

WCU Packaging Guidelines

The following guidelines will be used in awarding need-based financial aid at Western Carolina University. The numerical order of the listed funds indicates the order in which the funds will be awarded.

1. The Pell Grant is the first fund awarded to all Pell eligible students. The amount of Pell Grant is established by the US Department of Education
2. WCU Tuition Grant (IWCUTG), based on available funding, will be awarded to all students who have unmet need according to the following scale.

Undergraduate Full-Time	\$1000
Undergraduate Less Than Full-Time	\$ 500
Graduate Full-Time	\$ 600
Graduate Less Than Full-Time	\$ 300

All **Pell eligible** applicants, eligible for limited source funds, will be awarded supplemental grant funds as follows, based on fund availability:

3. Federal Supplemental Educational Opportunity Grant (FSEOG) will be awarded first to all eligible recipients (EFC 0) at \$1200 per year.
4. NC Tuition Grant (NCTG) will be awarded to North Carolina Residents only.

EFC 0	\$1200
EFC 1 - 700	\$1000
EFC 701-1600	\$ 700
EFC 1601 – 4041	\$ 300

Maximum grant eligibility will incorporate eligibility from other awarded need-based grants. Merit-based scholarships do not affect grant eligibility, providing there is no over award or cost of attendance overage.

5. **Federal Work-Study**, based on available funding, will be offered to students from the priority groups who have indicated on the FAFSA that they desire Work-Study. The standard amount awarded will be \$2,000 for an academic year.
6. **Federal Perkins Loans**, based on available funding, will be offered, up to the maximum eligibility, as the primary source of loan funds to priority group undergraduate students with an EFC of 1600 or less. Perkins Loans will be offered to Pell eligible priority group students with an EFC higher than 1600 after all subsidized grade level eligibility has been used for the year up to the lesser of need or the yearly maximum.
7. **Federal Direct Loans** will be offered up to grade level maximums as both subsidized and unsubsidized eligibility and cost of attendance permits.
8. **Federal Direct PLUS Loans** will be offered to all dependent students and eligible graduate students with an unmet cost of attendance.