

Federal Student Aid at a Glance

Office of Financial Aid
200 Dowman Drive, Suite 300 Atlanta, GA 30322-1960

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.	\$650-\$6,195 for 2019-2020 \$650-\$6,345 for 2020-2021
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
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 Direct Subsidized 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 \$5,500, depending on grade level
Federal Direct Unsubsidized 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, and academic career (please see Federal Loan Programs at a Glance)
Graduate Federal Direct Unsubsidized Loan	Loan: must be repaid	Unsubsidized: Borrower is responsible for interest during life of the loan; you must be at least a half-time (5 hours per term); financial need is not a requirement.	\$20,500 to \$40,500 depending on academic career (please see Federal Loan Programs at a Glance)
Federal Direct PLUS 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, 5 hours for Grad). 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 <https://studentaid.ed.gov/sa/resources>.

Revised 2/17/20