



PELL MAX, MIN, IN BETWEEN, & SAI

SCHEDULED PELL: MAX, MIN, IN- BETWEEN, & SAI

Scheduled Pell Grant Award Determination

FASFAA Region IV Workshop

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**BETTER
FAFSA[®]
BETTER FUTURE**

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION



AGENDA

- 1. Pell Grant Eligibility**
- 2. Maximum, Minimum, & Calculated Scheduled Pell Grant**
- 3. Student Aid Index (SAI)**
- 4. Limitations & Special Rules**
- 5. Case Studies**
- 6. Annual Awards and Enrollment Intensity**
- 7. More Case Studies**
- 8. Questions**
- 9. If time permits - SAI Calculation walk-thru**



PELL MAX, MIN, IN BETWEEN, & SAI

PELL GRANT ELIGIBILITY



PELL GRANT ELIGIBILITY OVERVIEW

- The "*Scheduled Pell Grant*" is the student's Maximum Pell Grant eligibility for full-time, full-year enrollment.
- The FAFSA Simplification Act modified the "Scheduled Pell Grant" determination process.
- FAFSA® data will be used to determine a "Scheduled Pell Grant" award in one of three ways:
 - 1. Max Pell**
 - 2. Min Pell**
 - 3. Calculated Scheduled Pell (In-Between Pell)**
- Pell Grant Annual Awards and disbursement amounts will now be calculated using "Enrollment Intensity" (a percentage value) rather than enrollment status (e.g., full-time or half-time).



CHANGES TO PELL ELIGIBILITY

MAX PELL

Non-tax filers; or

Tax filers - Based on:

- AGI
- Poverty Guidelines
- Family Size

MIN PELL

Based on:

- AGI
- Poverty Guidelines
- Family Size

CALCULATED PELL (In-Between)

Based on:

Maximum Published Scheduled Pell Grant
minus (-) Calculated SAI



MAX PELL – DEPENDENT STUDENTS

CRITERIA FOR MAXIMUM SCHEDULED PELL GRANT

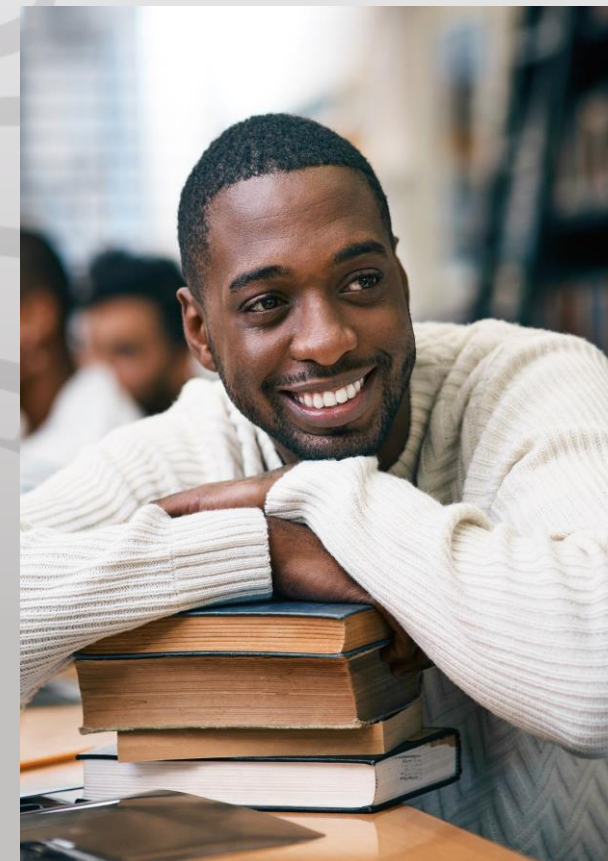
Parents not required to file federal income tax return

OR

Single parent with AGI > 0 and $\leq 225\%$ of poverty guideline for family size and state of residence

OR

Parent NOT single parent and has AGI > 0 and $\leq 175\%$ of poverty guideline for family size and state of residence





MAX PELL – INDEPENDENT STUDENTS

CRITERIA FOR MAXIMUM SCHEDULED PELL GRANT

Student (and spouse) not required to file federal income tax return

OR

Student is single parent with AGI > 0 and $\leq 225\%$ of poverty guideline for family size and state of residence

