

Student Eligibility

Time Estimate:

Lecture 50 minutes

Exercise 20 minutes

Total Time: 70 minutes

By the end of this session, you will be able to:

- *describe general criteria for student eligibility,*
- *use the General Student Eligibility Checklist to determine student eligibility for Title IV aid, and*
- *locate student eligibility information in The 1997-98 Federal Student Financial Aid Handbook.*

INTRODUCTION

This session will cover a number of different requirements that students must meet to be eligible for Title IV aid.

The eligibility requirements we will discuss in this session generally apply to all Title IV programs.

However, each Title IV program may have additional eligibility requirements, called program-specific eligibility criteria.

- For example, if you'll look at the chart on page 3 of your Workbook, you'll see that only undergraduate students who have not already obtained a bachelor's or professional degree are eligible to receive awards from the Federal Pell Grant and FSEOG Programs. [IG, pg. 22]
- We won't discuss program-specific eligibility criteria during this session—however, there are later sessions that will focus on these requirements in detail.

PW 3

Instructor's Notes**GENERAL STUDENT ELIGIBILITY CRITERIA**

During this session, we will be using the Handbook as a reference.

Chapter 2 of the Handbook covers student eligibility and financial need. Please turn to Chapter 2 and we'll review its table of contents.

You can see that the chapter starts out with an introduction that summarizes the chapter contents and recent changes to eligibility criteria. It is broken down into two sections:

- Section One: Student Eligibility
- Section Two: Overview of Financial Need

There are also three appendices located at the end of this chapter that deal with citizenship status, Selective Service status, and Student Aid Report—or SAR—comments.

To get a better understanding of student eligibility, we will be working from the Handbook and using a checklist located on page 2 of your Workbook. The Handbook is very detailed, so, because of time constraints, we will only cover the major issues. You will also be given a chance to determine several students' eligibility by working on some case studies at the end of this session.

Let's look now at the general student eligibility checklist on page 2 of your Workbook. [IG, p. 21] You can see there are several questions that a financial aid administrator has to answer about a student before Title IV funds can be awarded. A financial aid administrator can get most of the answers to these questions from the student's SAR or from the Free Application for Federal Student Aid (FAFSA). The question numbers are the same for both the SAR and FAFSA. For your convenience, these references are provided in parentheses on your checklist.

PW 2

Let's take a closer look now at each of the questions before looking at some sample students.

Citizenship Status

The first question on your checklist pertains to citizenship status. Keeping your checklist handy, please turn to page 2-3 in your Handbook.

To meet citizenship eligibility requirements, a student must be: (OH 1)

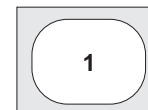
- a U. S. citizen or national, which includes citizens of the 50 states, the District of Columbia, Puerto Rico, the Virgin Islands, Guam, and the Northern Mariana Islands. A U. S. national includes natives of American Samoa or Swain's Island **or**
- a permanent resident of the U. S. who must either demonstrate eligibility as evidenced by a comment on the SAR that the Immigration and Naturalization Service—or INS—match has been successful, or provide further documentation from the INS. The Social Security Administration performs an additional citizenship match with both the Social Security number (SSN) and citizenship matches.

In addition, certain residents of the Pacific Islands, namely the Marshall Islands, the Federated States of Micronesia, and Republic of Palau continue to be eligible for certain types of Title IV aid.

“Other eligible noncitizens” are individuals who can provide documentation from INS that they are in the U. S. for other than a temporary purpose with the intention of becoming a citizen or permanent resident. This category includes refugees, persons granted asylum, certain Cuban-Haitian entrants, temporary residents under the Immigration Reform and Control Act of 1986, and others.

Instructor's Notes

✓ 34 CFR 668.33



Note to Instructor:
Eligible citizens of certain Pacific Islands may receive only three types of SFA Program aid: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Work-Study (FWS) funds.

We are now on page 2-7 in your Handbook.

