



# Ozarka College

*Providing life-changing experiences through education.*

## How Your Pell Award is Calculated

- Pell grant eligibility is primarily dependent on the student's dependency status, family size, adjusted gross income (AGI), state of legal residence. There are other factors, but these apply to everyone.
- SAI= "Student Aid Index," a formula-based index number that ranges from -1500 to 999999. Where a student's SAI falls within the SAI range helps determine how much financial aid need a student has. Students can access their SAI at [www.studentaid.gov](http://www.studentaid.gov)

- An SAI of -1500 is eligible for the maximum Pell for that year, if enrolled full-time each semester. However, partial Pell can be awarded for any number of credit hours enrolled.
- SAI and other federal eligibility qualifications can be found on the student's SAR (student aid report).
- Maximum Pell for 2025-2026 is \$7395 for the academic year divided between your fall and spring semesters (\$3698/\$3697 per semester). If you attend in the summer, you may be able to receive an additional amount, dependent on your enrollment status.

# of credit hours enrolled per semester	ANNUAL Pell Award 2025-2026	SEMESTER Pell Award 2025-2026
12+	\$7,395	\$3,698
11	\$6,804	\$3,402
10	\$6,138	\$3,069
9	\$5,546	\$2,773
8	\$4,954	\$2,477
7	\$4,290	\$2,145
6	\$3,698	\$1,849
5	\$3,106	\$1,553
4	\$2,440	\$1,220
3	\$1,849	\$924
2	\$1,258	\$629
1	\$592	\$296

### Key Pell Limits: TIME LIMITS and AMOUNT LIMITS

- Pell eligible students have the equivalent of 6 full-time years (12 full-time semesters) of Pell Grant funding available to complete through **a 4-year degree** (Bachelor's degree).
- However, students who attempt more than 1.5 times (150%) the number of credit hours in their degree program without actually completing the program will not be able to receive further federal aid (Pell or student loans) for that program.
- How many credit hours are in your program?** \_\_\_\_\_ **How many credit hours have you attempted?** \_\_\_\_\_
- Credit Hours Attempted/Total Credit Hours in Program =** \_\_\_\_\_

**Pell LEU= Pell Lifetime Eligibility Used.** Pell LEU is measured in increments of **100% per year** of full-time school

- enrollment (or **50% per semester** of full-time enrollment). Students have up to **6 full-time years** to complete, therefore **600% is the LEU Limit.** EXAMPLES:
  - Student A enrolls in 12 credit hours in a fall semester and receives the full amount of Pell for which he/she is eligible for THAT semester. Student A has therefore used **50%** of his/her LEU (lifetime eligibility). Each semester of fulltime enrollment uses another 50% LEU, to a maximum of 600% LEU (Equivalent of 6 full-time years of enrollment).
  - Student B enrolls in 6 credit hours in a fall semester, and is therefore at a "half-time" enrollment status. Student B will receive HALF of the full Pell amount for which he/she is eligible that semester, resulting in an LEU of **25%** for that semester. If this is student B's first semester to receive Pell, he/she will have **575% LEU remaining.**
- What is your current Pell LEU?** \_\_\_\_\_ % out of 600%