

# A lifesaver in tough times

## New (and old) reasons to apply for a Pell Grant



The pandemic, shutdowns of businesses and schools, new responsibilities at home – the situation has wreaked havoc on college plans. But there's help out there, and this might be precisely the right time for you to tool-up for a solid career or find a new, more lucrative field of work. Thousands of people are competing for the best jobs and having your associate's degree, certificate or Bachelor's can make all the difference in your success.

**1** **The old, but still compelling, reason to apply for a Pell Grant is that it is free money!** It never has to be repaid. All you have to do is file a Free Application for Federal Student Aid (FAFSA), and you will be considered for Pell because it is federal financial aid offered through the US Department of Education. This old standby program has funded students since 1972. Millions have benefited and now it is your turn!

**2** **But what's new is that you may qualify now by demonstrating need, even if you didn't before.** Were you or someone in your family laid off or took a pay cut? If so, you may either newly qualify or qualify for more money than previously!

Here's a general breakdown of Pell Grant funding:

- If your family has an adjusted gross income of \$26,000 or less, your EFC is calculated at zero, and you can qualify for up to the maximum amount in Pell Grant funding if your school costs more than \$6,345 a year to attend.
- If your family makes less than \$30,000 a year, you likely will qualify for a good amount of Pell Grant funding.
- If your family makes between \$30,000 and \$60,000 per year, you be eligible for some funding, but likely not the full amount.
- If your family makes \$60,000 a year or more, you will probably not receive a Pell Grant.

**3** **As before, if you demonstrate financial need, Pell Grants can pay most or all of your costs to attend community college.** But what's new each year is the maximum grant. Full time scheduled awards for 2020-21 rose to \$6,345—a sizeable investment in your future!

**4** **Pell can even help pay for books or other essential educational supplies!** If your grant more than covers your tuition, you will receive a credit that can be used for necessary expenses.

**5** **A relatively new benefit is “year-round Pell.”** Beginning summer 2018, Pell Grant eligible students can receive up to 150% of their scheduled Pell award each year. What does this mean? If you received a full Pell Grant amount, for example, in Fall 2020 and Spring 2021 semesters, you might qualify for a Pell Grant in Summer 2021 from the next award year.

**6** **A new mobile app to fill out FAFSA, free on the App Store and Google Play store.** Don't leave scholarship money on the table! Get all the help you need and deserve. The 2021-22 FAFSA opened its portal on October 1, so make your plans and get started right away.

**7** **Pell Grants are not taxable.** They are truly “free money” to help you learn and be a more productive member of society. Not only that, they are not “first come, first serve.” If you qualify, you will receive a grant.

**8** **A few requirements determine eligibility besides financial need.** They remain the same from past years and include:

- You must be an undergraduate or vocational student enrolled or accepted by a participating school. All public community colleges participate.
- You must meet citizenship requirements (which include certain eligible noncitizens) and have a Social Security Number or an Alien Registration Number. Males 18-25 must have registered with the Selective Service System.
- You must have a high school diploma or GED. You must maintain progress consistent with graduating in 150% of the normal timeframe and a C average.

**9** **Remember, our Financial Aid specialists are here, as always, ready to help you navigate your financial aid journey.** But now, we are available by phone, online, and with virtual assistance. If you don't qualify for Pell, no worries, we will let you know about other grants, loans, or work-study programs you may qualify for.

### Questions?

Consult Your Community College's financial aid experts for advice:

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