

# Pell Grant

## Max, Min, and In Between

May 22, 2024



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# Disclaimer



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# Agenda

- Qualifying for Pell Grant
- Max, Min, In-Between
- New Criteria
- Special Rule Pell Grants
- Enrollment Intensity
- Calculating Pell Grants
- Calculating Pell Grants with Enrollment Intensity



# General Pell Grant Eligibility

- Need based on financial need determined by the 9 month Student Aid Index (SAI)
- Undergraduate Student with no bachelor's degree

Exception: undergraduate-only rule for students without graduate degrees enrolled in a postbaccalaureate teacher certification or licensing program at a school that does not offer a baccalaureate teaching degree program.



# Maximum, Minimum, and In-Between Amounts

- [GEN-24-01](#) The 2024-2025 published maximum Pell Grant is \$7,395 (Max Pell) SAI less than or equal to Zero
- The minimum Pell Grant is 10% of the maximum Pell Grant.  $\$739.50 = \$740$  (Min Pell)
- In-between is the calculated Pell Grant that is less than the maximum and greater than the minimum.

To calculate the in-between, take the maximum Pell Grant minus the SAI.  
This calculated value is rounded to the nearest \$5

Example: Max Pell (\$7,395) – SAI (1,999) = \$5,396

**\$5,395** (rounded to the nearest \$5)



## Maximum Pell Student Aid Index

Students with Max Pell will have an SAI assigned for

- **Non-tax filers: not required to file will have a -1500 SAI**

OR

- **Tax filers: SAI = 0 or the calculated SAI is not less than -1500**



# New Factors Determining Max and Min Amounts

- U.S. Federal Poverty Level for the prior-prior year (Use 2022 for 2024-2025 award year)
- State of Legal Residence of parents for dependent students
- State of Legal Residence of students of independent students
- Family Size (previously called household size)



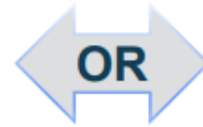




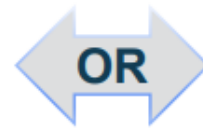
# Maximum Pell Grant Dependent Students

## CRITERIA FOR MAXIMUM SCHEDULED PELL GRANT

Parent not required to file federal income tax return



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



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



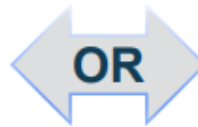
# Maximum Pell Grant Independent Students

## CRITERIA FOR MAXIMUM SCHEDULED PELL GRANT

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



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



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

# Dependent Student Look-Up Tables: 48 Contiguous States and District of Columbia



Student's Parent is a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (225% of Poverty Guideline)	Min Pell Parent AGI Limit (325% of Poverty Guideline)
2	\$18,310	\$41,198	\$59,508
3	\$23,030	\$51,818	\$74,848
4	\$27,750	\$62,438	\$90,188
5	\$32,470	\$73,058	\$105,528
6	\$37,190	\$83,678	\$120,868
7	\$41,910	\$94,298	\$136,208
8	\$46,630	\$104,918	\$151,548
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 325% (Min Pell) to determine the Parent AGI Limit.		

Student's Parent is not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (175% of Poverty Guideline)	Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$18,310	\$32,043	\$50,353
3	\$23,030	\$40,303	\$63,333
4	\$27,750	\$48,563	\$76,313
5	\$32,470	\$56,823	\$89,293
6	\$37,190	\$65,083	\$102,273
7	\$41,910	\$73,343	\$115,253
8	\$46,630	\$81,603	\$128,233
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		



# Dependent Student Look-Up Tables: Alaska

Student's Parent is a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (225% of Poverty Guideline)	Min Pell Parent AGI Limit (325% of Poverty Guideline)
2	\$22,890	\$51,503	\$74,393
3	\$28,790	\$64,778	\$93,568
4	\$34,690	\$78,053	\$112,743
5	\$40,590	\$91,328	\$131,918
6	\$46,490	\$104,603	\$151,093
7	\$52,390	\$117,878	\$170,268
8	\$58,290	\$131,153	\$189,443
9+	Add \$5,900 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 325% (Min Pell) to determine the Parent AGI Limit.		

