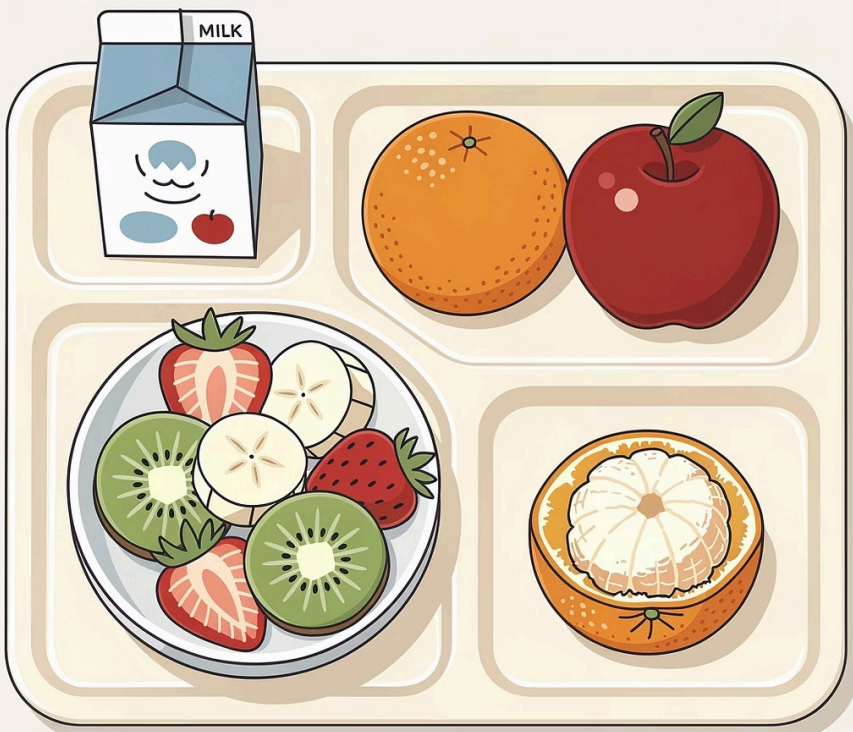


Free & Reduced-Price School Meals: Lunch, Breakfast & Summer Benefits

A Step-by-Step Guide for Families – 2026 Edition

AssistanceGuides.com | This guide is for informational purposes only. Eligibility rules and local programs vary. Always verify with your child's school or school district.





What Are School Meal Programs?

The **National School Lunch Program (NSLP)** and **School Breakfast Program (SBP)** are federally funded programs that ensure every child attending a participating school can get a nutritious meal — **free or at reduced cost** if the family qualifies.

National School Lunch Program (NSLP)

Hot or cold lunch served every school day

School Breakfast Program (SBP)

Hot or cold breakfast, typically before school starts

Summer Electronic Benefit Transfer (Summer EBT)

Grocery benefits during summer when school is out

Over 30 million children receive school meals each day. Most public schools and many private schools participate. Participation is voluntary for schools but standard practice nearly everywhere.



OBBBA Alert: Fewer Auto-Qualifications Starting 2026

The **One Big Beautiful Bill Act (OBBBA)**, signed July 4, 2025, does not cut school meal programs directly — but it **indirectly reduces who gets free meals automatically**.

How This Affects Your Child:

- **SNAP cuts:** About **5 million students** per year receive free school meals automatically because their family gets SNAP. Families who lose SNAP under OBBBA will also lose automatic free meal eligibility and must submit a paper application to the school.
- **Medicaid cuts:** In states that use Medicaid for direct certification, children who lose Medicaid may also lose automatic meal eligibility.
- **Community Eligibility Provision (CEP) threatened:** Some schools that offer free meals to **all** students (under CEP) may lose that status as their "Identified Student Percentage" drops due to fewer SNAP-enrolled families.

What You Should Do:

- If your family loses SNAP or Medicaid, **submit a school meal application to your child's school immediately** — you may still qualify based on income alone
- Applications can be submitted anytime during the school year
- Eligibility is based on **current income**, not what you received last year

What's Available

School Lunch

Free for qualifying students, or reduced to a **maximum of \$0.40 per day** for reduced-price eligible students. Schools set paid meal prices locally, typically \$2.50–\$4.00.

Meals must meet USDA nutrition standards including whole grains, fruits, vegetables, lean proteins, and low-fat dairy.

School Breakfast

Free or reduced-price breakfast available every school day at participating schools. Maximum reduced price: **\$0.30 per day**.

Summer EBT (SUN Bucks)

Families approved for free or reduced-price meals may also qualify for **Summer EBT** — a grocery benefit of **\$120 per eligible child** (summer 2026) loaded onto an EBT card that can be used like SNAP at authorized grocery stores.

