				Reimbursement
Annual home education evaluation fees	X				DP or R
Fees for horse therapy	X				DP or R
Fees for music and art therapy	X				DP or R

"DP" = Direct Pay through EMA or MSS; "R" = Reimbursement. All NWSA purchases must be made by Direct Pay

11/2025

"DP" = Direct Pay through EMA or MSS; "R" = Reimbursement. All NWSA purchases must be made by Direct Pay

Effective January 2026