

## Conemaugh Memorial Medical Center Financial Aid Programs

PROGRAM	PROGRAM OVERVIEW	STUDENT ELIGIBILITY REQUIREMENTS	ANNUAL AWARD	HOW TO APPLY
<b>Federal Pell Grant Program</b>	Pell Grants are the foundation of federal student aid and do not have to be repaid (unless you withdraw from school and owe a refund).	Pell Grants are awarded to undergraduate students who haven't already earned a bachelor's or graduate degree. Pell Grants are determined on the basis of financial need. A need analysis is performed by the federal government using information provided on the student's FAFSA.	<b>Determined based on financial need</b>	Complete and file the Free Application for Federal Student Aid (FAFSA) online at <a href="http://studentaid.gov">studentaid.gov</a> . Nursing & Rad-Tech are eligible.
<b>PA State Grant Program</b>	The Pennsylvania State Grant Program provides financial assistance to eligible Pennsylvania residents for undergraduate study at a PHEAA approved postsecondary institution.	Student must be enrolled at least half-time in an approved program of study; be a graduate of an approved high school or a GED recipient; and be a bona fide PA resident. PA State Grants are determined on the basis of financial need. A need analysis is performed by the state government using information from the student's application.	<b>Determined by PHEAA based on the PA state budget</b>	The State Grant Form can be completed with the FAFSA or at <a href="http://www.pheaa.org">www.pheaa.org</a> . Complete application by April 30. Nursing is eligible.
<b>Federal Direct Subsidized and Unsubsidized Stafford Student Loan</b>	Subsidized Stafford Loans are based on financial need. The U.S. Department of Education pays the interest while the borrower is in school and during grace and deferment periods. Unsubsidized Stafford Loans do not require the student to demonstrate financial need. The student is responsible for paying the interest that accrues from the time the loan is disbursed until it is paid in full.	Student must be attending at least half-time and have financial need (for the subsidized loan). <b>Maximum Eligibility Amounts:</b> 1st yr dependent student \$3,500 Sub; \$2,000 Unsub 1st yr independent student \$3,500 Sub; \$6,000 Unsub 2nd yr dependent student \$4,500 Sub; \$2,000 Unsub 2nd yr independent student \$4,500 Sub; \$6,000 Unsub	<b>Depends on grade level, dependency status, &amp; financial need</b>	Complete and file the FAFSA at <a href="http://studentaid.gov">studentaid.gov</a> and complete Entrance Counseling AND a (MPN) Master Promissory Note at <a href="http://studentaid.gov">studentaid.gov</a> . Nursing & Rad-Tech are eligible.
<b>Federal Direct Parent PLUS Loan</b>	Parent PLUS loans are loans for parents of undergraduate students that must be repaid and do not require the student to demonstrate financial need. The borrower is responsible for all interest.	Student must be enrolled at least half-time and the borrower must not have adverse credit history.	<b>Maximum is cost of attendance minus financial aid</b>	Complete PLUS Loan Application AND MPN (master promissory note) at <a href="http://studentaid.gov">studentaid.gov</a> . Nursing & Rad-Tech are eligible.
<b>Alternative/Private Student Loan</b>	Alternative/Private Student Loans are available to cover the gap after federal and state financial aid resources have been exhausted. You are welcome to apply through any lender who provides loans to our programs.	Eligibility criteria varies and is determined by the lender. Please contact lenders directly for eligibility requirements.	<b>Maximum is cost of attendance minus financial aid</b>	Complete application through the lender of your choice.
<b>OVR, TAA, WIA Funds</b>	These are funds available through the Office of Vocational Rehabilitation (OVR), Trade Adjustment Assistance (TAA), & Workforce Investment Act (WIA).	Eligibility criteria varies depending on the program. Please contact the respective agency for eligibility requirements.	<b>Amount varies by program</b>	Contact the agency representative to apply.
<b>Veteran's Benefits</b>	Veteran's benefits are determined based on the Veteran's Administration guidelines.	Veterans or dependents of deceased or disabled veterans may apply.	<b>Amount varies</b>	Contact local Veteran's Office or <a href="http://www.qjbill.va.gov">www.qjbill.va.gov</a> to apply.
<b>1889 Foundation Scholarships</b>	These are scholarships available through The 1889 Foundation for students in the Conemaugh programs.	The scholarships are awarded based on financial need and academic performance. Some scholarships have very specific eligibility requirements. Scholarships are typically awarded during the second semester each academic year.	<b>Amount varies</b>	Complete and file the Free Application for Federal Student Aid (FAFSA). Additional requirements may also apply for specific scholarships.
<b>EAP (Educational Assistance Program for PA National Guard)</b>	EAP provides tuition assistance for students who enter into a service commitment with the PA National Guard for a period of six years. Funds received through this program will convert to a loan if the student fails to honor the associated service commitment.	Student must be a PA resident who entered into a service commitment with the PA National Guard, be enrolled in a degree- or certificate-granting program of study at an approved Pennsylvania postsecondary institution.	<b>Depends on enrollment status</b>	Determined by the Department of Military and Veterans Affairs (DMVA).

Please contact Conemaugh Student Financial Services with any questions.

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