Summer EBT is now permanent. It was made permanent by federal law in 2024 and is available in all 50 states. Children do not need to re-apply separately — eligibility flows from school meal approval.

Who Qualifies

For FREE Meals – Income at or Below 130% FPL:

| Household Size | Annual | Monthly |
|-----------------|-------------|-----------|
| 1 | \$20,748 | \$1,729 |
| 2 | \$28,132 | \$2,345 |
| 3 | \$35,516 | \$2,960 |
| 4 | \$42,900 | \$3,575 |
| 5 | \$50,284 | \$4,191 |
| 6 | \$57,668 | \$4,806 |
| 7 | \$65,052 | \$5,421 |
| 8 | \$72,436 | \$6,037 |
| Each additional | +\$7,384/yr | +\$616/mo |

For REDUCED-PRICE Meals – Income 130%–185% FPL:

| Household Size | Annual | Monthly |
|-----------------|--------------|-----------|
| 1 | \$29,526 | \$2,461 |
| 2 | \$40,034 | \$3,337 |
| 3 | \$50,542 | \$4,212 |
| 4 | \$61,050 | \$5,088 |
| 5 | \$71,558 | \$5,964 |
| 6 | \$82,066 | \$6,839 |
| 7 | \$92,574 | \$7,715 |
| 8 | \$103,082 | \$8,591 |
| Each additional | +\$10,508/yr | +\$876/mo |

Income guidelines effective **July 1, 2026 – June 30, 2027**. Based on 130% FPL (free) and 185% FPL (reduced), per USDA Federal Register notice April 9, 2026.

Automatic Free Meal Eligibility (No Application Needed):

Children are **automatically certified for free meals** — no income verification, no application — if any of the following apply:

| Situation | Program |
|-------------------------------------|--|
| Household receives SNAP | Supplemental Nutrition Assistance Program |
| Household receives TANF | Temporary Assistance for Needy Families |
| Household receives FDPIR | Food Distribution Program on Indian Reservations |
| Child is in foster care | Regardless of household income |
| Child is experiencing homelessness | McKinney-Vento status |
| Child is a migrant or runaway youth | Migrant education program |
| Child is enrolled in Head Start | Head Start program participation |

Schools verify these automatically through direct certification matching with state agencies — families typically do not need to do anything. However, if your child is in one of these categories and is *not* getting free meals, notify the school immediately.



Community Eligibility Provision (CEP): Free Meals for Everyone

In schools where at least **25% of students are directly certified** for free meals, the school can adopt the **Community Eligibility Provision (CEP)** — which makes meals **free for every student in the school**, with no application required.

Over 30,000 schools currently participate

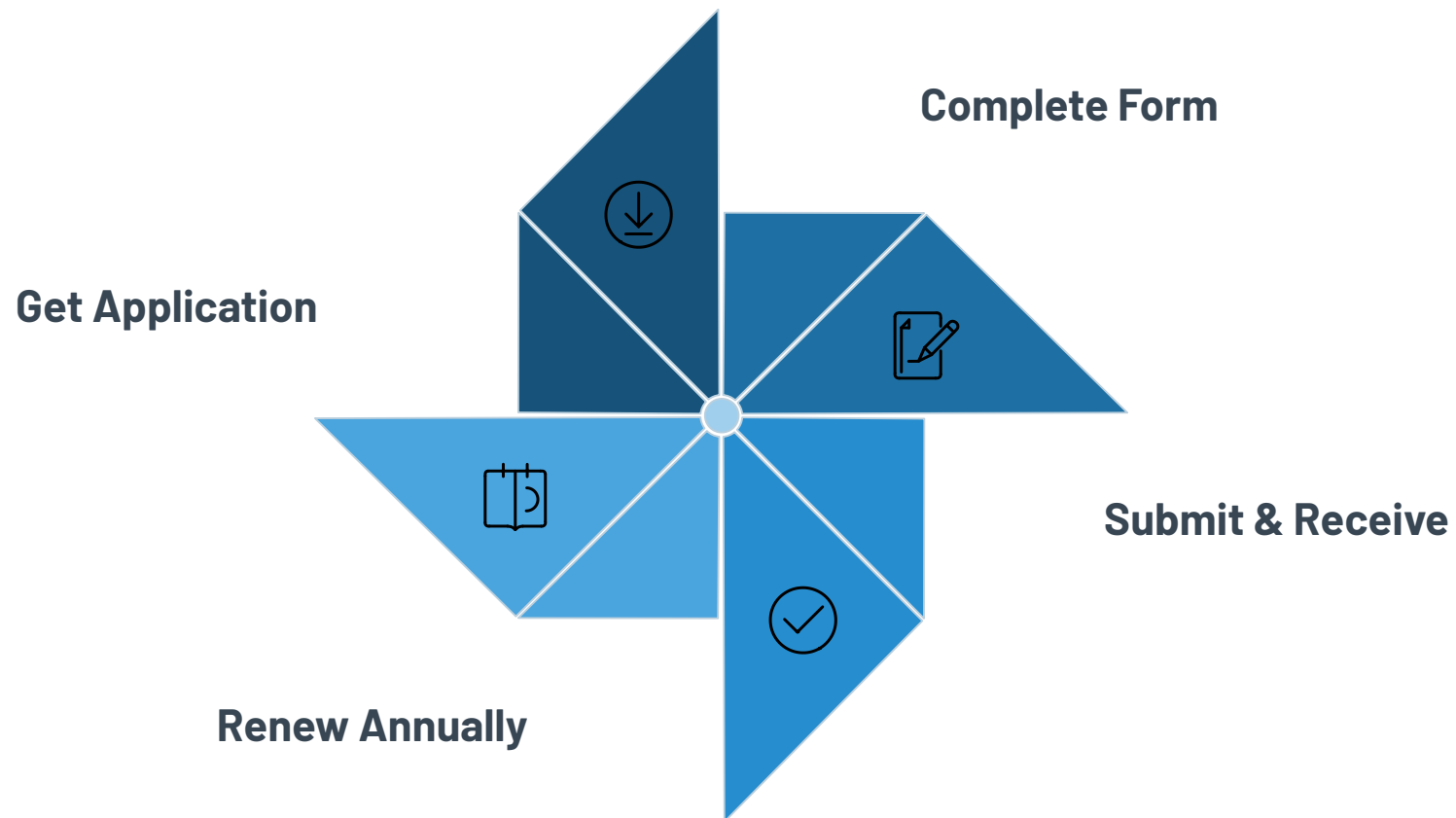
Students don't need to fill out any application

