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# TYPES OF FEDERAL STUDENT AID

## FEDERAL STUDENT AID PROGRAMS

FEDERAL PELL GRANT

• The Pell Grant is gift aid and does not need to be repaid to the U.S. Department of Education.
• The maximum and minimum award amounts change annually and are effective for the award year from July 1st of one year to June 30th of the following year.
• The award amount is calculated using the Student Aid Index (SAI), cost of attendance and enrollment intensity, i.e., the number of credits attended each payment period in comparison to the full time requirement.
• A student must have financial need.
• The total amount of Pell Grant may not exceed the equivalent of six years.

FSEOG (FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT)

• FSEOG is gift aid and does not need to be repaid to the U.S. Department of Education.
• If eligible, the minimum award is $100 while the maximum award is $1,000.
• The award amount is based on the Student Aid Index (SAI), cost of attendance and enrollment intensity, i.e., the number of credits attended each payment period in comparison to the full time requirement and DEC awarding policies.
• FSEOG recipients must demonstrate exceptional financial need as defined by the U.S. Department of Education.

IASG (IRAQ AND AFGHANISTAN SERVICE GRANT) & CHILDREN OF FALLEN HEROS (CFH)

The FAFSA Simplification Act made changes to the IASG and CFH programs beginning with the 2024-2025 award year. Starting with the 2024-25 award year schools will no longer be awarding Iraq and Afghanistan Service Grants (IASG), or special grants for Children of Fallen Heroes. Rather than receiving one of these awards, the student will receive a maximum Pell Grant award. The federal government has established a lifetime limit of no more than 12 semesters (or its equivalent) for eligible students.

• A student who meets the IASG/CFH requirements and is Pell eligible, will receive the maximum Pell award regardless of the calculated SAI. The award will be adjusted for less than full time enrollment.
• All other aid is packaged using the calculated SAI.

In order to qualify, a student must be:

• The child of a parent or guardian who died in the line of duty while either –
▪ Serving on active duty as a member of the U.S. Armed Forces on or after 9/11/2001; or
▪ Actively serving as and performing the duties of a public safety officer.
▪ AND

Less than 33 years old as of January 1 prior to the award year.

• Students who qualified for IASG or CFH under the prior rules and received IASG or CFH funds in the 2023-2024 award year can continue to qualify under those prior rules if they do not meet the revised requirements for the 2024-2025 award year.

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• The Lifetime Eligibility Used (LEU) for IASG and CFH is combined with the Pell LEU. The student cannot receive more than the equivalent of 6 academic years of the combination of Pell, IASG, and CFH.

DIRECT SUBSIDIZED STAFFORD LOAN
• This is a loan and must be repaid with interest to the U.S. Department of Education.
• The maximum award is $3,500 for grade level 1 students and $4,500 for grade level 2 students. The loan amount is prorated for programs and final periods of enrollment less than one academic year in length.
• A student must demonstrate financial need as defined by the U.S. Department of Education and be enrolled at least halftime to receive a Subsidized Stafford Loan.
• The U.S. Department of Education subsidizes, i.e., pays the interest on this loan while in school, during the grace period and periods of deferment. This is the difference between the Subsidized and Unsubsidized Stafford Loans.
• For complete details regarding the interest rate, loan fees, grace period, repayment and debt management options, contact the Financial Aid Office or visit www.studentaid.gov.
• A student's outstanding aggregate balance may not exceed $23,000.

DIRECT UNSUBSIDIZED STAFFORD LOAN
• This is a loan and must be repaid with interest to the U.S. Department of Education.
• The maximum award is $2,000 for all students plus $4,000 in additional Unsubsidized Stafford Loan for an independent student or a dependent student whose parent has been denied a PLUS Loan. The loan amount is prorated for programs and final periods of enrollment less than one academic year in length.
• A student does not have to demonstrate financial need as defined by the U.S. Department of Education; must be enrolled at least halftime to receive an Unsubsidized Stafford Loan.
• The U.S. Department of Education does not subsidize, i.e., pay the interest on this loan. This is the difference between the Subsidized and Unsubsidized Stafford Loans.
• For complete details regarding the interest rate, loan fees, grace period, repayment and debt management options, contact the Financial Aid Office or visit www.studentaid.gov.
• A student may not exceed aggregate loan limits.