Student's Parent is not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (175% of Poverty Guideline)	Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$22,890	\$40,058	\$62,948
3	\$28,790	\$50,383	\$79,173
4	\$34,690	\$60,708	\$95,398
5	\$40,590	\$71,033	\$111,623
6	\$46,490	\$81,358	\$127,848
7	\$52,390	\$91,683	\$144,073
8	\$58,290	\$102,008	\$160,298
9+	Add \$5,900 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		



# Dependent Student Look-Up Tables: Hawaii

Student's Parent is a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (225% of Poverty Guideline)	Min Pell Parent AGI Limit (325% of Poverty Guideline)
2	\$21,060	\$47,385	\$68,445
3	\$26,490	\$59,603	\$86,093
4	\$31,920	\$71,820	\$103,740
5	\$37,350	\$84,038	\$121,388
6	\$42,780	\$96,255	\$139,035
7	\$48,210	\$108,473	\$156,683
8	\$53,640	\$120,690	\$174,330
9+	Add \$5,430 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 325% (Min Pell) to determine the Parent AGI Limit.		

Student's Parent is not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (175% of Poverty Guideline)	Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$21,060	\$36,855	\$57,915
3	\$26,490	\$46,358	\$72,848
4	\$31,920	\$55,860	\$87,780
5	\$37,350	\$65,363	\$102,713
6	\$42,780	\$74,865	\$117,645
7	\$48,210	\$84,368	\$132,578
8	\$53,640	\$93,870	\$147,510
9+	Add \$5,430 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		

# Independent Student Look-Up Tables: 48 Contiguous States and District of Columbia



Student is a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Student AGI Limit (225% of Poverty Guideline)	Min Pell Student AGI Limit (400% of Poverty Guideline)
2	\$18,310	\$41,198	\$73,240
3	\$23,030	\$51,818	\$92,120
4	\$27,750	\$62,438	\$111,000
5	\$32,470	\$73,058	\$129,880
6	\$37,190	\$83,678	\$148,760
7	\$41,910	\$94,298	\$167,640
8	\$46,630	\$104,918	\$186,520
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 400% (Min Pell) to determine the Student AGI Limit.		

Student is a parent but not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Student AGI Limit (175% of Poverty Guideline)	Min Pell Student AGI Limit (350% of Poverty Guideline)
2	\$18,310	\$32,043	\$64,085
3	\$23,030	\$40,303	\$80,605
4	\$27,750	\$48,563	\$97,125
5	\$32,470	\$56,823	\$113,645
6	\$37,190	\$65,083	\$130,165
7	\$41,910	\$73,343	\$146,685
8	\$46,630	\$81,603	\$163,205
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 350% (Min Pell) to determine the Student AGI Limit.		



# Independent Student Look-Up Tables: 48 Contiguous States and District of Columbia cont.

Student is not a Parent			
Family Size	2022 Poverty Guideline	Max Pell Student AGI Limit (175% of Poverty Guideline)	Min Pell Student AGI Limit (275% of Poverty Guideline)
1	\$13,590	\$23,783	\$37,373
2	\$18,310	\$32,043	\$50,353
3	\$23,030	\$40,303	\$63,333
4	\$27,750	\$48,563	\$76,313
5	\$32,470	\$56,823	\$89,293
6	\$37,190	\$65,083	\$102,273
7	\$41,910	\$73,343	\$115,253
8	\$46,630	\$81,603	\$128,233
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Student AGI Limit.		





# Dependent Student Look-Up Tables: Alaska

Student is a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Student AGI Limit (225% of Poverty Guideline)	Min Pell Student AGI Limit (400% of Poverty Guideline)
2	\$22,890	\$51,503	\$91,560
3	\$28,790	\$64,778	\$115,160
4	\$34,690	\$78,053	\$138,760
5	\$40,590	\$91,328	\$162,360
6	\$46,490	\$104,603	\$185,960
7	\$52,390	\$117,878	\$209,560
8	\$58,290	\$131,153	\$233,160
9+	Add \$5,900 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 400% (Min Pell) to determine the Student AGI Limit.		

Student is a parent but not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Student AGI Limit (175% of Poverty Guideline)	Min Pell Student AGI Limit (350% of Poverty Guideline)
2	\$22,890	\$40,058	\$80,115
3	\$28,790	\$50,383	\$100,765
4	\$34,690	\$60,708	\$121,415
5	\$40,590	\$71,033	\$142,065
6	\$46,490	\$81,358	\$162,715
7	\$52,390	\$91,683	\$183,365
8	\$58,290	\$102,008	\$204,015
9+	Add \$5,900 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 350% (Min Pell) to determine the Student AGI Limit.		