OR

Student NOT single parent and has AGI > 0 and $\leq 175\%$ of poverty guideline for family size and state of residence





MIN PELL – DEPENDENT STUDENTS

CRITERIA FOR MINIMUM SCHEDULED PELL GRANT

Student's parent is a single parent with an AGI \leq 325% of the poverty guideline for family size and state of residence

OR

Student's parent is **NOT** a single parent and has AGI \leq 275% of the poverty guideline for family size and state of residence





MIN PELL – INDEPENDENT STUDENTS

CRITERIA FOR MINIMUM SCHEDULED PELL GRANT

Student is a single parent, and the AGI is less than or equal to 400% of the poverty guideline for family size and state of residence

OR

Student is a parent and is **NOT** a single parent, and has AGI \leq 350% of the poverty guideline for family size and state of residence

OR

Student is not a parent, and the student's (and spouse's if applicable) AGI is \leq 275% of the poverty guideline for family size and state of residence





CALCULATED SCHEDULED PELL GRANT

- Students not eligible for an automatic Max or Min Pell Grant may be eligible for a Calculated Scheduled Pell Grant
- Published Maximum Pell Grant *minus* Student Aid Index (SAI) = Calculated Scheduled Pell Grant, rounded to the nearest \$5

Example:

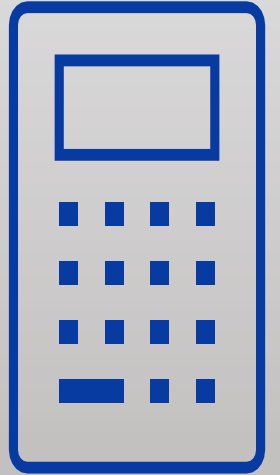
- Max Pell = \$7,395
- SAI = 1,002
- Calculated Scheduled Pell = $\$7,395 - 1,002 = \$6,393 \rightarrow$ Rounded to \$6,395

NOTE: For this scenario, we will use a the actual maximum Pell Grant of \$7,395 and the actual minimum Pell Grant of \$740.



LIMITATIONS AND SPECIAL RULES

- Published Max and Min Pell amounts will always be in \$5 increments.
- Calculated Scheduled Pell amounts must be rounded to the nearest \$5.
- Scheduled Pell cannot exceed COA. If Scheduled Pell > COA, award Scheduled Pell = COA and truncate cents, if applicable. Do not round.
- If Calculated Scheduled Pell < Published Min Pell, **the student is not eligible for a Calculated Scheduled Pell.** However, they may be eligible for a Min Pell based on AGI, household size, and poverty thresholds.





PELL MAX, MIN, IN BETWEEN, & SAI

STUDENT AID INDEX (SAI)



2024-25 Need Analysis Changes

**Student Aid Index (SAI) replaces
Expected Family Contribution (EFC)**

**Estimated Financial Assistance (EFA)
is now
Other Financial Assistance (OFA)**

Need Calculation = COA - SAI - OFA



STUDENT AID INDEX (SAI) FORMULA

**Reduces number of income items
and allowances against income**

Changes items included as assets

**Changes family size definitions and
removes number in college**



STUDENT AID INDEX (SAI) FORMULA

Allows for negative SAI up to -1,500

No allowance to prorate SAI for periods other than nine months

Implements separate Pell Grant eligibility determination



CHANGES TO INCOME DATA

Expected Family Contribution (EFC)	Student Aid Index (SAI)
<ul style="list-style-type: none">• AGI (tax filers) or income earned from work (non-tax filers)• Deductible payments to SEP/SIMPLE/KEOGH/Other• Tax-exempt interest• Untaxed portions of IRA distributions and pensions (excluding rollovers)• Payments to tax-deferred pension and retirement savings plans• Child support received• Housing, food, and other allowances paid to members of the military, clergy, and others• Veterans noneducation benefits• Other untaxed income• Money received by or paid on student's behalf	<ul style="list-style-type: none">• AGI• Deductible payments to SEP/SIMPLE/KEOGH/Other• Tax-exempt interest• Untaxed portions of IRA distributions and pensions (excluding rollovers)• Foreign income exclusion