Enrollment as a Regular Student in an Eligible Program

Back at the checklist, you'll see the next question asks about a "regular student" and an "eligible program." To answer this question, we must first define regular student and eligible program. (OH 2)

A regular student is defined as a person enrolled or accepted for enrollment in an eligible program at an eligible postsecondary institution for the purpose of obtaining a degree or certificate offered by that institution.

An eligible program is a course of study that either leads to a certificate, degree, or other recognized educational credential, or it must be at least two academic years long and considered acceptable for full credit toward a bachelor's degree at an institution participating in one or more of the student financial aid programs. At a proprietary institution of higher education or at a postsecondary vocational institution, the program must lead to a certificate or degree and must provide students with training to prepare them for gainful employment in a recognized occupation.

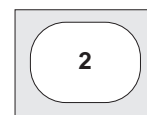
There are two exceptions, however, where a student does not have to be enrolled in an eligible program to receive a Direct Loan or FFEL Program loan.

The exceptions are for students enrolled in "preparatory coursework" or "teacher certification."

- Preparatory coursework consists of additional courses that a student must take in order to be admitted in an eligible program. For instance, a student who already received a B. S. degree might need an additional 12 hours of specialized undergraduate biology and chemistry coursework to enroll in a graduate program.

Instructor's Notes

✓ 34 CFR 668.32



Regular student

Eligible program

Instructor's Notes

- Students may receive a Direct Loan or an FFEL Program loan for one consecutive 12-month period, as long as they are enrolled **at least** half-time in these preparatory courses and the courses are part of an eligible program.
- Teacher certification allows eligible students to receive a Federal Perkins Loan, Federal Work-Study, a Direct Loan, or a FFEL Program loan if they are enrolled at least half-time in a teacher certification program required to obtain a professional credential or certification that is required by the state for employment as an elementary or secondary school teacher.

Academic Qualifications

Academic qualifications is next on the checklist.

To be considered academically qualified, students must:
(OH 3)

- have a high school diploma or its recognized equivalent, such as a General Education Development—or GED—certificate;
- prove they have the ability to benefit (sometimes called ATB) from postsecondary education by passing an independently administered test approved by ED;
or
- attend a school participating in a state process for determining academic qualifications that is approved by the U. S. Secretary of Education.

Schools must make a GED preparatory program available to students. Schools don't have to provide the program, but they must make sure that their students have reasonable access to one.

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Note to Instructor:

A school participating in an approved state process works closely with students without diplomas or GEDs. These students are tutored and counseled regularly.

Instructor's Notes

Beginning on page 9 of the Handbook is an extensive discussion on ability to benefit. In addition to the resources listed in the Handbook on pages 16 and 17, the *Federal Registers* of December 30, 1992 and November 29, 1995 contain a list of approved tests as well as testing requirements. An institution must redetermine student eligibility for any test that is not approved.

Remedial Coursework and Other Coursework

Turn now to page 2-15 of the Handbook. Looking at your checklist, you'll see Question 4 is about a student in remedial coursework.

If the student is enrolled solely in remedial coursework or a remedial program, then the student is not considered to be in an eligible program and, thus, is not eligible for SFA funds. (OH 4)

However, if the student is also enrolled in an eligible program and the remedial coursework is necessary to pursue that program, then the student is eligible for Title IV aid for the remedial work as well as for the regular coursework.

A school may not allow a student to take more than one academic year's worth of noncredit remedial coursework.*

Satisfactory Academic Progress

The fifth item on the checklist is maintaining satisfactory academic progress. You may skip this question if the student is applying for financial aid for the first time.

We're now on page 2-18 of your Handbook.

To monitor the statutory requirement that a student be making satisfactory progress, regulations require schools to develop and apply a consistent and reasonable standard of academic progress. The standard must contain elements specified in the regulations. (OH 5)

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Note to Instructor:

A school should check for remedial coursework and for enrollment in primary and secondary school programs when a student enrolls in a postsecondary program and before awarding funds.

*One academic year's worth is 30 semester or trimester hours, 45 quarter credit hours, or 900 clock hours.

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Instructor's Notes

As part of this, the satisfactory academic progress, or SAP, policy must have a qualitative measure (the grade point average in those courses completed) as well as a quantitative measure (the number or percentage of courses completed.)

