



FREE FLORIDA DECISION WORKBOOK

Florida Education Path Comparison Workbook

A source-based planning tool for comparing registered home education, umbrella or correspondence private-school enrollment, and the Personalized Education Program before changing a student's legal education path.

Inside this resource

- ☐ Three-path responsibility comparison
- ☐ Family priorities and non-negotiables
- ☐ Private-school and umbrella-school vetting checklist
- ☐ Contract, fee, records, and accreditation review
- ☐ Scholarship and service verification
- ☐ Step-by-step transition plan

Created by a homeschool parent. Built for Florida families.

Updated October 2026



START WITH THE CATEGORY

Learning at home can follow different legal paths

The words homeschool, umbrella school, private school, and PEP are sometimes used loosely. In Florida, the student's actual registration or enrollment category determines the records, accountability, assessment, attendance, scholarship, and withdrawal process.

Path	Registered with	Core responsibility	Annual accountability
Registered home education	County district superintendent	Parent directs instruction and keeps the statutory portfolio.	One of five methods allowed by section 1002.41.
Umbrella / private school	The selected private school	School contract and policies govern attendance, records, grades, credits, and services.	School establishes its own academic accountability and reporting system.
PEP	Eligible scholarship-funding organization	Parent follows the Student Learning Plan, scholarship agreement, documentation, and purchasing rules.	Approved annual assessment and submission to the SFO.

Key language

Umbrella school is an informal term. When the organization enrolls the student as a private-school student, that student is generally not registered in the district home-education program. Confirm the exact category and effective dates in writing.



DEFINE THE GOAL

Name what the family actually needs

A school may offer recordkeeping, curriculum, testing, advising, clubs, graduation support, or only enrollment. Decide which problems must be solved before comparing names and prices.

Student name and current path

Target path and desired start date

Primary reason for considering a change

Records or diploma goal

Curriculum or instructional support needed

Testing or evaluation preference

Scholarship or budget constraints

Accessibility or special-support needs

Community, activities, or graduation needs

My five non-negotiables



VETTING

Eight questions for every umbrella or private school

State directory inclusion, accreditation, scholarship participation, and a positive parent review answer different questions. Verify each claim at its original source and keep the written answer.

Question	Evidence to request	Notes
1. What is the exact legal school?	Legal and operating name, directory record, address, responsible organization, current contact.	
2. How is attendance documented?	Required days or hours, reporting schedule, family proof, late or missing-report policy.	
3. Who controls student records?	Permanent record, grades, credits, transcript, release timing, retention, closure process.	
4. What does accreditation mean?	Accreditor name, current status, scope, and direct verification link.	
5. What does the contract promise?	Signed terms, fee schedule, refund, renewal, withdrawal, late and record-release fees.	
6. Which services are included?	Curriculum, teacher access, testing, advising, clubs, diploma, ceremony, response times.	
7. Is scholarship status current?	Official SFO or state verification, covered service, payment route, required documents.	
8. What happens when we leave?	Withdrawal date, final grades, record transfer, refund, attendance closure, diploma effects.	



COMPARE THE CONTRACT

True annual cost and family obligations

Do not compare only the enrollment fee. Add required curriculum, testing, records, senior services, technology, payment fees, and the financial effect of leaving early.

Cost or obligation	Option A	Option B	Option C	Verified source
Application / enrollment				
Annual tuition				
Curriculum / materials				
Testing / evaluation				
Transcript / records				
Senior / graduation				
Technology / platform				
Late / payment fees				
Withdrawal / refund terms				
Parent reporting time				

True annual cost - Option A

True annual cost - Option B

True annual cost - Option C

Family-funded amount

Scholarship amount verified in writing



Transcript, credit, accreditation, and future-use review

A private school issues its own records and diploma. Ask the future decision-maker how it will treat those records instead of relying only on the school's marketing language.

- ☐ Obtain a sample transcript and confirm the exact name that will appear as the issuing school.
- ☐ Ask how courses, grades, credits, honors, dual enrollment, transfers, and outside classes are recorded.
- ☐ Confirm the graduation requirements and what happens if the family supplies its own curriculum.
- ☐ Verify each accreditation claim directly with the accrediting organization and save the dated result.
- ☐ Ask the intended college, scholarship program, athletic association, military branch, employer, or future school whether the record meets its requirements.
- ☐ Confirm record-release timing, format, destination, authorization, and all fees before enrollment.
- ☐ Ask what happens to permanent records if the school closes and keep local copies of every report and transcript.
- ☐ Separate a state directory listing from state approval: Florida says inclusion does not imply approval or accreditation.

Future decision-makers to contact

Organization	Question	Contact / source	Date	Answer saved?



CHECK SCHOLARSHIP CLAIMS

Program, student, provider, expense, and payment route must all match

A school's directory filter or marketing claim does not guarantee that a student will receive an award, that every service is covered, or that a particular payment method is available.

Verification	Official answer / document	Date checked	Open question
Student's exact scholarship program			
Current award and effective dates			
School or provider participation			
Exact tuition or service eligibility			
Required preauthorization			
Direct pay or reimbursement route			
Invoice and attendance documents			
Refund, withdrawal, and repayment rules			

**Do not infer
checkout
availability**

ClassWallet is not active on FloridaHomeschoolResource.com. Verify the current SFO workflow and participating organization before expecting direct payment or reimbursement.



SWITCH CAREFULLY

Build the destination before closing the current path

Transitions can affect attendance compliance, annual evaluations, scholarship eligibility, funding, records, credits, and graduation. Coordinate effective dates and obtain written confirmation.

Step	Action	Owner	Due date	Proof saved
1	Collect documents proving the student's current legal category and unresolved duties.			
2	Obtain written acceptance or registration, effective date, fees, records requested, and program requirements.			
3	Confirm how to close or transfer the current path, including any evaluation, withdrawal, or SFO action.			
4	Send required notices and records; keep delivery evidence and every response.			
5	Reconcile attendance dates, grades, credits, balances, scholarship transactions, and refunds.			
6	Verify the destination shows the student active and that the prior path is closed correctly.			

Current path ends

New path begins

Potential date gap or overlap

Person confirming compliance

Final confirmation stored at



DECIDE

Side-by-side family fit scorecard

Use the same evidence and scoring scale for every option. A lower-cost option is not lower cost if it creates unusable records or replaces services the family must buy separately.

Criterion	Home education	Option A	Option B	Evidence / notes
Legal-path clarity				
Family control				
Record quality				
Academic flexibility				
Support and responsiveness				
Accessibility				
Future-goal fit				
Scholarship fit				
Total annual cost				
Exit and transfer risk				

Preferred option

Why it fits now

Evidence still missing

Person to contact next

Decision date / review date



VERIFY

Official Florida starting points

These sources were reviewed October 2, 2026. Recheck the live pages, current statute, school record, contract, accreditor, and scholarship materials before acting.

[2026 Florida Statute 1002.01 - Definitions](#)

[2026 Florida Statute 1002.41 - Home education programs](#)

[Florida Department of Education - Home Education](#)

[Florida Department of Education - Personalized Education Program FAQ](#)

[Florida Department of Education - K-12 Private Schools](#)

[Florida Department of Education - Private School Directory](#)

[Florida Department of Education - Choosing a Private School](#)

[Florida Department of Education - Detailed Requirements for Private Schools](#)

Educational information

This workbook is not legal, accreditation, contract, scholarship, tax, or financial advice. Florida Homeschool Resource does not approve, accredit, endorse, license, or guarantee any private school. Verify the facts that matter to this student directly with the responsible official source.

My next three actions
