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To qualify for federal student aid (grants, loans, and work-study funds), you have to meet certain requirements.

Let's go over the basic eligibility criteria.

Our general eligibility requirements are that you must

- demonstrate **financial need** (for most programs);
- be a U.S. citizen or an **eligible noncitizen**;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be registered with [Selective Service](#), if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment as a **regular student** in an eligible degree or certificate program;
- be enrolled at least half-time to be eligible for **Direct Loan** Program funds;
- maintain **satisfactory academic progress** in college or career school;
- sign statements on the *Free Application for Federal Student Aid (FAFSA®)* stating that
 - you are not in **default** on a **federal student loan** and do not owe money on a federal student **grant** and

- you will use federal student aid only for educational purposes; and
- show you're qualified to obtain a college or career school education by
 - having a high school diploma or a recognized equivalent such as a **General Educational Development (GED) certificate** or
 - completing a high school education in a **homeschool** setting approved under state law.

If you were enrolled in college or career school prior to July 1, 2012, you may show you're qualified to obtain a higher education by

- passing an approved ability-to-benefit test (if you don't have a diploma or GED, a college can administer a test to determine whether you can benefit from the education offered at that school);
- completing six credit hours or equivalent course work toward a degree or certificate (you may not receive aid while earning the six credit hours); or
- meeting other federally approved standards your state establishes.

For information about these criteria, talk to the **financial aid office** at your school.

Most male students must be registered with Selective Service to receive federal student aid. You also must register if you are a male and are not currently on active duty in the U.S. armed forces. If you are a citizen of the Federated States of Micronesia, the Republic of the Marshall Islands or the Republic of Palau, you are exempt from registering. You can call Selective Service toll-free at 1-888-655-1825 for general information about registering, or register online at www.sss.gov or via the [FAFSA](#).

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Glossary

[Financial Need](#)

The difference between the cost of attendance (COA) at a school and your Expected Family Contribution (EFC). While COA varies from school to school, your EFC does not change based on the scho...

[Eligible Noncitizen](#)

A U.S. national (includes natives of American Samoa or Swains Island), U.S. permanent resident (who has an I-151, I-551 or I-551C [Permanent Resident Card]), or an individual who has an Arrival-Dep...

[Regular Student](#)

A student who is enrolled or accepted for enrollment at an institution for the purpose of obtaining a degree, certificate, or other recognized education credential offered by that institution. To b...

[Direct Loan](#)

A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Department of Education at participating ...

[Satisfactory Academic Progress](#)

A school's standards for satisfactory academic progress toward a degree or certificate offered by that institution. Check with your school to find out its standards.

[FAFSA](#)

Free Application for Federal Student Aid

Default

Failure to repay a loan according to the terms agreed to in the promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. You may ...

Federal Student Loan

A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay with interest.

Grant

Financial aid, often based on financial need, that does not need to be repaid (unless, for example, you withdraw from school and owe a refund).

General Educational Development (GED) Certificate

A certificate that students receive if they've passed a specific, approved high school equivalency test. Students with a GED certificate are eligible to receive federal student aid.

Homeschool

A school in which children are educated at home either by parents, legal guardians, or tutors, rather than traditional public or private school.

Financial Aid Office

The office at a college or career school that is responsible for preparing and communicating information on financial aid. This office helps students apply for and receive student loans, gran...