We will go into greater detail about SAP during the next session.

Loan Defaults and Grant Overpayments

Looking at your checklist again, Question 6 asks if a student is in default or owes an overpayment on a federal loan or grant.

On page 2-23 of your Handbook, you'll see that students are ineligible for Title IV aid if they are in default or owe an overpayment on a Title IV grant or loan.

However, in some specific circumstances, the student may still be eligible. For example:

- a student who defaulted on a loan but later repaid the loan in full is eligible for Title IV funds **or**
- a student who receives a Pell Grant overpayment may continue to be eligible for Title IV aid if the school can adjust the student's award to eliminate the overpayment during the same award year.

As you can see, the Handbook goes into more detail and provides you with a helpful chart on page 2-27.

Student Certifications and Statements

Since the "Certification Statement on Overpayments and Defaults" and the "Statement of Educational Purpose" are now printed on the FAFSA rather than the SAR, and students must sign the FAFSA, schools aren't required to collect this information separately.

Note to Instructor:

A student who makes satisfactory arrangements to pay for six consecutive months on a defaulted loan (and makes the payments) also regains eligibility.

Instructor's Notes

The new National Student Loan Data System (NSLDS) contains a student's financial aid history. The NSLDS page now appears in Part 1 of every SAR.

Schools are required to resolve any conflicts between the NSLDS information and information received from the student. The school should contact the original data provider to resolve any data discrepancies.

Valid Social Security Number

Looking back now at the checklist, Question 7 asks about a valid Social Security number.

If you turn to page 2-28 in the Handbook, you'll see that a student **must** have a valid Social Security number (SSN) to apply for federal financial aid. A comment will appear on the SAR if there are discrepancies with the SSN. The Handbook goes into more detail about what to do in these cases.

Please note on page 2-30 that the only exceptions to the Social Security number requirement are for students from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau. The Handbook tells you how to deal with these students.

Registration with Selective Service

Question 8 on the checklist asks about registration with the Selective Service.

Please turn to page 2-31 in your Handbook.

It states that **males** between the ages of 18 and 25 are required to register with the Selective Service.

- In general, students in this category cannot receive Title IV aid unless they have registered. There are many exemptions from this requirement, which are listed in the Handbook.

Instructor's Notes

- There are also other situations in which the registration requirement may be waived, such as for students who are hospitalized, incarcerated, or institutionalized.

The school must document the reason for a waiver in the student's folder. If the student is not clearly exempt from this requirement, the school should ask the student to document the exemption by providing a Status Information Letter from the Selective Service. Samples of these letters are provided in Appendix B.

Borrowing in Excess of Loan Limits

Question 9 on the checklist asks about borrowing in excess of loan limits. Turn to page 2-36 of your Handbook.

Students who borrow more than the annual loan limit under any Title IV loan program lose their eligibility for further Title IV aid for that year. (OH 6)

Students can regain their Title IV eligibility for the year by repaying the excess amount that was borrowed or making satisfactory payment arrangements with the school.

Members of a Religious Order, Incarcerated Students, and Students Enrolled in Correspondence Courses

Question 10 on your checklist asks about students who are members of a religious order, incarcerated students, and students enrolled in correspondence courses.

Page 2-37 of your Handbook states that students who are members of a religious order are not eligible for need-based Title IV aid.

Incarcerated students are ineligible for Title IV loans.

- However, incarcerated students in local penal institutions are eligible for Federal Pell Grants.

Instructor's Notes

Students enrolled in correspondence courses are ineligible for Title IV aid, unless the courses are part of a program leading to an associate, bachelor's, or graduate degree.

Are there any questions so far about student eligibility?

Financial Need

Now on to Question 11. With the exception of unsubsidized loans and PLUS Loans, a student must demonstrate financial need to be eligible for need-based Title IV aid. (OH 7)

Financial need, as shown on the overhead, is simply defined as the difference between the student's cost of attendance and the family's ability to pay those costs. The equation is $COA - EFC = \text{Financial Need}$.

You must confirm a student's financial need each time the student applies for Title IV aid or when special circumstances warrant additional review of the student's financial need.