CHANGES TO ALLOWANCES AGAINST INCOME

Expected Family Contribution (EFC)

- Taxable college grant and scholarship aid reported as income
- Education credits
- Taxable earnings from need-based employment
- U.S. income tax paid (or foreign equivalent)
- Income protection allowance
- Employment expense allowance
- Social Security tax allowance
- Child support paid
- Combat pay or special combat pay
- Cooperative education employment earnings
- State and other tax allowance

Student Aid Index (SAI)

- Taxable college grant and scholarship aid reported as income
- Education credits
- Federal Work-Study
- U.S. income tax paid (or foreign equivalent)
- Income protection allowance
- Employment expense allowance
- Payroll tax allowance
 - Medicare Hospital Insurance Tax
 - OASDI (old age survivors and disability insurance)



CHANGES TO ASSET INFORMATION

Expected Family Contribution (EFC)	Student Aid Index (SAI)
<p>Contribution from Assets</p> <ul style="list-style-type: none">• Cash, savings, and checking• Net worth of investments, including real estate (excluding primary residence)• Adjusted net worth of business and/or farm (excluding businesses with fewer than <u>100</u> full-time employees or family farms)	<p>Contribution from Assets</p> <ul style="list-style-type: none">• Annual child support received → last complete calendar year• Cash, savings, checking, time deposits, and money market funds• Net worth of investments, including real estate (excluding primary residence)• Adjusted net worth of business and/or farm → exclude the portion/value of the farm that includes the family's primary residence
<p>Allowance against Assets</p> <ul style="list-style-type: none">• Education savings and asset protection allowance	<p>Allowance against Assets</p> <ul style="list-style-type: none">• Asset protection allowance → \$0 FOR 2024-25



2024-25 FAMILY SIZE

Dependent Students	Independent Students
<ul style="list-style-type: none">• Student• Student's parents, even if student not living with them• Student's siblings if<ul style="list-style-type: none">• live with student's parents or live elsewhere to attend college, and• receive and continue to receive more than half their support from student's parents during award year• Other persons if<ul style="list-style-type: none">• live with student's parents• receive and continue to receive more than half their support from student's parents during award year	<ul style="list-style-type: none">• Student• Student's spouse, if applicable• Student's dependent children if<ul style="list-style-type: none">• live with student• receive and continue to receive more than half their support from student during award year• Other persons<ul style="list-style-type: none">• live with student• receive and continue to receive more than half their support from student during award year



THREE SAI FORMULAS

FORMULA A

Dependent Students

FORMULA B

Independent students w/out
dependent(s) other than a spouse

FORMULA C

Independent students with
dependent(s) other than a spouse



STUDENT AID INDEX - FORMULA A

$$\begin{array}{c} \text{Parent} \\ \text{Contribution} \\ \text{from Income} \end{array} + \begin{array}{c} \text{Parent} \\ \text{Contribution} \\ \text{from Assets} \end{array} = \begin{array}{c} \text{Parent} \\ \text{Contribution} \end{array}$$

$$\begin{array}{c} \text{Parent} \\ \text{Contribution} \end{array} + \begin{array}{c} \text{Student} \\ \text{Contribution} \\ \text{from Income} \end{array} + \begin{array}{c} \text{Student} \\ \text{Contribution} \\ \text{from Assets} \end{array} = \text{SAI}$$



STUDENT AID INDEX – FORMULAS B & C





PELL MAX, MIN, IN BETWEEN, & SAI

CASE STUDIES



MAX PELL CASE

STUDENT A

- Valid SAI: -1500
- COA: \$38,000
- Pell Eligible: Yes
- Max Pell: Yes
- Is COA > Max Pell: Yes
- Scheduled Pell = Max Pell (\$7,850)

NOTE: For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850 and a fictitious minimum Pell Grant of \$785.





MAX PELL

STUDENT B

- Valid SAI: -367
- COA: \$35,000
- Pell Eligibility Flag: Yes
- Max Pell: Yes
- Is COA > Max Pell: Yes
- Scheduled Pell = Max Pell (\$7,850)

NOTE: For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850 and a fictitious minimum Pell Grant of \$785.





