Federal Aid Available:

**Pell Grant**- A Federal Pell Grant, unlike a loan, does not have to be repaid. Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. You are not eligible to receive a Federal Pell Grant if you are incarcerated in a federal or state penal institution or are subject to an involuntary civil commitment upon completion of a period of incarceration for a forcible or nonforcible sexual offense. For more info please check out [https://studentaid.ed.gov/sa/types/grants-scholarships/pell](https://studentaid.ed.gov/sa/types/grants-scholarships/pell)

**SEOG**-To get an FSEOG, you must fill out the Free Application for Federal Student Aid (FAFSA®) so your college can determine how much financial need you have. Students who will receive Federal Pell Grants and have the most financial need will receive FSEOGs first. The FSEOG does not need to be repaid. The FSEOG program is administered directly by the financial aid office at each participating school and is therefore called “campus-based” aid. For more information on this aid check out [https://studentaid.ed.gov/sa/types/grants-scholarships/fseog](https://studentaid.ed.gov/sa/types/grants-scholarships/fseog)

**Subsidized Loans**-Direct Subsidized Loans are available to undergraduate students with financial need. Your school determines the amount you can borrow, and the amount may not exceed your financial need. The U.S. Department of Education pays the interest on a Direct Subsidized Loan

- while you’re in school at least half-time,
- for the first six months after you leave school (referred to as a grace period*), and
- during a period of deferment (a postponement of loan payments).

**Unsubsidized Loans**-Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need. Your school determines the amount you can borrow based on your cost of attendance and other financial aid you receive. You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).


**Parent Plus Loans**- Parents of dependent students can take out loans to supplement their children’s aid packages. The federal Parent Loan for Undergraduate Students (PLUS), available through the Direct Loan Program, lets parents borrow money to cover any costs not already covered by the student’s financial aid package, up to the full cost of attendance. There is no cumulative limit. Parent PLUS loans are the financial responsibility of the parents, not the student. If the student agrees to make payments on the PLUS loan, but fails to make the payments on time, the parents will be held responsible. These days the PLUS loan is referred to as either the Parent PLUS or Grad PLUS loan. For more information check out [http://www.finaid.org/loans/parentloan.phtml](http://www.finaid.org/loans/parentloan.phtml)
Federal Work Study: The Federal Work-Study (FWS) program provides part-time jobs for students with financial need to help them pay for their education. It's designed to put you to work in the community or in a job related to your studies, whenever possible. The program is administered by the Financial Aid Office. Funds are limited and eligibility is based on need. The amount of FWS indicated on your award is the maximum amount you may earn for the academic year. Funds are paid 5th and 20th of each month on the basis of hours worked in the pay period not to exceed 20 hours per week.