Crossover Pell Grant

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To understand a Pell Crossover, you must first understand a few Financial Aid Basics:

What is a Pell Grant?

The Federal Pell Grant Program provides need-based grants to undergraduate students who have not yet earned a bachelor's or professional degree to promote access to postsecondary education.

Grant amounts are dependent on:

- Your Student Aid Index (SAI)
- Your enrollment status (full-time or part-time)
- Whether you attend for a full academic year or less

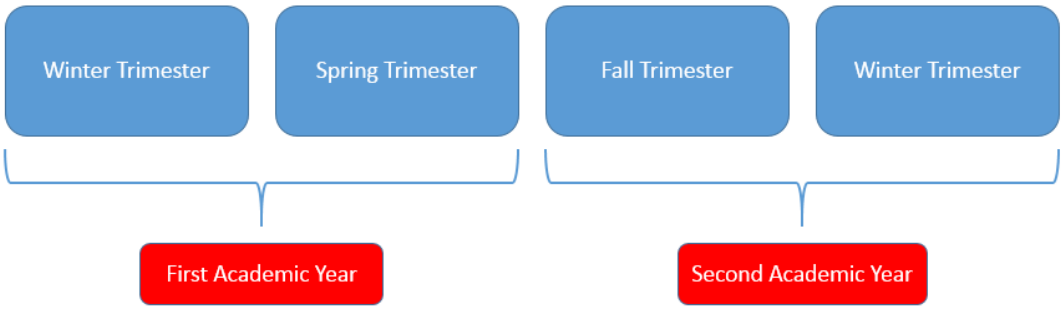
In order to apply for a Pell Grant, you must fill out a Free Application for Federal Student Aid (FAFSA). To learn more about applying for financial aid please visit www.fafsa.gov.

What is a financial aid year?

A financial aid year is July 1st to June 30th.

What is an academic year?

Your loans and grants will be based off an "academic year". For students in undergradute degree-seeking programs and undergraduate certificate programs beginning in Fall B 2026, an academic year is a period of 2 consecutive trimesters. For example, if you started your program in the Winter trimester, your first financial aid award year would be for the Winter and Spring trimesters. Your second academic year would then be for the Fall and Winter trimesters, and so forth.



Why do I have different financial aid years for my loans and Pell (AKA a Pell Crossover)?

Your unsubsidized/subsidized loans and grants will be packaged according to the June 1st - June 30th financial aid year. Depending on which term you are in, it is possible to have loans in one financial year and Pell grants in a different year.

For example, if your academic year is for the Spring 2026 and Fall 2026 trimesters, we will use your 2025-26 FAFSA to package your loans for *both* trimesters because the Spring 2026 term starts before July 1st which is the

new Financial Aid year. Your Pell Grant, however, will use the 2025-26 FAFSA for Pell in the Spring trimester *only* (if still available) and then use your 2026-27 FAFSA for the Fall trimester.

Be sure to reach out to your student advisor with additional questions as this specific topic can be tricky!

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