

Pell Grant Primer

The Federal Pell Grant helps over 7 million low- and moderate-income students across the U.S. pay for college each year. Unlike student loans, Pell Grants do not need to be repaid, and they can be used for tuition, fees, room, board, books, and other education-related expenses. Receiving a Pell Grant does not affect a student's eligibility for other types of financial aid, such as scholarships, work-study, or federal student loans. This primer provides an overview of the 2025-2026 Pell Grant.

A Look Ahead

Beginning July 1, 2026, changes from new federal legislation are slated to go into effect. These changes will impact Pell eligibility for some students, expand access to short-term job training programs, and exclude specific assets (like family farms and small businesses) from financial aid calculations.

How Students Qualify

- ✓ **Submit the FAFSA**
Students must complete the Free Application for Federal Student Aid (FAFSA) every year.
- ✓ **Demonstrate financial need**
Assessed by the Student Aid Index (SAI), family size, income, and cost of attendance.
- ✓ **Have undergraduate status**
Pell Grants are generally for students who haven't earned a bachelor's or professional degree.

Citizenship Requirements

To be eligible for a Pell Grant, students must be:

- ✓ A U.S. citizens or U.S. nationals
- ✓ A permanent resident (e.g. green card holders)
- ✓ A qualified noncitizen (e.g. refugee, asylee, parolee, or victim of human trafficking)

NOTE

While DACA recipients and undocumented students are not eligible, they may still qualify for state or institutional aid depending on where they live.

Pell Grant Amounts

for 2025–2026



Minimum
Pell Grant

\$740

Maximum
Pell Grant

\$7,395

NOTE

Students may receive up to 150% of their scheduled Pell amount in one academic year (often called "year-round Pell"). This includes funding for summer enrollment.

Three Types of Pell Grant Awards

- ✓ **Maximum Pell**
Typically for students whose family income is below 175%-225% of the federal poverty line, depending on household size and parental marital status
- ✓ **Partial Pell**
Based on subtracting a student's SAI from the maximum award. The closer the SAI is to zero, the higher the award.
- ✓ **Minimum Pell**
For students who do not qualify for Max or Partial Pell but whose income still falls within 275%–325% of the federal poverty line.

Factors That Influence Award Amounts

- ✓ Student Aid Index (SAI)
- ✓ Family size and income
- ✓ Cost of attendance
- ✓ Enrollment status (full-time vs. part-time)

