



If you are ineligible for the Pell Grant, this resource may give you some ideas for additional financial aid options and questions to explore. There may be alternative options to fund your educational goals. To learn more about Pell, check out the resource [Pell Overview](#).

THE LANDSCAPE

This chart outlines the requirements you must meet to be eligible for the Pell Grant. If you do not meet one or more of these eligibility criteria, the following pages could be a helpful starting place to learn about other options for paying for school.

CRITERIA	EXPLANATION
Demonstrate a certain level of financial need; this is calculated using the FAFSA and your SAI	The Pell Grant is for students who may need the most financial support paying for college, so you have to show that your income meets the requirements.
Be enrolled in a program that is eligible for Pell Funding	Pell grants are only meant to pay for undergraduate programs that act in the best interest of students and meet certain standards for quality. The Department of Education has created various eligibility criteria that programs have to meet, which helps protect students.
Have not already have earned a bachelor's degree	Pell Grants can only be used for undergraduate degrees and certificates. Once a student has already earned a bachelor's degree, they can't use Pell funding to earn another undergraduate degree. The program chooses to prioritize students who haven't earned their bachelor's yet.
Maintain Satisfactory Academic Progress (SAP)	The Pell program seeks to help students earn degrees, not just take courses, so students must be progressing in their coursework. To continue receiving the Pell Grant, students must maintain certain academic standards and a high course completion rate.
Must be a US Citizen or eligible noncitizen	Eligible Noncitizen includes permanent residents, green card holders, individuals with an I-94 showing refugee, Cuban-Haitian entrant, parolee status, and more. There are many additional categories that can qualify.
Must not be in default	This rule may be intended to incentivize students to repay their loans, or stay in good standing by setting up payment arrangements. There are free programs to help you get out of default.
Have not reached your lifetime Pell eligibility limit	Simply put, federal law limits the amount of Pell Grant funds you may receive over your lifetime to the equivalent of six years of full-time enrollment. FSA keeps track of this using a figure called Lifetime Eligibility Used (LEU) .





SPEAK WITH PROGRAM COORDINATORS

If you aren't eligible for the Pell Grant and feel concerned it may prevent you from enrolling in a prison education program, your best next step might be to contact the person(s) that coordinates the college program at your facility.

Reach out with these three goals in mind:

1

Find out if being ineligible for Pell will actually prevent you from participating in the program, or if there is another way to participate.

2

Ask what other students have done in your situation in the past, and ask for help finding other resources that could assist you.

3

Bring this barrier to their attention in case doing so could lead to a program change in the future. Some program coordinators could be advocates to get a policy changed or find extra funding to expand access. The program may want to find a solution as much as you do!



REINSTATE YOUR PELL ELIGIBILITY

Defaulted Student Loans

If you have student loans that are currently in **default**, this will impact your ability to get federal student aid. The most common ways to get loans out of default are:

- **Loan Rehabilitation**
- **Loan Consolidation**

• Fresh Start loan forgiveness programs
First, you will need to find out who your loan servicer is and find out your options. For this step, you may need to find someone who can assist you. See **Financial Aid Overview** for more information.

Satisfactory Academic Progress (SAP)

Your school will have a SAP policy that includes at least these three components:

- **Minimum GPA:** A student must have at least a "C" or 2.0, **GPA** after they complete two years of their program.
- **Completion Rate:** Completion rate is how many courses you've completed out of how many courses you've attempted.
- **Pace:** A student must complete a program in less than 150% of the timeframe expected.

If you fail to meet SAP, you will lose your financial aid eligibility until you get back into good standing or you have a successful appeal. To learn much more about your options in this situation, visit our resource **SAP and SAP Appeals**, and ask your advisor for assistance navigating the process.





