Federal regulations require that we disclose the maximum amount of Federal grant and loan aid potentially available to students under title IV of the Higher Education Act. The information provided below is intended to meet this requirement. Please be aware that not all students qualify for each program, and if they do qualify for the program, they may not qualify for the maximum award amount. Student eligibility requirements, fund availability and award packaging guidelines all play a part in determining each student’s eligibility for financial aid awards.

While some program details are provided below, additional information may be found by visiting the Federal Student Aid website at [www.studentaid.ed.gov](http://www.studentaid.ed.gov) or by calling 1-800-4FED-AID.

### Federal Grant Program Information

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<th>Federal Grant Program</th>
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| Teacher Education Assistance for College and Higher Education (TEACH) Grant | ● For undergraduate, post-baccalaureate, or graduate students who are/will be taking coursework necessary to become elementary or secondary teachers  
● Must agree to serve, for a minimum of four years (within eight years of completing academic program), as a full-time teacher in a high-need field in a school or educational service agency that serves low-income students  
● Must attend a participating college and meet certain academic achievement requirements  
● Failure to complete the teaching service commitment will result in the grant funds being converted to a Federal Direct Unsubsidized Stafford Loan (at the interest rate was in effect at the time the Grant was received) that must be repaid  
● For more information see the Teach Grant Fact Sheet at [www.teachgrant.ed.gov](http://www.teachgrant.ed.gov) | Up to $4,000                                                  |

### Federal Loan Program Information

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<tr>
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</table>
| Federal Perkins Loan                                      | ● For undergraduate and graduate students  
● Award depends on financial need and availability of funds  
● Interest is 5%  
● College is the lender; payment is owed to the college | Up to $8,000 for graduate and professional degree students                                                  |
| Direct Unsubsidized Loan                                  | ● For undergraduates and graduates enrolled at least half time  
● Interest is 4.66% for undergraduates and 6.21% for graduate students for loans with first disbursements from July 1, 2014 through June 30, 2015  
● Student is responsible for interest during all periods  
● ED is the lender; payment is owed to ED  
● As of July 1, 2012 Direct Subsidized Stafford Loans no longer available to graduate students | Up to $20,500 for graduate and professional degree students                                                  |
| Direct PLUS Loans for Graduate and Professional Students  | ● For graduate and professional degree students who are enrolled at least half time  
● Students should take out maximum Stafford Loans first  
● Interest is 7.21% for loans with first disbursements from July 1, 2014 through June 30, 2015  
● Student must not have negative credit history  
● Student is responsible for interest during all periods  
● ED is the lender; payment is owed to ED | Maximum amount is cost of attendance minus any other financial aid the student receives                      |