DIRECT PLUS (PARENT LOAN FOR UNDERGRADUATE STUDENTS) LOAN
• This is a loan and must be repaid with interest to the U.S. Department of Education.
• A parent, not a student, must borrow the PLUS loan on behalf of the student.
• Beginning July 1st 2026, Parent PLUS Loans have an annual borrowing limit of $20,000 and a lifetime (aggregate) limit of $65,000 per student. A parent may not borrow more than $20,000 for a student in a single academic year (typically two semesters). All previously borrowed Parent PLUS Loans for that student count toward the $65,000 aggregate limit. A legacy exception (or "grandfathered" provision) allows parents who borrowed a Direct Parent PLUS loan for a student before July 1, 2026, to be exempt from the new borrowing caps. A few notes regarding the exemption:
    ▪ The exemption is only for parents who borrowed a Parent PLUS Loan that disbursed before July 1st, 2026 for the student's current program.
    ▪ The exemption lasts for up to three academic years or until the student finishes their current program, whichever is shorter.

See also DEC Catalog, Financial Aid Information

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- The student must remain continuously enrolled in the same program of study.

• A student/parent does not have to demonstrate financial need as defined by the U.S. Department of Education; must be enrolled at least halftime to receive PLUS Loan.
• The U.S. Department of Education does not subsidize, i.e., pay the interest on this loan.
• For complete details regarding the interest rate, loan fees, deferment options, repayment and debt management options, contact the Financial Aid Office or visit www.studentaid.gov.

FEDERAL WORK STUDY (FWS)
• A student earns money while working and attending school; FWS does not need to be repaid.
• Student employees are paid an hourly wage that meets or exceeds federal and state minimum wage requirements. Wages are paid directly to the student every two weeks. by check
• Employment is part-time, usually 5 -20 hours per week and can be on or off campus.
• A student interested in a work study position should contact the Financial Aid or Career Services Offices for open positions.
• A student must demonstrate financial need as defined by the U.S. Department of Education.
• There is no minimum or maximum annual award or aggregate limit.

FEDERAL STUDENT AID ELIGIBILITY REQUIREMENTS
To receive Federal Student Aid, a student must meet the following general eligibility requirements. A student must:
• Be a U.S. citizen or national or be an eligible noncitizen;
• Have a valid high school diploma or equivalent, or meet homeschool requirements;
• Be enrolled for the purpose of seeking a certificate, diploma or A.S.B. degree;
• Be enrolled in an approved educational program;
• Have a valid social security number;
• Have signed certifying statements on the Free Application for Federal Student Aid (FAFSA) stating that - The student is not in default on a federal student loan and does not owe a refund on a federal grant and - The student will use federal student aid only for educational purposes;
• Provide additional documentation and information to complete verification, resolve database match problems, and meet eligibility requirements to pay Federal Student Aid.
• Maintain satisfactory academic progress while in school; and
• Meet additional eligibility requirements, including financial need, for each specific Federal Student Aid program.

**NOTIFICATION OF FINANCIAL AID ELIGIBLITY**
Students are sent a Confirmed Financial Aid Notification to inform them of their financial aid eligibility. This notification is sent electronically via the Financial Aid Student Portal or email. If a student's aid eligibility changes, they will be sent a revised Aid Notification. It is **assumed** that you accept all financial aid (except federal employment and PLUS loans) listed on your aid notification unless you contact the Financial Aid Office to indicate the award that you wish to reduce. Although loans may be declined or reduced at any point in the process, the sooner you notify us the better.

See also DEC Catalog, Financial Aid Information