



GENERAL ELIGIBILITY REQUIREMENTS FOR FEDERAL STUDENT AID

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Financial aid can seem complicated, especially when it comes to understanding how to qualify. The first thing to understand is that all federal student aid is regulated by Title IV of the Higher Education Act. This simply means regardless of the college/university you are attending—or plan to attend—the process and rules for qualification will be the same.

HERE, WE ADDRESS THE BASIC ELIGIBILITY AND APPLICATION REQUIREMENTS TO HELP YOU GET A BETTER UNDERSTANDING OF THE FEDERAL STUDENT AID PROGRAMS AND HOW THEY WORK.

BASIC ELIGIBILITY REQUIREMENTS

1. Be a U.S. Citizen, permanent resident or eligible non-citizen.
2. Have a high school diploma, the recognized equivalent of a high school diploma (including a General Educational Development (GED) certificate), or have completed a high school curriculum in a home school setting that satisfies the state's requirements for home schooling. (Students who first enrolled in an accredited college or university before July 1, 2012, may qualify by satisfying alternate criteria, such as passing an approved Ability-To-Benefit (ATB) test or completing six credit hours or equivalent course work toward a degree or certificate.)
3. Be enrolled, or accepted for enrollment, as a regular student in an eligible degree or certificate program at a college or university that is eligible for Title IV federal student aid. Students who are simultaneously enrolled in elementary or secondary school are not eligible.

3 Types of Federal Student Aid

1 Free money.	2 Borrowed money.	3 Earned money.
Grants are usually based on financial need and don't have to be repaid.	Loans are an investment in your future. But remember, they must be repaid with interest.	A work-study job lets you earn money while you're in school.

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APPLICATION REQUIREMENTS

TO QUALIFY FOR FEDERAL STUDENT AID, STUDENTS MUST:

- Complete the Free Application for Federal Student Aid.
- Comply with verification requirements, if the student's FAFSA is selected for verification by the college or university the student plans to attend or the federal government.
- Demonstrate financial need, if applicable. Some federal grant, work, and loan programs require the student to demonstrate financial need. The Direct Unsubsidized Loan, Grad PLUS Loan, and Parent PLUS loan do not depend on financial need.
- Sign a Statement of Educational Purpose, certifying that he or she will use Title IV federal student aid to pay for education costs only. (Students may not be enrolled in multiple colleges and universities solely to obtain Title IV federal student aid refunds (credit balances) to pay for non-educationally related expenses.)
- Most **Male students** must have registered with the Selective Service between the ages of 18 and 25 to be eligible for federal student aid. A failure to register must not be knowing and willful. Male students between the ages of 18 and 25 may check a box on the FAFSA to register with Selective Service.

REQUIREMENTS RELATING TO PREVIOUSLY RECEIVED AID FUNDS

If you have previously received federal student aid funds, there are requirements that must be met in order to be eligible to reapply for federal student aid. The following requirements apply to the student.

TO QUALIFY FOR
FEDERAL STUDENT AID,
STUDENTS MUST:

- Not be in default on a Title IV federal student loan or owe a refund on a Title IV federal student grant or loan overpayment. If the student has borrowed in excess of annual or cumulative Title IV federal student loan limits, the student must return the excess funds to the lender.
- Have repaid Title IV federal student aid funds obtained fraudulently.
- Not have property subject to a judgement lien for a debt owed to the U.S. government.

PROGRAM-SPECIFIC REQUIREMENTS

SOME SPECIFIC FEDERAL STUDENT AID PROGRAMS HAVE ADDITIONAL REQUIREMENTS.

1.

If you have already obtained an academic degree, it may affect your eligibility for specific programs. For example, students who have already obtained a bachelor's degree are ineligible for the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and Teacher Education Assistance for College and Higher Education Grant (TEACH Grant). Students with only an associate degree remain eligible for these programs.

Students with a bachelor's degree remain eligible for the Direct Unsubsidized Loan,

2.

The Federal Pell Grant is subject to a lifetime eligibility limit of the equivalent of 12 semesters (six years).

3.

Eligibility for some forms of financial aid is affected by the student's enrollment status. For example, federal education loans require the student to be enrolled on at least a half-time basis, while the Federal Pell Grant does not. (A Federal Pell Grant will be prorated according to the student's enrollment status.)

4.

Direct PLUS Loan borrowers may not have an adverse credit history.

MAINTAINING AID ELIGIBILITY

THERE ARE REQUIREMENTS THAT MUST BE MET TO CONTINUE ELIGIBILITY FOR FEDERAL STUDENT AID.

- Maintain Satisfactory Academic Progress (SAP), which typically includes maintaining at least a C average (2.0 GPA on a 4.0 scale) and maintaining progress toward a degree or certificate that is consistent with graduation within 150 percent of the normal timeframe for completion.
- Not be convicted for the sale or possession of illegal drugs (controlled substances) while receiving federal student aid.

OTHER REQUIREMENTS

In addition, a student's eligibility for Title IV federal student aid may be affected by such factors as remedial coursework, correspondence study, study via distance education, program of study, and incarceration.

INCARCERATED STUDENTS ARE INELIGIBLE FOR FEDERAL STUDENT LOANS

- Students who are incarcerated in a federal or state penal institution are also ineligible for the Federal Pell Grant.
- However, if you are incarcerated in a local, municipal, or county correctional facility and you otherwise meet eligibility criteria, you are eligible for a Federal Pell Grant. While incarcerated students remain eligible for Federal Work-Study and FSEOG, they are unlikely to receive such aid.
- Eligibility is restored after release from prison, except if the student is subject to an involuntary civil commitment for a sexual offense.
- Students who have a conviction for the sale or possession of illegal drugs while receiving federal student aid may be subject to limitations on their eligibility for federal student aid.



FUN FACT

Did you know the current and former CEOs of Starbucks, YouTube, Spanx, and the Walt Disney Company all studied liberal arts degrees? (Take that, everyone who says liberal arts degrees are useless.)