Federal reimbursement based on income-eligible students

The school receives federal reimbursement based on the percentage of income-eligible students

i **Check with your school** — if it participates in CEP, your child's meals are already free

How to Apply



Step 1: Get the Application from Your School

Every school that participates in NSLP must provide an application at the start of the school year. You can typically find it:

- In the enrollment packet at the beginning of the school year
- On the school or school district website
- By requesting it from the school office

Step 2: Complete the Application

You'll need to provide:

- **Names and school(s)** for all children in your household
- **Household income** for all adults in the household (wages, Social Security, child support, etc.)
- **Number of people** in your household
- **Last 4 digits of Social Security number** for the adult signing (or note if you don't have one)
- **SNAP/TANF case number** if applicable (this alone may be sufficient for approval)

You do **not** need to provide:

- Full Social Security numbers
- Proof of citizenship
- Immigration documentation

Step 3: Submit and Receive Determination

- Submit to your child's school or the district's food service office
- Schools must process applications and notify you within a reasonable time (typically within 10 business days)
- Approval is retroactive — your child gets free/reduced meals from the date of application approval
- You'll receive a written notice of approval or denial

Step 4: Renew Each Year

Eligibility must be re-established each school year. Schools typically send home applications at the start of each year. If you don't re-apply, your child may be moved to paid status.

Mid-year changes: If your income drops or you lose a job, you can apply or re-apply at any time during the school year. If you start receiving SNAP, notify the school — your child may switch to automatic direct certification.

Foster Children: Special Rules

Foster children qualify for **free meals automatically**, regardless of the income of the household they're living in. This is true even if a foster child lives with a family that would otherwise be in the "paid meals" income range. The school needs only documentation of the child's foster status.



Confidentiality

By law, school officials **cannot disclose meal status** (free, reduced, or paid) to other students or unauthorized staff. Schools are required to implement procedures to prevent stigma — such as using the same meal card for all students regardless of their status.

Common Questions

"My child goes to a private school – do they qualify?"

Many private nonprofit schools participate in NSLP and SBP. Contact your child's school to find out if they participate. If not, no school meal benefits are available through that school.

"My child only qualifies for reduced-price meals – is that worth applying for?"

Yes. The savings add up: 40 cents vs. \$3.00 for lunch = \$2.60/day, or \$468/year for a 180-day school year. And reduced-price eligibility automatically qualifies your family for Summer EBT.

"We recently moved and my child is between schools – what happens to their meal benefits?"

Eligibility follows the child to a new school. Bring documentation of your existing eligibility determination when enrolling. If there's a gap, re-apply at the new school immediately.

"My income is just above the reduced-price limit – can we get any help?"

Some school districts offer local assistance or programs to make meals affordable even for families above the federal threshold. Ask your school's food service office if any additional support is available.

