



Good news! The student may be eligible for federal student aid.



Estimates

These results are based on a new method—the Student Aid Index (SAI)—a number used by a college's financial aid office to determine federal student aid eligibility. Note: This estimated SAI doesn't reflect the changes—accounting for inflation—to the SAI calculation approved in early 2024.

Estimated Federal Student Aid  
\$7,481

Federal student aid from the U.S. Department of Education helps cover expenses such as tuition, fees, books, supplies, food, housing, and travel—but it is not the only source of funding for the students' college costs. Scroll down to the "Other Factors To Consider" section to see some additional options that may help students lower their college costs.

Estimated Federal Pell Grant  
\$0

Maximum Available Direct Loans  
\$5,500

Average Work-Study Funds  
\$1,981

These estimates are all approximate calculations.

[More information about these numbers](#) ▾

Federal Pell Grant

The Federal Pell Grant Program is the largest federal grant program offered to undergraduates and is designed to assist students from low-income households. A Federal Pell Grant, unlike a loan, does not have to be repaid, except under certain circumstances.

[Learn more about Federal Pell Grants](#)

William D. Ford Federal Direct Loan (Direct Loan) Program Loans

Direct Subsidized and Unsubsidized Loans are federal student loans for eligible students to help cover the cost of higher education at a four-year college or university, community college, or career school. A loan is money that the student borrows and must pay back with interest. Students should think about how much they will have to repay before they take out a loan, and they should only borrow what they need.

[Learn more about Direct Subsidized and Unsubsidized Loans](#)

Federal Work-Study

Federal Work-Study provides part-time jobs for undergraduate and graduate students with financial need. To receive funds, the student will need to be awarded work-study from the college where they plan to enroll and then secure a job through the college to earn these funds. Federal Work-Study funds are not awarded in a lump sum.



[Learn more about Federal Work-Study](#)

## Estimated Student Aid Index (SAI)

SAI is an eligibility index number that the college’s financial aid office uses to determine how much federal student aid the student would receive if the student attended their school. Taking into consideration the student's or parent's income and assets, a need-based analysis generates an estimated SAI value. Note: This estimated SAI doesn’t reflect the changes—accounting for inflation—to the SAI calculation approved in early 2024. For most students, this tool will provide a close estimate of their federal student aid. The SAI estimate will be updated with the new calculation in spring 2024.

Estimated SAI  
15949

## Other Factors To Consider



### Cost of Attendance (COA)

A college or career school first determines whether the student has a financial need, but it starts with assessing the [COA](#), which is more than just tuition.



### Grants, Scholarships, and Federal Work-Study

[Grants, work-study jobs, and scholarships](#) can help make college or career school more affordable. The student may contact the school's financial aid office to find out more about additional funding.



### State Aid

The student's home state may be able to help pay for college expenses. Contact the [state grant agency](#) to find out more. Keep in mind that out-of-state aid often costs more than [in-state aid](#). So, a student who attends a college or career school outside of their legal state of residence will usually end up paying more.



### Aid Offer

The financial aid office will use the student's aid to pay off what the student owes to the school and send the remaining balance to the student to use for other college costs. For a student to keep getting financial aid, they have to make satisfactory academic progress—this means that they have to do well in school and finish their degree or certificate in a time that the school thinks is reasonable. Also, remember to complete the [Free Application for Federal Student Aid \(FAFSA®\) form](#) each year.

To receive federal student aid, the student must be a U.S. citizen or eligible non-citizen and meet other [eligibility requirements](#).

## ✓✓✓ Next Steps

### Create an FSA ID

To complete the FAFSA® form, the student—or, if the student is dependent, the student's parent—must set up their account username and password (FSA ID); if the student is married, the student's spouse—must set up their FSA ID.

### Search, Compare, and Understand Costs with the College Scorecard [↗](#)

College Scorecard includes data for cost, graduation rate, employment rate, average amount borrowed, and loan default rate.



### Complete the FAFSA® Form

Ready to apply for financial aid? Fill out the 2024–25 FAFSA® form.



### Print or Download Estimated Information

Print or Download PDF

Start Over

Previous

### Learn More About Preparing for College

Explore Your Career Options

Get Help Choosing a School

Check Out our College Preparation Checklists

Learn About Other Kinds of Aid

