

FINANCIAL AID FLASH

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Important Update: Summer PELL grant eligibility

On April 15th, 2011, President Obama signed the Department of Defense and Full-Year Continuing Appropriations Act, 2011 (public law 112.10) that included several provisions impacting the Federal Pell Grant Program. This act maintained the 2011-2012 maximum Pell Grant of \$5,550 but permanently repeals the year-round Pell Grant beginning with the 2011-2012 award year. What this will mean for our students is that beginning with the 2011-2012 award year (summer 2011, fall 2011 and spring 2012), federal regulations have ended Year-Round Pell Grants. Or no more dedicated summer Pell. This change means that if a student attends full-time for both the fall 2011 and spring 2012 semester and received a full-time Pell Grant, he or she will

NOT have a Pell Grant eligibility remaining for use during the summer 2012 semester due to the repeal of Year-Round Pell.

BACK-END PELL

Moving forward, the academic year 2011-2012 (summer '11, fall '11 and spring '12) will initially only award Pell grants for fall '11 and spring '12. However, there is ***good news for this summer!***

For this summer only, students can still take advantage of Year Round Pell. To make everything clear, I will explain how a student is allowed to move their Pell grant to another semester. Let's go back in time to how the Pell grant operated three years ago 2007 -2008, before Year-Round Pell became available. Back then, a student only got Pell in the fall and spring semesters (100% Pell

max). If a student wanted Pell during the summer they had to request that it be moved with their Office of Financial Aid. There are two ways to do this; Back-end Pell and Front-end Pell. Let's discuss Back-end Pell first, this award is taken from an unused or remaining scheduled Pell award from the previous year. Example: in the previous schedule award year of 2006-2007, a student registered and completed, 12 credits in the fall and 9 credits in the spring. However, because the student was not full-time during the spring 2007 semester, they would have an unused remainder of 3 credits worth of Pell. When can the student use those 3 credits? During the upcoming summer, as a Back-end Pell award.

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Important Update Summer Pell grant eligibility, cont.,

During the following scheduled award year or 2007-2008, you could use that 3 credits worth of Pell in the following summer '08 without having to sacrifice a future award from that scheduled year, or what we would call Front-end Pell. Before we discuss Front-end Pell let's discuss exactly what I meant by **good news for this summer**. The previous historical example is relevant because this is the way future Pell awards will operate or go back to, because of the repeal in Year-Round Pell. No more dedicated summer Pell. However, because 2010-2011 allowed for Year-Round Pell or two Pell awards in one year (200% Pell max), students can still get Pell awards for *this summer* in addition to being full time in fall '10 and spring '11.

***This is a one time only opportunity and will not be available next summer. In order to receive an award, if eligible, from the 2010-2011 scheduled award year you must have earned 25 credits for the summer, fall and spring semester and be registered for a minimum of 6 credits in summer 2011, in order to qualify for the 200% Pell max. Please note that the following grades do not count as earned credits; WN, W, WU, INC, and/or a F grade.** *(please refer to the Back-end example below, for further clarification).*



**“GOOD NEWS:
Last chance to
take advantage
of an unused Pell
award this
summer, if
eligible, don't let
it go to waste!”**

FRONT-END PELL

Now, let us take a look at Front-end Pell. Due to the repeal of the provision allowing for a second Pell Grant in one award year, students will no longer be able to receive Pell Grants for primary use during the summer. Front-end Pell can be requested at the Enrollment Services Center or ESC for students who are *only* registered for less than 6 credits in the summer and or have not earned their 25th* credit. No student will be eligible to receive more than one Pell Grant scheduled award (100% Pell max). This means beginning with the 2011-2012 award year, students will only be awarded for the fall and spring semesters of study, originally. Students, who are not already receiving or who wish to receive a summer 2011 Pell award, derived from the 2011-2012 award year, will have

to reallocate and/or reduce their future spring 2012 award in order to have it applied against their summer bill. **Please note that by choosing to use future Pell monies your spring 2012 award will be subject to a reduction or complete reallocation.** *(Please refer Front-end example below, for further clarification).*

For further assistance please:

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Year Round Pell Scenarios

Examples (Back-end): scenarios A and B should be utilized if possible, because it will not reduce future aid.

TERM	Fall 2010	Spring 2011	Summer 2011	Eligible	Not Eligible
A: # of credits registered for -	12	12	6+	✓	
A: # of credits successfully completed	12	12	6+		
PELL % (max 200%)	50%	50%	25th credit earned and registered for 6 credits + 25% (125% total)		
B: # of credits registered for	12	9	3	✓	
B: # of credits successfully completed	12	9	3		
PELL % (max 100%)	50%	9 credits earned, only 37.5% used	25th credit not earned, only allowed 100% Pell Remaining 12.5% used (50% total)		
Where is payment made	1 st scheduled award	1 st scheduled award	2010-2011 scheduled award		
C: # of credits registered for -	12	12	3		✗
C: # of credits successfully completed	12	12	3		
PELL % (max 100%)	50%	50%	25 th credit earned, but not registered for 6 credits, must use Front-end PELL from 2011-2012. See example below		
Where is payment made	1 st scheduled award	1 st scheduled award	2011-2012 scheduled award		

Example (Front-end): scenario C1 is available to students, but will reduce or reallocate future aid.

TERM	Summer 2011	Fall 2011	Spring 2012	Eligible	Not Eligible
C1: # of credits registered for	3	12	12*	✓	
C1: # of credits successfully completed	3	12	12 (Pell equivalent is 9 credits)		
Where is payment made	Portion of Spring 2012 scheduled award moved to cover 3 credits.	1 st scheduled award	Reduced to cover summer 2011, now subject to a 9 credit max award. Spring 2012 scheduled award*		

***Summer credits were paid through the spring 2012 award, therefore the spring award must be reduced by the amount of credits taken during the summer i.e. 12 minus 3 equals 9; student will only be paid for 9 credits during spring 2012.**