Section 3 in the Handbook discusses this subject in great detail, beginning on page 2-53. It will be covered in Sessions 16 and 19.

Financial Aid History

The next question on the checklist pertains only to students who are transferring from one institution to another.

When a student transfers, the new school must obtain the student's complete financial aid history. (OH 8)

By collecting this information, schools can monitor student eligibility in two ways:

- Schools can see how much Title IV aid was received at previous schools and avoid overpayments.

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Instructor's Notes

- Schools can see whether the student is in default or owes a repayment on Title IV funds and, thus, is ineligible for any Title IV aid.

Generally, this financial aid history must be obtained to establish Title IV aid for a student's first award year at your school (or before certifying a parent's PLUS Loan application).

Schools may obtain this information in either a paper financial aid transcript—known as an FAT—or electronically through the National Student Loan Data System (NSLDS). The NSLDS is a database that includes:

- information on all SFA loans,
- payment information for the Pell Grant Program, and
- details of any overpayments for FSEOG, Pell, and Perkins Loan Programs.

The NSLDS also:

- simplifies Student Status Confirmation Report (SSCR) processing,
- tracks loan histories,
- calculates default rates, and
- provides a database for research.

Regulations require that schools must make an “active effort” to find out if a student previously attended other schools.

Be sure to check all likely sources of information within the school about a student's prior attendance at any other institutions.

- For example, check the student's records at the admissions, registrar's, and counselor's offices, as well as the financial aid office.

Instructor's Notes

If you will be working with paper FATs, they can be requested from previous schools by the new school or by the student. Either way, they should be sent directly to the new school.

There are three exceptions to the requirement to obtain FATs:

- The previous school closed and records are no longer available.
- The student attended a foreign school.
- The previous school certifies that the record-retention requirements have expired and the records are no longer available.

Until all financial aid transcripts are received, a school may withhold Pell Grant and campus-based funds, **or** a school may make a first payment for one payment period—and only one payment period—without liability.

- However, if a school uses this “first payment” option, the new school must have evidence that the transcript request actually was sent to the previous school and that the new school has waited a reasonable amount of time before releasing a first disbursement.

Until a financial aid transcript is received, a school:

- may not pay on subsidized and unsubsidized loans and
- may not originate or certify a parent's PLUS Loan application.

Schools are required to complete a financial aid transcript on a timely basis when it is requested by a student or another school.

- The properly completed FAT form should be sent directly to the requesting school.

Note to Instructor:

In the first two cases, the new school must obtain written confirmation from ED that the records are no longer available—the address to write for confirmation is given on page 2-47 of the Handbook.

Instructor's Notes

- It should not be given or sent to the student to transmit to the new school.

A financial aid transcript is **not** the same as an academic transcript.

- The FAT describes the student's financial aid history, not the student's academic history.

If schools develop their own financial aid transcripts, the transcripts must contain all the data specified on page 2-50 of the Handbook.

We recommend that schools use the FAT form found on pages 2-51 and 2-52, or use it as a starting point for developing their own forms.

Are there any questions about financial aid transcripts?

Verification

The last question on the checklist asks about verification. Verification is when a school is required to check on specific information provided by a student on the application for federal aid.

✓ 34 CFR 668 Subpart E

Some of the data items on the application have a direct effect on whether the student will be eligible for Title IV aid and, if so, for how much aid.

Certain student applications are selected for verification by ED's Central Processing System. The school handles the verification process.

- Until verification of information from the application is completed, there are restrictions on how you handle awards to these students.
- We'll cover verification in depth in Session 15.

To summarize, the "General Student Eligibility Checklist" on page 2 of your Workbook can be used as is or adapted

PW 2

Instructor's Notes

specifically for your school. We will also be using this checklist in the upcoming exercises. [IG, pg. 21]

STUDENT ELIGIBILITY EXERCISES

These exercises give you the opportunity to review four student files to determine if the students are eligible for federal financial aid.

In your Workbook, beginning on page 4, you are given four different student scenarios. Use the checklist on page 2 of your Workbook to help you determine these students' eligibility. Work in groups for this exercise.