Key Resources

| Resource | Contact |
|---|---|
| Apply for free/reduced meals | Contact your child's school directly |
| USDA school meals overview | fns.usda.gov/nslp |
| Summer EBT (SUN Bucks) info | fns.usda.gov/summer-ebt |
| Find if your school offers free meals for all (CEP) | Ask your school's food service office |

Guide current as of June 2026. Income eligibility guidelines effective July 1, 2026 – June 30, 2027 per USDA FNS Federal Register notice. Summer EBT benefit amount subject to annual appropriation. Always verify current guidelines and program participation with your child's school district.

Important Disclaimer

Please Read Before Using This Guide

AssistanceGuides.com is an independent informational website. We are not a government agency, and we are not affiliated with, endorsed by, or operating on behalf of the U.S. Department of Agriculture (USDA), the Food and Nutrition Service (FNS), or any school district, local education agency, or school food authority.

This Is General Information – Not Official School or District Policy

- The content in this guide is provided for **general informational and educational purposes only**
- School meal programs are administered locally by individual school districts, and each district operates according to its own policies, procedures, and state guidance — this guide describes federal baseline rules only
- **Your child's school or school district is the only authority that can approve or deny your child's meal benefits** — this guide cannot approve, certify, or guarantee any meal status

School Participation Is Not Universal

- Not every school participates in the National School Lunch Program or School Breakfast Program — participation is voluntary for schools
- Private schools, charter schools, and some specialized schools may not participate or may operate under different rules
- **Always verify that your child's specific school participates** in these programs before relying on this guide for planning

Applications Must Be Submitted Directly to the School

- Eligibility information in this guide is provided to help families understand whether they may qualify — it does not substitute for submitting an official application to your child's school
- Each school district has its own application form, submission process, and determination timeline
- **Do not assume your child has free or reduced-price meal status without an official determination letter from the school district**

Income Eligibility Is Recalculated Annually

- Eligibility from a prior school year does **not** automatically carry over — families must reapply each school year
- Income guidelines change every July 1; the figures in this guide are effective July 1, 2026 – June 30, 2027 only
- A change in your household income or size during the school year may affect eligibility — report changes to your school's food service office

Community Eligibility Provision (CEP) Status Changes

- Whether a school offers free meals to all students under CEP changes from year to year as the school recertifies
- This guide cannot confirm whether any specific school currently has CEP status — **ask your school directly**

OBBBA and Direct Certification Changes

- This guide describes the potential indirect impact of OBBBA on school meal direct certification — this is informational and based on analysis from education and nutrition policy organizations
- The actual scope of impact will depend on how OBBBA provisions are implemented at the federal, state, and local level over time
- Families should not assume their child's automatic certification status will remain unchanged — **verify with your school each year**

Student Meal Confidentiality

- Federal law requires school officials to keep student meal status (free, reduced, or paid) confidential
- AssistanceGuides.com does not have access to, does not collect, and does not share information about any individual child's meal status
- This guide cannot advise on how your school handles confidentiality in practice — contact your school district if you have concerns

Summer EBT

- Summer EBT (SUN Bucks) was made permanent by federal law but is subject to annual appropriations for benefit levels
- The \$120 per child benefit figure reflects the 2026 benefit amount and may change in future years
- Delivery timing and administration vary by state — contact your state's Summer EBT agency for current program details

Information May Be Outdated

- Income eligibility guidelines are updated every July 1; this guide reflects guidelines effective July 1, 2026 – June 30, 2027
- School participation, CEP status, and district-level policies change regularly
- Always verify current guidelines and your school's program status directly with your school district

No Warranties – Use at Your Own Risk

- This guide is provided **"as is"** without any warranty of accuracy, completeness, or timeliness
- **You assume full responsibility** for any decisions made based on information in this guide
- AssistanceGuides.com, its owners, editors, and contributors shall not be liable for any damages of any kind arising from your use of this guide

Your Rights Are Not Affected

- Nothing in this guide waives your right to apply for school meal benefits, appeal a denial, or access any other right provided by law
- If your child is denied free or reduced-price meals and you believe they qualify, you have the right to appeal the decision through your school district

If You Are in Crisis

- This guide is an informational resource — **it is not a substitute for emergency food assistance**
- If your child needs food outside of school hours, contact your local food bank, food pantry, or call **2-1-1**
- Many food banks have child-specific programs and backpack programs for weekends and school breaks

Data and Privacy

- AssistanceGuides.com may collect anonymized, aggregate data through the eligibility screening tool on our website
- We do not collect or store personally identifiable information through the screening tool
- Please review our full Privacy Policy at AssistanceGuides.com for details

Guide last reviewed: June 2026 | Income eligibility guidelines: USDA FNS, effective July 1, 2026 – June 30, 2027 (Federal Register Vol. 91, Issue 68, April 9, 2026) | Summer EBT benefit: FY2026 | AssistanceGuides.com