MAX PELL

STUDENT C

- Valid SAI: 0
- COA: \$7,354.50
- Pell Eligibility Flag: Yes
- Max Pell: Yes
- Is COA > Max Pell: No
- Scheduled Pell = COA → \$7,354

NOTE: For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850 and a fictitious minimum Pell Grant of \$785.





MIN PELL

STUDENT D

- Valid SAI: 7,100
- COA: \$1,200
- Pell Eligibility Flag: Yes
- Max Pell: No
- Min Pell: Yes
- Is COA > Min Pell: Yes
- Scheduled Pell = Min Pell → \$785

NOTE: For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850 and a fictitious minimum Pell Grant of \$785.





MIN PELL

STUDENT E

- Valid SAI: 8,000
- COA: \$15,000
- Pell Eligibility Flag: Yes
- Max Pell: No
- Min Pell: Yes
- Is COA > Min Pell: Yes
- Scheduled Pell = Min Pell → \$785

NOTE: *For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850 and a fictitious minimum Pell Grant of \$785.*



IN-BETWEEN PELL



STUDENT F

- Valid SAI: 1,002
- COA: \$10,000
- Pell Eligibility Flag: Yes
- Max Pell: No
- Min Pell: No
- Calculated Pell = $\$7,850 - 1,002 = \$6,848 \rightarrow$ Round to \$6,850
- Is COA > Calculated Pell: Yes
- Scheduled Pell = \$6,850

NOTE: For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850.





IN-BETWEEN PELL

STUDENT G

- Valid SAI: 237
- COA: \$7,000
- Pell Eligibility Flag: Yes
- Max Pell: No
- Min Pell: No
- Calculated Pell = $\$7,850 - 237 = \$7,613 \rightarrow$ Round to \$7,615
- Is COA > Calculated Pell: No
- Scheduled Pell = COA \rightarrow \$7,000

NOTE: For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850.





ONE MORE CASE

STUDENT H

- Valid SAI: 500
- COA: \$10,000
- Pell Eligibility Flag: No
- Max Pell: Doesn't matter
- Min Pell: Doesn't matter
- Scheduled Pell = None

NOTE: For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850 and a fictitious minimum Pell Grant of \$785.





PELL MAX, MIN, IN BETWEEN, & SAI

**ANNUAL AWARDS
&
ENROLLMENT INTENSITY**



ENROLLMENT INTENSITY

STANDARD TERM PROGRAMS

- Number of enrolled credits ÷ Credits required for full-time enrollment
- Round to nearest whole percent using standard rounding rules
 - $7 \div 12 = 0.58333 \rightarrow 58\%$

Enrolled Credit Hours	Enrollment Category	Enrollment Intensity
12 (or more)	Full-Time	100%
11	Three Quarter Time	92%
10		83%
9		75%
8	Half-Time	67%
7		58%
6		50%
5	Less-than-Half-Time	42%
4		33%
3		25%
2		17%
1		8%



ENROLLMENT INTENSITY – CASE STUDY

STUDENT DELTA

- Scheduled Pell = Max Pell (\$7,850)
- Standard 2-term academic calendar (Fall and Spring)
- Full-time Enrollment = 12 Credit Hours

Semester Disbursement Schedule

	Fall	Spring
Credit Hours	7	11
Enrollment Intensity	$7 \div 12 = 0.58333 \rightarrow 58\%$	$11 \div 12 = 0.9167 \rightarrow 92\%$
Annual Pell Calculation	$(\$7,850 * 58\%) \div 2$	$(\$7,850 * 92\%) \div 2$
Annual Pell Award	\$2,277	\$3,611

NOTE: For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850 and a fictitious minimum Pell Grant of \$785.



ENROLLMENT INTENSITY – CASE STUDY

STUDENT DELTA

- Scheduled Pell = \$7,395
- Standard 2-term academic calendar (Fall and Spring)
- Full-time Enrollment = 12 Credit Hours

Semester Disbursement Schedule

	Fall	Spring
Credit Hours	7	11
Enrollment Intensity	$7 \div 12 = 0.58333 \rightarrow 58\%$	$11 \div 12 = 0.9167 \rightarrow 92\%$
Annual Pell Calculation	$(\$7,395 * 58\%) \div 2$	$(\$7,395 * 92\%) \div 2$
Annual Pell Award	\$2,145	\$3,401

NOTE: For the remaining scenarios in this presentation, we will use a the established maximum Pell Grant of \$7,395 and the established minimum Pell Grant of \$740.