We will discuss any questions you may have after you've completed the exercises.

» Allow participants 15 minutes to complete the exercises.

PW 4**PW 2****Instructions**

Four students have applied for federal financial aid. Each student has a different educational goal and wishes to attend a specific school. Put yourself in the financial aid office at each school and answer the student's questions.

Step 1: Read each student scenario.

Step 2: Review the student scenario using the student eligibility checklist to determine eligibility.

Step 3: Answer the student questions at the end of the exercise.

Student 1—Justin

Justin Case is a 21-year-old student enrolled in Foster Business College (FBC). Justin was born and raised in Guam, and he has spent the past 3 1/2 years working periodically on construction jobs. He now wants to take a six-month, 600-clock-hour course in computerized information management at FBC to obtain a computer operator certificate.

As Justin never finished high school, he took FBC's aptitude test (approved by ED) and scored a passing grade of 78. Justin received a Student Aid Report (SAR) with a Pell-eligible Expected Family Contribution (EFC). Justin indicates that he is not required to register with the Selective Service, as he is a conscientious objector. Justin was selected for verification, and he has promised the aid administrator that he will bring in the appropriate tax documents once his mother sends them to him. Justin did not list any previous colleges or schools on his financial aid application, so FBC has not requested any financial aid transcripts.

Justin's Questions:

1. **Am I eligible to receive Title IV financial aid at your school?**
2. **If yes, why?**
3. **If no, which student eligibility criteria did I not meet, and what can I do, if anything, to become eligible for Title IV financial aid at your school?**

Solution to Justin

Q: Is Justin eligible to receive Title IV financial aid?

A: No, Justin does not meet all the general student eligibility criteria. Here's why:

Instructor's Notes

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Instructor's Notes

Number 8 on checklist—Justin was not confirmed in the Selective Service match, as he is not registered.

- Being a conscientious objector does not exempt him from registering with the Selective Service.
- Since he has not registered, he is not eligible for Title IV aid.

Number 13 on checklist—As Justin was selected for verification, the school must complete this process.

- A promise to bring in the required documents is not enough. And until Justin brings the documents, verification can't be completed.

To become eligible for Title IV aid, Justin must register with Selective Service and complete the verification process.

Student 2—Kay C.

Kay C. Fudd is a 17-year-old high school graduate from Springfield, IA , where she was born and raised.

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The university she plans to attend informs her that she needs to take a few remedial courses before she can enroll in their program. So, Kay enrolls at Dunn Community College for the summer and fall terms.

She was selected for verification and was asked to bring in documents pertaining to the amount of Social Security benefits she'll be receiving after her 18th birthday.

She submitted a Student Aid Report (SAR) that stated she was not eligible for a Pell Grant. Since her Expected Family Contribution (EFC) was less than the cost of her education, she was able to qualify for other financial aid.

Kay C.'s Questions:

1. **Am I eligible to receive Title IV financial aid at your school, Dunn Community College?**
2. **If yes, why?**
3. **If no, which student eligibility criteria did I not meet, and what can I do, if anything, to become eligible for Title IV financial aid at your school?**

Solution to Kay C.

Q: Is Kay C. eligible to receive Title IV financial aid?

A: No, Kay C. does not meet all the general eligibility criteria. Here's why:

Number 2 on checklist—She is not enrolled as a regular student in an eligible program at Dunn Community College.

Number 4 on checklist—Since Kay C. will be enrolled solely in a **remedial** program, she is ineligible for Title IV aid.

Number 13 on checklist—Kay C. was selected for verification and was asked to bring in documentation. This has not been done.

Kay C. must complete verification and enroll as a regular student in a regular program to be eligible for Title IV aid.

Student—Elena

Elena Del Castillo is self-supporting and is enrolled at Tower Community College (TCC) for the current award year. She is starting the second year of her occupational therapy course, which is a two-year degree program.

Elena was born in Puerto Rico and graduated from Notre Dame High School in Caguas, Puerto Rico. She attended Hall Technical Institute (HTI) for one year before coming to

Instructor's Notes**PW 6****Note to Instructor:**

Remedial coursework is treated differently when awarding aid than preparatory coursework. Refer to pages 6-4 and 6-6 in the Instructor's Guide.

