Federal Financial Aid Programs

The Federal Pell Grant

The Federal Pell Grant is based on demonstrated need and is awarded to students who have not earned a bachelor's degree. This grant does not have to be repaid.

The Federal Supplemental Educational Opportunity Grant (SEOG)

The Federal Supplemental Educational Opportunity Grant (SEOG) is based on exceptional financial need and is awarded to students who are enrolled at least halftime. This grant does not have to be repaid and funds are limited.

The Federal Work-Study Program

The Federal Work-Study Program is based on financial need and offers students the opportunity to earn their financial aid award through part-time employment on campus. Work hours are scheduled around a student's class hours and it's a great opportunity to gain valuable work experience while attending school.

The Federal Direct Stafford Loan Programs

The Federal Direct Subsidized Stafford Loan is made to the student and is based on financial need. There is no interest accrual while the student is enrolled in school at least halftime. The maximum award is based on a student's class standing - $3,500 per year for a first-year student and $4,500 per year for a second-year student. Repayment begins six (6) months after the student graduates or ceases to be enrolled at least halftime.

The Federal Direct Unsubsidized Stafford Loan is made to the student. The maximum award is based on a student's dependency status, level of need, and class standing. The maximum award is $9,500 per year for a first-year student and $10,500 per year for a second-year student. Repayment begins 6 months after the student graduates or ceases to be enrolled at least halftime.

The Federal Direct Parent Loan for Undergraduate Students (PLUS loan)

The Federal Direct Parent Loan for Undergraduate Students (PLUS loan) is a credit based loan that has a fixed interest rate and is made to a parent of dependent undergraduate students. The loan amount is based on the student's cost of attendance minus any aid awarded to the student. Repayment of this loan begins 60 days after the funds are disbursed.