

Federal Student Aid at a Glance

Office of Financial Aid
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Federal Student Aid Program	Type of Aid	Program Details	Annual Award Limits
Federal Pell Grant	Grant: does not have to be repaid	Available almost exclusively to undergraduates; all eligible students will receive the Federal Pell Grant amount they qualify for.	\$400 to \$4,731 for 2008–2009 \$609 to \$5,350 for 2009-2010
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school.	\$100 to \$4,000
Academic Competitiveness Grant (ACG)	Grant: does not have to be repaid	<p>For undergraduates receiving Pell Grants who are U.S. citizens enrolled full-time in their first or second academic year of study.</p> <p>For first academic year students who have completed a rigorous secondary school program of study, graduated from high school after Jan. 1, 2006, and have not been previously enrolled in an undergraduate program.</p> <p>For second academic year students who have completed a rigorous secondary school program of study, graduated from high school after Jan. 1, 2005, and have at least a 3.0 cumulative GPA at the completion of their first year of postsecondary study.</p>	<p>First academic year students: up to \$750</p> <p>Second academic year students: up to \$1,300</p>

National Science and Mathematics Access to Retain Talent Grant (National SMART Grant)	Grant: does not have to be repaid	For undergraduates receiving Pell Grants, who are U.S. citizens enrolled full-time in their third or fourth academic year of an eligible degree program majoring in physical, life, or computer sciences, engineering, technology, mathematics or a critical-need foreign language and have at least a 3.0 cumulative GPA.	Up to \$4,000 for each of the third and fourth academic year
Federal Work-Study (FWS)	Money is earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least federal minimum wage. You must be at least half-time (6 hours per term) and have financial need.	No annual minimum or maximum award amounts
Federal Perkins Loan	Loan: must be repaid	Interest charged on this loan is 5 percent for both undergraduate and graduate students; payment is owed to the school that made the loan. You must be at least half-time (6 hours per term) and have financial need.	\$5,500 maximum for undergraduate students; \$8,000 maximum for graduate and professional degree students; no minimum award amount
Subsidized FFEL Stafford Loan	Loan: must be repaid	Subsidized: U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods; you must be at least half-time (6 hours per term) and have financial need.	\$3,500 to \$8,500, depending on grade level
Unsubsidized FFEL Stafford Loan	Loan: must be repaid	Unsubsidized: Borrower is responsible for interest during life of the loan; you must be at least a half-time (6 hours per term); financial need is not a requirement.	\$2,000 to \$40,500 (less any subsidized amounts received for the same period), depending on grade level, dependency status, and academic career (please see Federal Loan Programs at a Glance)
PLUS FFEL Loan and Grad PLUS Loan	Loan: must be repaid	Available to parents of dependent undergraduate students and graduate and professional students enrolled at least half-time (6 hours per term). Financial need is not a requirement. PLUS Loans are unsubsidized: Borrower is responsible for interest during the life of the loan.	Maximum amount is cost of attendance minus any other financial aid the student receives; no minimum award amount

Additionally information on federal student aid can be found at www.FederalStudentAid.ed.gov.