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Instructor's Notes

TCC. According to a written certification from HTI, she did not receive any Title IV aid.

The financial aid administrator checks Elena's previous spring-semester academic transcript and finds that she has completed 38 credits with a GPA of 2.8, which surpasses the school's satisfactory academic progress standards. Elena's Expected Family Contribution (EFC) is less than the cost of attendance (COA) for her program, but she is not eligible for the Federal Pell Grant Program. Elena was not selected for verification.

Elena's Questions:

1. **Am I eligible to receive Title IV financial at your school?**
2. **If yes, why?**
3. **If no, which student eligibility criteria did I not meet and what can I do, if anything, to become eligible for Title IV financial aid at your school?**

Solution to Elena

Q: Is Elena eligible to receive Title IV financial aid?

A: Yes, Elena meets all the general student eligibility criteria.

Student 4—Jacques

Jacques Bertrand is a 27-year-old independent student enrolled at the World Language Institute (WLI). He is in a conversational English course for 3 credits that he's taking to better communicate with customers in his current job.

Jacques and his family came to the U. S. in 1991 from France. Jacques has received his Student Aid Report (SAR) with a Pell-eligible Expected Family Contribution (EFC) and has delivered it to the financial aid administrator. His SAR

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Instructor's Notes

indicates that the Central Processing System (CPS) did not confirm him to be an eligible noncitizen, and WLI is in the process of further reviewing his citizenship status. His SAR also reflects that he was selected for verification, and Jacques delivered all appropriate documents to verify the information reported on his application for financial aid.

Jacques indicated that he attended Toulouse Polytechnic Institute (TPI) in France during 1990. The financial aid administrator requested a financial aid transcript from TPI, but after six weeks still has not received a response.

Jacques' Questions:

1. **Am I eligible to receive Title IV financial aid at your school?**
2. **If yes, why?**
3. **If no, which student eligibility criteria did I not meet, and what can I do, if anything, to become eligible for Title IV financial aid at your school?**

Solution to Jacques

Q: Is Jacques eligible to receive Title IV financial aid?

A: No, Jacques does not meet all the general student eligibility criteria. Here's why:

Number 1 on checklist—Until Jacques can document his eligible noncitizen status, he is not eligible for Title IV aid.

Number 2 on checklist—Jacques does not meet the definition of a regular student because he is not enrolled for the purpose of obtaining a degree or certificate.

Instructor's Notes

Jacques must document his eligible noncitizen status and enroll in a program to earn a degree or certificate in order to be eligible for Title IV aid.

BACK AT THE OFFICE

Once you get back to your office you should make more copies of the checklist to have on hand or construct a checklist specifically adapted for your school. Also, read Chapter 2 of the Handbook again to make sure you completely understand all of the student eligibility requirements.

What else should you do when you return to your office?

PW 10

General Student Eligibility Checklist

YES	NO	(Checked box indicates answer required for student to be eligible for Title IV.)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	1. Is the student a U.S. citizen or eligible noncitizen? (Questions 15-16 on FAFSA and SAR).
<input checked="" type="checkbox"/>	<input type="checkbox"/>	2. Is the student a "regular student" enrolled or accepted for enrollment in an "eligible program" for the purpose of obtaining a degree or certificate? (Questions 24-32 on FAFSA and SAR).
<input checked="" type="checkbox"/>	<input type="checkbox"/>	3. Does the student meet the academic qualifications for study at the postsecondary level? (Student has a high school diploma or recognized equivalent [such as a GED] or is beyond the age of compulsory school attendance, has passed an ability-to-benefit [ATB] test, or followed a state-prescribed process.) (Questions 20-21 on FAFSA and SAR).
<input type="checkbox"/>	<input checked="" type="checkbox"/>	4. Is the student enrolled solely in remedial coursework?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	5. Is the student maintaining satisfactory academic progress?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	6. Is the student in default or does the student owe an overpayment on a Title IV loan or grant? (Part 1 of SAR)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	7. Does the student have a valid Social Security number?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	8. Has the student registered with Selective Service (if applicable)? (Question 105 on FAFSA and SAR).
<input type="checkbox"/>	<input checked="" type="checkbox"/>	9. Has the student borrowed in excess of loan limits? (Part I of SAR).
<input type="checkbox"/>	<input checked="" type="checkbox"/>	10. Is the student a member of a religious order, an incarcerated student, or enrolled in a correspondence course?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	11. Does the student have financial need (except for some loan programs where need is not necessary)?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	12. Was the student's financial aid history obtained from the school (or schools) previously attended by the student or from NSLDS?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	13. Has verification been completed (if required)?

