

State, Local, and Private School Aid

Grants

Grants, unlike loans, do not have to be repaid. Click the links below to learn more about grant programs available for eligible students pursuing a postsecondary education.

Federal Pell

<http://studentaid.ed.gov/PORTALSWebApp/students/english/PellGrants.jsp?tab=funding>

Federal Supplemental Educational Opportunity Grant (FSEOG)

<http://studentaid.ed.gov/PORTALSWebApp/students/english/FSEOG.jsp?tab=funding>

The Academic Competitiveness Grant

<http://studentaid.ed.gov/PORTALSWebApp/students/english/AcademicGrants.jsp>

The National Science & Mathematics Access to Retain Talent Grant (National SMART Grant) Institutional Grants

<http://studentaid.ed.gov/PORTALSWebApp/students/english/SmartGrants.jsp>

Federal Work-Study

Federal Work-Study (FWS) provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the recipient's course of study.

<http://studentaid.ed.gov/PORTALSWebApp/students/english/campusaid.jsp>

Subsidized Stafford Loans

Stafford loans are low interest (6.8%), federally guaranteed loans that begin repayment 6 months after the student drops below half time (6 hours). Subsidized means that the government will pay the interest on the loan until the end of the six month grace period. Funds for the Stafford comes from a bank, credit union, or other lender that participates in the program. To qualify, you must fill out a Free

Application for Federal Student Aid (FAFSA). After your FAFSA is processed, your school will review the results and will inform you about your loan eligibility. You also will have to sign a promissory note, a binding legal document that lists the conditions under which you're borrowing and the terms under which you agree to repay your loan.

<http://studentaid.ed.gov/PORTALSWebApp/students/english/studentloans.jsp>