

Packaging Example: Gift Aid

Sally is attending Happy Campus College. She is a dependent senior. Happy Campus College employs a gift-aid first packaging model and awards work study prior to loans.

Sally's cost of attendance is \$20,000 and her EFC is \$500. She is receiving a \$3,500 scholarship from her high school. Following the 2018-19 Pell schedule, her Pell grant award will be \$5,470 based on her EFC.

Happy Campus College has the following award maximums and packages funds in this order:

- FSEOG: \$500
- Institutional Grant: \$2,500
- Work Study: \$3,000
- Direct Loan: \$7,500

COA

— EFC

Need

— PELL

— EFA
(Scholarship)

Remaining
need

— FSEOG

— INSTITUTIONAL
GRANT

— WORK STUDY

Remaining
need before
loans

— SUBSIDIZED
LOAN

Unmet need **ZERO**

Other aid eligibility? _____