## Dependent Student Look-Up Tables: Alaska cont.

Student is not a Parent			
Family Size	2022 Poverty Guideline	Max Pell Student AGI Limit (175% of Poverty Guideline)	Min Pell Student AGI Limit (275% of Poverty Guideline)
1	\$16,990	\$29,733	\$46,723
2	\$22,890	\$40,058	\$62,948
3	\$28,790	\$50,383	\$79,173
4	\$34,690	\$60,708	\$95,398
5	\$40,590	\$71,033	\$111,623
6	\$46,490	\$81,358	\$127,848
7	\$52,390	\$91,683	\$144,073
8	\$58,290	\$102,008	\$160,298
9+	Add \$5,900 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Student AGI Limit.		



# Dependent Student Look-Up Tables: Hawaii

Student is a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Student AGI Limit (225% of Poverty Guideline)	Min Pell Student AGI Limit (400% of Poverty Guideline)
2	\$21,060	\$47,385	\$84,240
3	\$26,490	\$59,603	\$105,960
4	\$31,920	\$71,820	\$127,680
5	\$37,350	\$84,038	\$149,400
6	\$42,780	\$96,255	\$171,120
7	\$48,210	\$108,473	\$192,840
8	\$53,640	\$120,690	\$214,560
9+	Add \$5,430 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 400% (Min Pell) to determine the Student AGI Limit.		

Student is a parent but not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Student AGI Limit (175% of Poverty Guideline)	Min Pell Student AGI Limit (350% of Poverty Guideline)
2	\$21,060	\$36,855	\$73,710
3	\$26,490	\$46,358	\$92,715
4	\$31,920	\$55,860	\$111,720
5	\$37,350	\$65,363	\$130,725
6	\$42,780	\$74,865	\$149,730
7	\$48,210	\$84,368	\$168,735
8	\$53,640	\$93,870	\$187,740
9+	Add \$5,430 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 350% (Min Pell) to determine the Student AGI Limit.		

# Dependent Student Look-Up Tables: Hawaii cont.

Student is not a Parent			
Family Size	2022 Poverty Guideline	Max Pell Student AGI Limit (175% of Poverty Guideline)	Min Pell Student AGI Limit (275% of Poverty Guideline)
1	\$15,630	\$27,353	\$42,983
2	\$21,060	\$36,855	\$57,915
3	\$26,490	\$46,358	\$72,848
4	\$31,920	\$55,860	\$87,780
5	\$37,350	\$65,363	\$102,713
6	\$42,780	\$74,865	\$117,645
7	\$48,210	\$84,368	\$132,578
8	\$53,640	\$93,870	\$147,510
9+	Add \$5,430 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Student AGI Limit.		



# Special Rule Pell Grants

Effective with the 2024-25 award year, as part of the FAFSA Simplification Act, the Special Rule for Pell Grants replaces the Iraq and Afghanistan Service Grant (IASG) and the Children of Fallen Heroes (CFH) with new or modified eligibility criteria for a student who is less than 33 years old as of January 1 of the FAFSA award year and whose parent or guardian died in the line of duty while:

1. Serving on active duty as a member of the Armed Forces on or after September 11, 2001 (i.e., IASG);

OR

2. Actively serving as and performing the duties of a public safety officer (i.e., CFH).

- All students who meet these new eligibility criteria will be awarded a Max Pell, regardless of calculated SAI.
- There is no longer a separately funded "Iraq and Afghanistan Service Grant" program. However, schools will see the "IASG" and "CFH" indicators in FSA systems when a student meets those conditions for a Max Pell.

# Enrollment Intensity

Enrollment intensity is the percentage of full-time enrollment at which a student is enrolled, then rounded to the nearest whole percent.

