

## **Pathways College Financial Aid Availability**

Pathways College is intentionally priced as a low-cost institution where students can achieve their educational goals without incurring debt. As a result, Pathways College has purposely chosen not to participate in the Federal Direct Lending program and our students are not eligible for federal student loans. However, financial aid packages that aid in paying for tuition at Pathways College typically consist of grants, scholarships, and student employment. Typical financial aid packages consist of a combination of these types of aid and are determined after evaluating a student's (and family's) ability to contribute in an equitable and consistent manner. Be aware that applying for admission to Pathways College and applying for financial aid are separate applications with different deadlines.

The basic types of financial aid are:

- **Grants & Scholarships**

Grants and scholarships are resources also known collectively as “gift aid” – they do not need to be repaid or earned by working. Most grants are considered need-based awards, while scholarships typically are merit-based.

### **Grants**

Grants are gift aid awarded to students. Funds are awarded based on a student's calculated need as determined by the College's financial aid staff.

- Federal Grants (Pell Grant, Federal Supplemental Education Opportunity Grant [FSEOG])  
Federal grants are need-based gift aid that does not have to be repaid. These types of grants are federally funded and are for students with exceptional need. The value is determined annually and is based on information your family provides.

### **Loans**

Pathways College does not receive or administer federal and state financial aid loans. If the student obtains a loan to pay for an educational course or program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If the student defaults on a federal or state loan, both the following may occur:

- The federal or state government or a loan guarantee agency may take action against the student, including garnishing an income tax refund; and
- The student may not be eligible for any other government financial assistance at another institution until the loan is repaid.

- **Student Employment**

### **Federal Work-Study or Institutionally Funded Work Opportunity**

Federal Work-Study is a student aid program that provides part-time employment while the student is enrolled in school to help pay his or her education expenses. The student must seek out and apply for work-study job availability. The student will be paid directly for the hours he or she works and the amount he or she earns cannot exceed the total amount awarded for the award year. The availability of work-study jobs varies. If work-study eligible and your desire is to gain a job with the College, contact the Financial Aid Office for options.

- **External Scholarships**

There are many private scholarships you may apply for that may or may not be need-based. These awards are based on various factors, such as academics, career goals, etc.

You can access free scholarship information online at [www.collegeboard.com](http://www.collegeboard.com) or [www.gocollege.com](http://www.gocollege.com) and search for a scholarship that matches your interests and qualifications. In most instances there is no charge to apply for scholarships and no guarantee that you will receive a scholarship. The Pathways College Financial Aid Office maintains a list of current external scholarships. We strongly recommend that you avoid scholarships that require payment to apply. Be sure to carefully research the organization and be wary of scholarship scams. Each private scholarship has its own criteria and application process. Scholarship awards may affect your need-based financial aid package but external scholarships will never reduce your Federal Pell Grant eligibility.

- **Important Financial Aid Deadlines**

The details below will help you understand your responsibilities and provide a timeline to ensure you have the best possible financial aid package in place for the upcoming academic year.

<b>Student Type</b>	<b>2022-23 Start Date</b>	<b>Application Deadline</b>	<b>Award Notification</b>
<b>Summer Enrollments</b>	July 5	June 17	Late June
<b>Fall Enrollments</b>	October 24	October 7	Late October
<b>Spring Enrollments</b>	February 27	February 10	Late February

### **Net Price Calculator**

Estimate your level of need using the [Net Price Calculator](#). This helpful tool gives you a starting estimate based on the information you provide. We encourage families to contact Pathways College Financial Aid Office to discuss results in greater detail.