Program-Specific Student Eligibility Criteria

Program	Who is Eligible?	Criteria
Federal Pell Grant	<ul style="list-style-type: none"> Undergraduates only May not have bachelor's or first professional degree 	<ul style="list-style-type: none"> Students must have a SAR or ISIR on file with the school Less-than-full-time, including less-than-half-time, students are eligible <ul style="list-style-type: none"> Less-than-half-time students must have an EFC of 1900 or less Less-than-half-time students were not eligible for 1990-91, 1991-92, and 1992-93 Members of religious orders are not eligible
FSEOG	<ul style="list-style-type: none"> Undergraduates only May not have bachelor's or first professional degree 	<ul style="list-style-type: none"> Must be awarded first to students with exceptional financial need (that is, lowest EFCs) Priority to students with exceptional financial need who are eligible for Federal Pell Grants
Federal Perkins Loan	<ul style="list-style-type: none"> Undergraduates Graduate students Professional students 	<ul style="list-style-type: none"> Priority to students with exceptional financial need (as defined by the school) Students must be willing to repay their loans Must have determination of Federal Pell Grant eligibility May not be in medical internship or residency
FWS	<ul style="list-style-type: none"> Undergraduates Graduate students Professional students 	<ul style="list-style-type: none"> See comments below for "FSEOG, Federal Perkins Loan, and FWS"
FSEOG,* Federal Perkins Loan, and FWS	<ul style="list-style-type: none"> Undergraduates only* Graduate students Professional students 	<ul style="list-style-type: none"> Demonstrate need according to Federal Need Analysis Methodology Less-than-full-time, including less-than-half-time, students are eligible <ul style="list-style-type: none"> Under certain circumstances, 5% of a school's allocation of campus-based funds must be awarded to less-than-full-time students and nontraditional students Members of religious orders are not eligible
Federal Subsidized Loan and Federal Direct Subsidized Loan	<ul style="list-style-type: none"> Undergraduates Graduate students Professional students Students enrolled in courses prerequisite to enrollment in a degree or certificate program Students enrolled in a teacher certification program 	<ul style="list-style-type: none"> Students must: <ul style="list-style-type: none"> Be enrolled at least half time Demonstrate financial need according to the Federal Need Analysis Methodology Eligibility for Federal Pell Grants must be determined prior to certifying loan applications and, if eligible, students must apply for Federal Pell Grants Members of religious orders are not eligible
Federal Unsubsidized Loan and Federal Direct Unsubsidized Loan	<ul style="list-style-type: none"> See Federal Unsubsidized Loan and Federal Direct Subsidized Loan 	<ul style="list-style-type: none"> Students do not have to demonstrate financial need Student eligibility for Federal Pell Grant and Federal Unsubsidized or Federal Direct Subsidized must be determined Students must apply for Federal Unsubsidized or Federal Direct Subsidized first; EFA includes Unsubsidized or Direct Subsidized loan amount for which students are eligible Students must be enrolled at least half time
Federal PLUS Loan and Federal Direct PLUS Loan	<ul style="list-style-type: none"> Parents of eligible dependent undergraduate students 	<ul style="list-style-type: none"> Students for whom parents borrow must be eligible, regular students enrolled at least half time Parents must: <ul style="list-style-type: none"> Meet same citizenship requirements as an eligible student Not be in default on a Title IV loan Not owe an overpayment on a Title IV grant Not have an adverse credit history