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%

# 2024-2025 Max Pell Enrollment Intensity-Adjusted or Billing Hours



## Student Information

- COA= 9,860
- Scheduled Pell Grant = Maximum Pell Grant of \$7,395
- SAI = -1500
- Standard 2-term academic calendar of Fall and Spring
- Full-time Enrollment = 12 Credit Hours
- Enrollment Intensity is 100%

### 1. Determine the Annual Award

a. Notate the Scheduled Award (SA)

\$7,395

b. Multiple SA by the enrollment intensity, the annual award is

\$7,395

2. Determine the Payment Periods Number of terms in the academic year (fall through spring):

2

### 3. Calculate the Payment for the Payment Period

\$ 7,395

÷

2

= \$ 3,698

Annual award

Number of payment periods

Note: Keep in mind, the payment is rounded to the nearest \$1. (\$3,697.5 = \$3,698).

# 2024-2025 Min Pell Enrollment Intensity-Adjusted or Billing Hours



## Student Information

- COA= 9,860
- SAI = 6,655
- Min Pell Grant = Max Pell Grant of \$7,395 minus SAI 6,655= **\$740**
- Standard 2-term academic calendar of Fall and Spring
- Full-time Enrollment = 12 Credit Hours
- Enrollment Intensity is 100%

### 1. Determine the Annual Award

a. Notate the Scheduled Award (SA)

\$740

b. Multiple SA by the enrollment intensity, the annual award is

\$740

2. **Determine the Payment Periods** Number of terms in the academic year (fall through spring):

2

### 3. Calculate the Payment for the Payment Period

\$ 740

÷

2

= \$ 370

Annual award

Number of payment periods



# 2024-2025 In-Between Pell Enrollment Intensity-Adjusted or Billing Hours

## Student Information

- COA= 9,860
- SAI = 1,200
- Calculated Pell Grant = Max Pell Grant of \$7,395 minus SAI 1,200= **\$6,195**
- Standard 2-term academic calendar of Fall and Spring
- Full time Enrollment = 12 Credit Hours
- Enrollment Intensity is 100%

### 1. Determine the Annual Award

- a. Notate the Scheduled Award (SA) \$6,195
- b. Multiple SA by the enrollment intensity, the annual award is \$6,195

**2. Determine the Payment Periods** Number of terms in the academic year (fall through spring): 2

### 3. Calculate the Payment for the Payment Period

$$\begin{array}{ccc} \$ 6,195 & \div & 2 \\ \text{Annual award} & & \text{Number of payment periods} \end{array} = \underline{\underline{\$ 3,098}}$$

*Note: Keep in mind, the payment is rounded to the nearest \$1. (\$3,097.5 = \$3,098).*





# 2024-2025 Pell Enrollment Intensity-Adjusted or Billing Hours

## Student Information

- COA= 9,860
- SAI = 1,200
- Calculated Pell Grant = Max Pell Grant of \$7,395 minus SAI 1,200= **\$6,195**
- Standard 2-term academic calendar of Fall and Spring
- Three Quarter Time Enrollment = 9 Credit Hours
- Enrollment Intensity is 75%

### 1. Determine the Annual Award

- Notate the Scheduled Award (SA)
- Multiple SA by the enrollment intensity, the annual award is

\$6,195  
\$4,646.25

**2. Determine the Payment Periods** Number of terms in the academic year (fall through spring): 2

### 3. Calculate the Payment for the Payment Period

$$\begin{array}{ccc} \$ 4,646.25 & \div & 2 \\ \text{Annual award} & & \text{Number of payment periods} \end{array} = \underline{\underline{\$ 2,323}}$$

*Note: Keep in mind, the payment is rounded to the nearest \$1. (\$2,323.12 = \$2,323).*



# 2024-2025 Practice Pell Enrollment Intensity-Adjusted or Billing Hours

## Student Information

- COA= 9,860
- Scheduled Pell Grant = Maximum Pell Grant of \$7,395
- SAI = -1500
- Standard 2-term academic calendar of Fall and Spring
- Half Time Enrollment = 7 Credit Hours
- Enrollment Intensity is 58%

### 1. Determine the Annual Award

a. Notate the Scheduled Award (SA)

\$

b. Multiple SA by the enrollment intensity, the annual award is

\$

2. Determine the Payment Periods Number of terms in the academic year (fall through spring):

2

### 3. Calculate the Payment for the Payment Period

\$

÷

2

= \$

Annual award

Number of payment periods

# 2024-2025 Practice Answers Pell Enrollment Intensity-Adjusted or Billing Hours



## Student Information

- COA= 9,860
- Scheduled Pell Grant = Maximum Pell Grant of \$7,395
- SAI = -1500
- Standard 2-term academic calendar of Fall and Spring
- Half Time Enrollment = 7 Credit Hours
- Enrollment Intensity is 58%

