**Loans and Grants**

**Federal Financial Aid**

**Pell Grant**
The Pell Grant is a grant from the federal government that does not have to be paid back. The grant may only be awarded to undergraduate, degree-seeking students who have not already obtained a bachelor's degree. The award amount is based on a student's financial need as determined by the Free Application for Federal Student Aid application.

**Federal Supplemental Educational Opportunity Grant (FSEOG)**
FSEOG awards are made to undergraduate students with financial need. SCC has a limited amount of funds to award to eligible students. Eligible Pell Grant recipients with the lowest Expected Family Contribution are considered first for available federal FSEOG funds.

**Federal College Work-Study Program**
Students seeking FWS funds need to complete and return a Work-Study Application for consideration. Forms can be picked up at the SCC Placement Office on the Lincoln campus, or any Financial Aid Office where you will be completing your Program of Study.

**Federal Direct Stafford Loan**
The Federal Direct Stafford Loan program enables students to borrow from the U.S. Department of Education. The loan amount is limited to the cost of education minus EFC, and is based on independent or dependent financial aid the borrower is expected to receive for the loan period. Independent, first-year students may borrow a maximum of $5,500 per school year. Independent, second-year students may borrow a maximum of $6,500 per school year. The maximum loan limit for Stafford Loans is $13,000 per school year. The maximum Stafford Loan student may borrow is $20,500.

**Federal Direct Parent Loan (PLUS)**
The Federal Direct PLUS is for parent borrowers. The PLUS loan provides additional funds for educational purposes. Federal Direct PLUS loans enable parents with good credit histories to borrow for each dependent child who is enrolled at least half-time. Federal Direct PLUS loans are made by the U.S. Department of Education. Applicants do not have to show financial need, but must undergo a credit analysis. Documentation required within 30 calendar days of disbursement, and deferment are available under certain conditions. Federal Direct PLUS loans cannot exceed the Cost of Education minus other financial aid. Parents may apply for a PLUS loan online: www.studentloans.gov

**National Farmworker Jobs Program**
This is a grant from the Department of Labor that awards those who have done seasonal or migrant farm work in the last two years. Unlike student loans that are a grant and therefore do not have to be paid back, this grant can only be considered by students who are only planning on declaring a two-year degree or less. This grant can assist its students with tuition, books, fees, and a weekly stipend for time spent in the classroom.