

FEDERAL FINANCIAL AID

FEDERAL PELL GRANT

All students pursuing their first baccalaureate degree are eligible to apply for this grant if they meet all federal requirements of eligibility. The amount awarded by the F-Pell grant depends on the need of the student and the cost of the program of study in which the student is enrolled. Students must attend each class at least once to qualify for payment of F-Pell funds for the classes enrolled. Students apply for an F-Pell grant by completing the Free Application for Federal Student Aid (FAFSA) form on-line at www.fafsa.ed.gov or by completing the paper copy. Students and parents of dependent students must apply for a FSA ID to apply on-line. The FSA ID request may be completed on-line at <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>. Applicants are strongly encouraged to use the IRS Data Retrieval Tool when completing the FAFSA.

There now is a limit to the length of time a student may receive a federal Pell grant.

Students may only receive the Pell grant for 12 semesters as a full-time student or the equivalent if enrolled less than full-time in a term a maximum of 600%. This provision applies to all students regardless of when s/he first received a Pell grant.

ADDITIONAL FEDERAL AID ELIGIBILITY FOR CHILDREN OF SOLDIERS:

An otherwise Pell-eligible student whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001, may receive increased amounts of federal student aid if the student was less than 24 years old when the parent or guardian died, or was enrolled at an institution of higher education at the time of the parent or guardian's death. There are two different provisions for such students, depending on whether the student has an EFC that falls within the range for Pell eligibility or not.

- **Zero EFC Treatment** A school must use an EFC of 0 to package all federal student aid if the student meeting the above criteria has a Pell-eligible EFC.
- **Iraq and Afghanistan Service Grant** A student with an EFC that is not Pell eligible is potentially eligible to receive an award under the Iraq & Afghanistan Service Grant program. The student must meet the other criteria for Pell eligibility. Iraq & Afghanistan Service Grants are made under the same terms and conditions as the Federal-Pell Grant.

FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (FSEOG)

The FSEOG program is designed to assist students with exceptional financial need by supplementing other sources of financial aid. FSEOG grants range from \$100 to \$4,000. Students apply for the FSEOG by completing the FAFSA. At Sitting Bull College, priority is given to students who apply by April 30 for fall term and October 31 for spring term.

FEDERAL WORK STUDY (FWS)

The FWS program provides eligible students with an on-campus job to earn money to help pay \$10.00 per hour. SBC offers community service jobs at the following sites: Sitting Bull College Library which serves as the college and the community public library; and the Kampus Kids Daycare Center. Job opportunities are announced one month before each semester. At Sitting Bull College, priority is given to students who apply by April 30 for fall term and October 31 for spring term. Students must complete the FAFSA and the SBC FWS employment application.

FEDERAL DIRECT EDUCATION LOANS and FEDERAL DIRECT CONSOLIDATION LOANS

As of July 1, 1990, Sitting Bull College no longer participates in the federal education loan programs; therefore, students may not receive a federal education student loan to attend Sitting Bull College. However, students attending SBC are eligible to receive an education deferment

and must contact the holder of their loan(s) to request a deferment. Students should advise the Financial Aid Director at the time of their enrollment that they have an outstanding loan for which they need assistance in getting a deferment or forbearance.

Students who are in default on a federal education loan are not eligible to receive federal financial aid until they have resolved the default. There are options available for students to resolve the default.

- A student can resolve a default by repaying the loan in full, **including consolidation** through a program called the William D. Ford Federal Direct Consolidation Loan Program. For further information, a defaulted borrower may contact the Department of Education at 1-800-557-7392 (Consolidation) or 1-800-621-3115 (Reinstatement or Rehabilitation).
- If the student and the loan holder agree on a compromised amount for settling a loan, or if the school writes off a regulatory permissible amount and the student repays the amount, that also counts as paying the loan in full.
- A student can make satisfactory repayment arrangements by paying consecutive, full, voluntary payments on time. This option is only available to the student once.
- A student can rehabilitate the loan by making full, voluntary payments on time.