### 1. Determine the Annual Award

a. Notate the Scheduled Award (SA)

\$7,395

b. Multiple SA by the enrollment intensity, the annual award is

\$4,289.1

2. Determine the Payment Periods Number of terms in the academic year (fall through spring): 2

### 3. Calculate the Payment for the Payment Period

\$ 4,289.1

÷

2

\$ 2,145

Annual award

Number of payment periods

Note: Keep in mind, the payment is rounded to the nearest \$1. (2,144.55 = \$2,145).

# 2024-2025 Practice Pell Enrollment Intensity-Adjusted or Billing Hours



## Student Information

- COA= 9,860
- SAI = 1,200
- Calculated Pell Grant = Max Pell Grant of \$7,395 minus SAI 1,200= \$ ?
- Standard 2-term academic calendar of Fall and Spring
- Less Than Half Time Enrollment = 4 Credit Hours
- Enrollment Intensity is 33%

### 1. Determine the Annual Award

a. Notate the Scheduled Award (SA) \$

b. Multiple SA by the enrollment intensity, the annual award is \$

2. **Determine the Payment Periods** Number of terms in the academic year (fall through spring): 2

### 3. Calculate the Payment for the Payment Period

$$\begin{array}{ccc} \$ & \div & 2 \\ \text{Annual award} & & \text{Number of payment periods} \end{array} = \$$$



## Student Information

- COA= 9,860
- SAI = 1,200
- Calculated Pell Grant = Max Pell Grant of \$7,395 minus SAI 1,200= **\$6,195**
- Standard 2-term academic calendar of Fall and Spring
- Less Than Half Time Enrollment = 4 Credit Hours
- Enrollment Intensity is 33%

### 1. Determine the Annual Award

a. Notate the Scheduled Award (SA) **\$6,195**

b. Multiple SA by the enrollment intensity, the annual award is **\$2,044.35**

2. **Determine the Payment Periods** Number of terms in the academic year (fall through spring): **2**

### 3. Calculate the Payment for the Payment Period

\$ 2,044.35

÷

2

= **\$ 1,022**

**Annual award**

**Number of payment periods**

*Note: Keep in mind, the payment is rounded to the nearest \$1. (1,1022.17 = \$1,022).*



# 2024-2025 Pell Enrollment Intensity-Adjusted or Billing Hours

## Student Information

- COA= 9,000
- Scheduled Pell Grant = Maximum Pell Grant of \$7,395
- SAI = 0
- Standard 2-term academic calendar of Fall and Spring
- Three Quarter Time Enrollment = 10 Fall and 11 Spring

Semester Disbursement Schedule (Part-time Enrollment)		
	Fall	Spring
Credit Hours	10	11
<b>Enrollment Intensity</b>	<b>10/12= 0.833 = 83%</b>	<b>11/12= 0.917 = 92%</b>
Annual Pell Calculation	$(\$7,395 * 83%) / 2$	$(\$7,395 * 92%) / 2$
Pell Award	\$3,069	\$3,402
<i>Note: Keep in mind, the payment is rounded to the nearest \$1.</i>	$(\$3,068.92 = \$3,069)$	$(\$3,401.7 = \$3,402)$



# Resources

2024-25 Draft SAI Supplement: Eligibility for Max/Min Pell Grant Resource

<https://fsapartners.ed.gov/sites/default/files/2023-05/202425DRAFTSAIGuideSupplementEligibilityforMaxorMinPellGrantResource.pdf>

FAFSA Simplification Information

<https://fsapartners.ed.gov/knowledge-center/topics/fafsa-simplification-information>

Federal Pell Grants

<https://studentaid.gov/understand-aid/types/grants/pell>

FSA Handbook Volume 7 Chapter 2 Calculating Pell Grants

<https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2024-2025/vol7/ch2-calculating-pell-grants>

GEN-24-01) 2024-2025 Federal Pell Grant Maximum and Minimum Award Amounts  
(Updated April 5, 2024)

<https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2024-01-31/2024-2025-federal-pell-grant-maximum-and-minimum-award-amounts-updated-april-5-2024>

# Questions





# Thank You