

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.	\$740-\$7,395 for 2025-2026 \$740-\$7,395 for 2026-2027
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.	\$500 to \$2,000
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.	Awards are typically \$2,500; no federally mandated 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.	Up to \$5,500, depending on grade level
Federal Direct Unsubsidized Loan—Undergraduate	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.	Up to \$7,500 (less any subsidized amounts received for the same period), depending on grade level, and academic career (please see Federal Loan Programs at a Glance)
Federal Direct Unsubsidized Loan—Graduate	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.	Up to \$20,500 (please see 2026-2027 loan changes detailed here)
Federal Direct Unsubsidized Loan—Professional	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.	Up to \$50,000 (please see 2026-2027 loan changes detailed here). Programs include: LAW, MED, and THEO (M.Div.)

Federal Direct PLUS Loan and Grad PLUS Loan (Eliminated after July 1, 2026)	Loan: must be repaid	Unsubsidized: 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, but credit worthiness is. Borrower is responsible for interest during the life of the loan.	Maximum amount varies (please see 2026-2027 loan changes detailed here). Grad PLUS has been eliminated for new students and is not available to students first entering Emory University in fall 2026.
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Additionally information on federal student aid can be found at <https://studentaid.ed.gov/sa/resources>.
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