A grant is need based aid that normally does not have to be repaid. However, if a student ceases enrollment prior to the end of a payment period the grant payment is pro-rated and any “unearned” portion must be returned. Or, if a student does not meet the school’s Satisfactory Academic Progress Policy (SAP) a payment can be temporarily suspended.

**Federal Pell Grant**

The **Federal Pell Grant (Pell)** is named after U. S. Senator Claiborne Pell and was originally known as the Basic Educational Opportunity Grant or BEOG. Congress passed the Higher Education Act of 1965 (HEA) to assist and improve higher education in the United States. Student aid programs are contained in **Title IV** of the **HEA**. Senator Pell set forth the initial movements to reform the HEA with The Higher Education Amendments of 1972. The Middle Income Student Assistance Act of 1978 provided a more generous basic grant, now known as the Pell Grant to honor Senator Pell’s hard work and dedication to improving the higher education of students in the United States of America.

To apply for **Federal Student Aid (FSA)** and most state and school aid, you must first complete the **FAFSA (Free Application for Federal Student Aid)**. The fastest and easiest way to apply is online at www.fafsa.gov.

Eligibility requirements to participate in the Federal Student Aid Programs includes, but is not limited to, the following criteria:

- Be enrolled in an accredited institution approved to participate in the FSA programs.
- Be enrolled at least half time as a regular student.
- Be enrolled in an eligible program leading to a certification or degree.
- Possess a valid high school diploma, GED certificate or other authorized equivalent.
- Be a U. S. citizen or other eligible noncitizen.
- Possess a valid and correct social security number.
- Be Registered, if male aged 18-25, with the Selective Service System.

You should reapply for **FSA** as soon as possible after January 1st each year you plan to attend school. Your dependency status (for financial aid purposes) determines whose information you must report on your application. A standard formula is used from the criteria submitted to produce an index number, the **Expected Family Contribution (EFC)**. The EFC measures your family’s financial strength and is used to determine your financial need. Thus, it is important to make sure your information is correct and complete. Your financial need will be the difference between your **EFC** and your school’s **cost of attendance (COA)**. The financial aid office at your school will prepare a financial aid package considering all of your
available and reported aid, including Federal and State grants, scholarships and sponsorships you are scheduled to receive. Typically aid will be disbursed to your school and will be applied first to your tuition and other expenses due, with any remaining funds then being paid to you.

**Oklahoma Tuition Aid Grant (OTAG)**

The 1971 Oklahoma Legislature enacted the Oklahoma Higher Education Tuition Aid Act authorizing the establishment of a need-based state tuition aid grant program to be administered by the Oklahoma State Regents for Higher Education. Awards are provided for both full time and half time undergraduate students.

Students are automatically considered for OTAG when they submit their application for Federal Student Aid. Since funds are limited and eligibility is time sensitive, students are encouraged to apply early in January or February to meet the priority deadline.

Eligibility: The following additional criteria must be met to participate in the OTAG Program:

- Must be an eligible Oklahoma Resident per the State Regent’s residency policy.
- Must have lived in OK for at least a year primarily as a permanent resident (not as a student).
- Must complete FAFSA as soon as possible after January 1st.
- Must have a primary EFC set at or below the maximum set each year by OSRHE.
- Must be Pell eligible in the payment period

**PELL Lifetime Eligibility Used (LEU)**

There is a maximum amount of Pell Grant funding a student can receive for an award year and for a lifetime. An award year is a period from July 1 of one calendar year to June 30 of the next year. The maximum *Lifetime Eligibility Used or LEU* is six years or 600%. If the student doesn’t receive the full award or 100% each year, the percentage of the award they did receive is calculated and added to the lifetime percentage.