PRIVATELY FUNDED PROGRAMS

Scholarships

There are a handful of non-profit and university-affiliated organizations dedicated to eliminating college and workforce barriers for incarcerated and formerly incarcerated students. If you have access to the internet, visit Education Justice Project's list:

- Go to <https://educationjustice.net>.
- Click "Resources," then select "Scholarships for Incarcerated / Formerly Incarcerated Individuals."

Privately Funded PEPs

Before the *reinstatement of Pell* for incarcerated students, many Higher Education in Prison (HEP) programs provided free college programs for incarcerated students through private funding like *scholarships* or tuition waivers, and many colleges still do. Two examples include Belmont University and Lipscomb University in Tennessee. To see if you have access to a college program like this in your state, check with reentry or education staff.



FREE OR LOW-COST COLLEGE CREDITS

Test-for-Credit

Colleges may allow you to earn credit for knowledge you already have by simply taking an exam. Also known as Credit-by-Examination (CBE), these opportunities can be a cheaper way for students to progress towards a degree. An example is the College-Level Examination Program (CLEP).



STATE-FUNDED COLLEGE PROGRAMS + AID

State Financial Aid

Some states offer grants and scholarships with different eligibility from the Federal Pell Grant, so even if you don't qualify for Pell, explore what opportunities there might be in your state. Many states also use the FAFSA to determine eligibility for state aid, so you may want to fill it out even if you aren't eligible for Federal Student Aid programs. Learn more about state aid in the resource *Financial Aid Overview*.

Tuition-Free Degrees

Many states have established free college programs for residents of their state. As of February 2025, 35 states offer some form of "free" associate degrees to eligible students in their state, Tennessee being one of them. If these programs are not available to students in prison yet, it may be something you want to pursue post-release.

Prior Learning Assessment (PLA)

PLA programs may allow you to earn college credit for past experiences, like past careers or military service. PLA programs allow students to demonstrate how these experiences are comparable to what a student might gain from taking a college course. You may be required to enroll in (and pay for) a PLA course to benefit from these free additional credits, but ask your school about their PLA policies to learn more.





RESOURCES FOR UNDOCUMENTED STUDENTS

Can I go to college?

Yes. In many states, undocumented students can enroll in public and private colleges, and in some states, may be eligible for the discounted in-state tuition rate. However, you should be aware that while in the past, financial aid officers and other college officials were not required to report or share a student's immigration status with Immigration and Customs Enforcement (I.C.E.) or the United States Citizenship and Immigration Services (U.S.C.I.S), that might change. Be thoughtful navigating this uncertainty as you complete any admissions or financial aid paperwork.

Is there a problem with your SSN?

The FAFSA requires you to have a valid Social Security Number (SSN).

If your FAFSA form is rejected due to an issue with your SSN, **FSA** encourages you to contact the Social Security Administration at 1-800-772-1213 (TTY for the deaf or hard of hearing 1-800-325-0778).

Can I get financial aid?

There are some states that allow people without social security numbers, undocumented students, and DACA students to be eligible for in-state tuition and state financial aid programs. You may also be eligible for private scholarship opportunities.

Scholarship Resources

Here are some resources about specific scholarship programs for undocumented students that were identified by NASFAA, a non-profit organization dedicated to providing resources, information, and training to financial aid professionals: (list updated in 2023)

- Get Schooled: <https://getschooled.com/article/1320-scholarships-for-undocumented-documentedstudents-get-that-money/>
- Mexican American Legal Defense and Education Fund: <https://www.maldef.org/resources/scholarshipresources/>
- Hispanic Scholarship Fund: <https://www.hsf.net/scholarship-finder>
- Congressional Hispanic Caucus Institute: <https://www.chcinextopp.net>
- La Plaza Scholarship and Financial Aid Guide: <https://www.laplazaindy.org/portfolio-item/scholarshipfund/>

If you have access to the internet, this and other financial aid information for undocumented students can be found in this NASFAA resource: https://www.nasfaa.org/uploads/documents/2023-24_Tip_Sheet_Undocumented_Students.pdf

