THE PELL GRANT LIFETIME ELIGIBILITY

The Pell Grant Lifetime Eligibility Used (LEU) includes all awards received prior to the 2013/14 year; *some students will be ineligible at the start of the year*. Others will have some eligibility, but not enough to receive 100% of their award. Lifetime eligibility includes any Pell Grant award received at any school, students are unable to transfer and receive additional Pell Grant awards. There are no exceptions and it is not possible to appeal Pell lifetime eligibility.

The limit is 6 years of full time attendance. The grant is prorated for part time students, and is calculated based on 600% of a student's annual awards. When you are awarded a Pell Grant, you are given a maximum annual Pell Grant award.

- If you attended full time for two semesters you receive 100% of your Pell Grant eligibility.
- If you attend half time for two semesters you receive 50% of your Pell Grant eligibility.

Each semester you receive a percentage and when that total reaches 600% you are no longer eligible for the grant. To receive the Federal Supplemental Educational Opportunity Grant (FSEOG) you must also receive the Pell Grant, when you reach the limit you are not eligible for either grant.

You may view your lifetime Pell Grant percentage used by logging into <u>National Student Loan Data</u> <u>System (NSLDS)</u>. This will include all Pell grants received over your lifetime from any College, not just Gloucester County College. As long as you have not reached 600% of Lifetime Eligibility, you will still have some Pell Grant eligibility remaining.

DIRECT SUBSIDIZED LOANS LIFETIME ELIGIBILITY

Maximum eligibility period to receive Direct Subsidized Loans

There is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program. This is called your "maximum eligibility period". You can usually find the published length of any program of study in your school's catalog.

For example, if you are enrolled in a 2-year associate degree program, the maximum period for which you can receive Direct Subsidized Loans is 3 years (150% of 2 years = 3 years).

Your maximum eligibility period is based on the published length of your current program. This means that your maximum eligibility period can change if you change programs. Also, if you receive Direct Subsidized Loans for one program and then change to another program, the Direct Subsidized Loans you received for the earlier program will generally count against your new maximum eligibility period.

Learn more information on <u>Time Limitation on Direct Subsidized Loan Eligibility for First-Time</u> <u>Borrowers on or after July 1, 2013</u>.