

# Federal Financial Aid Programs

AVAILABLE FOR THOSE WHO QUALIFY

Please complete the [Free Application for Federal Student Aid](http://www.fafsa.ed.gov)  
(<http://www.fafsa.ed.gov>)

## Federal Pell Grant

You must be an undergraduate student who does not have a bachelor's or a professional degree. If you are enrolled in a postbaccalaureate teaching certificate program, you also may receive a Pell grant.

Current Year Award Amount: The maximum award is \$5,550.

Note: If you are eligible for a Pell Grant and your parent or guardian was a member of the U.S. Armed forces and died as a result of military service in Iraq or Afghanistan after Sept. 11, 2001, you will receive the maximum Pell for the award year.

## Federal Direct Student Loans

Low-interest loans for eligible students to help cover the cost of higher education.

**Direct Subsidized Loans** are for students with financial need. You are not charged interest while you're in school at least half-time and during grace periods and deferment periods.

**Direct Unsubsidized Loans** - Not required to demonstrate financial need to receive a Direct Unsubsidized Loan. Interest accrues (accumulates) on an unsubsidized loan from the time it's first paid out. You can pay the interest while you are in school and during grace periods and deferment or forbearance periods, or you can allow it to accrue and be capitalized (that is, added to the principal amount of your loan).

**Parent PLUS loans** - loan that enables parents to borrow for each of their dependent children enrolled in at least six credits and meet all eligibility requirements. Parents can borrow up to the cost of attendance minus other aid. Interest payments on this loan are not subsidized by the government. This loan is a credit-worthiness loan which will require a credit history approval.

## Iraq and Afghanistan Service Grant

For students who are not eligible for a Pell Grant only because of that program's need requirements and whose parent or guardian died as a result of military service in Iraq or Afghanistan after Sept. 11, 2001 (additional conditions apply).

Current Year Award Amount: The current maximum is \$5,500, but cannot exceed the cost of attendance for that award year.

**There may be further requirements. Please contact the Financial Aid Office to get more information on the financial aid programs that apply to you.**