

Federal Programs

Pell Grant

The federal government makes funds available for tuition and other college-related expenses to undergraduate students with financial need who are U.S. citizens (or have permanent or immigration visas) and who have the ability to maintain satisfactory progress in their course of study. Students apply for a Pell Grant by completing the FAFSA. Eligible students have up to 12 full-time (or equivalent) semesters (e.g., 24 half-time semesters) to utilize the Pell Grant during their undergraduate career.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG provides grants to students who demonstrate exceptional financial need as determined by the FAFSA. Recipients may receive awards for the period required to complete their first bachelor's degree. Students apply for FSEOG funds by completing the FAFSA. Awards are contingent on availability of funds. Students who may be eligible for this grant are encouraged to complete the FAFSA as early as possible each academic year to ensure full consideration.

Federal Work-Study Program

Tri-C's work-study program provides meaningful work experiences that develop desired skills, attitudes and habits through varied job experiences. The work experience is intended to complement the student's education and enhance future employment. Whenever possible, the work experience is related to the student's educational program and career objectives.

Student employment not only accommodates student needs, it also provides valuable services necessary to the College's daily operations.

Federal Work-Study is awarded to students who demonstrate exceptional financial need as determined by the FAFSA. Students can review their work-study eligibility award through *my Tri-C space* or by contacting the Office of Student Financial Aid and Scholarships. Work-study is awarded on a first-come, first-served basis. Students can earn up to \$7,500 per academic year, depending on eligibility.

Federal Direct Student Loan Program

Undergraduate students may borrow up to \$3,500 in their first year and \$4,500 in their second year. Independent students may borrow up to \$6,000 of additional funds. To qualify, students must be enrolled in at least six credits and maintain satisfactory progress in their course of study.

Students who apply for loans will be awarded either a subsidized or unsubsidized loan based on financial need. During the in-school period and through the grace period after the borrower leaves school, all interest on subsidized loans is paid by the federal government.

If you are a new borrower as of July 1, 2012, interest will accrue during the grace period. Interest on unsubsidized loans will accrue from the time the loan is disbursed to the student. Repayment for student loans begins six months after the student leaves school or stops being enrolled in at least 6 credits. Students must complete the FAFSA to be considered for the Direct Student Loan Program.

Federal Parent PLUS Loan

Parents can choose to borrow a Federal Parent PLUS Loan. Students must be enrolled in at least six credits. PLUS loan applications are available in any Student Financial Aid and Scholarships office and are awarded based on an approved credit check. Students are not required to complete the FAFSA; however, it is strongly recommended to ensure they are considered for all types of available financial assistance.