ENROLLMENT INTENSITY – CASE STUDY

STUDENT ALPHA

Valid SAI: **0**

COA: **\$6,500**

Pell Eligibility Flag: **Yes**

Max Pell: **No**

Min Pell: **No**

Calculated Pell = **$\$7,850 - 0 = \$7,850$**

Is COA > Calculated Pell: **No**

Scheduled Pell = COA = **\$6,500**



NOTE: *For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850.*



ENROLLMENT INTENSITY – CASE STUDY

STUDENT ALPHA

- Scheduled Pell = \$6,500
- Standard 2-term academic calendar (Fall and Spring)
- Full-time Enrollment = 12 Credit Hours
- Fall Enrollment (12 credits) Spring Enrollment (10 credits)

Semester Disbursement Schedule

	Fall	Spring
Credit Hours	12	10
Enrollment Intensity	$12 \div 12 = 1.00 \rightarrow 100\%$	$10 \div 12 = 0.833 \rightarrow 83\%$
Annual Pell Calculation	$(\$6,500 * 100\%) \div 2$	$(\$6,500 * 83\%) \div 2$
Annual Pell Award	\$3,250	\$2,698

NOTE: For all scenarios in this presentation, we will use a the established maximum Pell Grant of \$7,850 and the established minimum Pell Grant of \$785.



ENROLLMENT INTENSITY – CASE STUDY

STUDENT BETA

Valid SAI: **455**

COA: **\$15,000**

Pell Eligibility Flag: **Yes**

Max Pell: **No**

Min Pell: **No**

Calculated Pell = **$\$7,850 - 455 = \$7,395$**

Is COA > Calculated Pell: **Yes**

Scheduled Pell = **$\$7,395$**



NOTE: *For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850.*



ENROLLMENT INTENSITY – CASE STUDY

STUDENT BETA

- Scheduled Pell = \$7,395
- Standard 2-term academic calendar (Fall and Spring)
- Full-time Enrollment = 12 Credit Hours
- Fall Enrollment (6 credits) Spring Enrollment (11 credits)

Semester Disbursement Schedule

	Fall	Spring
Credit Hours	6	11
Enrollment Intensity	$6 \div 12 = .500 \rightarrow 50\%$	$11 \div 12 = 0.916 \rightarrow 92\%$
Annual Pell Calculation	$(\$7,395 * 50\%) \div 2$	$(\$7,395 * 92\%) \div 2$
Annual Pell Award	\$1,849	\$3,402

NOTE: For all scenarios in this presentation, we will use a the established maximum Pell Grant of \$7,850 and the established minimum Pell Grant of \$785.



ENROLLMENT INTENSITY – CASE STUDY

STUDENT OMEGA

Valid SAI: 947

COA: \$15,000

Pell Eligibility Flag: Yes

Max Pell: No

Min Pell: No

Calculated Pell = \$7,850 – 947 = \$6,903

– round to \$6,905

Is COA > Calculated Pell: Yes

Scheduled Pell = \$6,905



NOTE: For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of \$7850.



ENROLLMENT INTENSITY – CASE STUDY

STUDENT OMEGA

- Scheduled Pell = \$6,905
- Standard 2-term academic calendar (Fall and Spring)
- Full-time Enrollment = 12 Credit Hours
- Fall Enrollment (8 credits) Spring Enrollment (6 credits)

Semester Disbursement Schedule

	Fall	Spring
Credit Hours	8	6
Enrollment Intensity	$8 \div 12 = .6666 \rightarrow 67\%$	$6 \div 12 = 0.500 \rightarrow 50\%$
Annual Pell Calculation	$(\$6,905 * 67\%) \div 2$	$(\$6,905 * 50\%) \div 2$
Annual Pell Award	\$2,313	\$1,727

NOTE: For all scenarios in this presentation, we will use a the established maximum Pell Grant of \$7,850 and the established minimum Pell Grant of \$785.

Questions

