

All Things Financial Aid



Palm Beach Atlantic
UNIVERSITY

Let's be honest, one of the biggest deciding factors in choosing a college program is what kind of financial aid is available.

It can take hours, if not days, or even weeks, to research and understand what options are available to you. It can feel like some colleges try to hide that information, in order to squeeze every last penny.

PBA doesn't do that. We'll be as transparent as possible to help you get the best education for the fairest price.

GRANTS

What is a grant? The federal government provides grants for students attending college or career schools.

Most types of grants, unlike loans, are sources of financial aid that generally do not have to be repaid. Below, you will find several grants that you might qualify for.

Federal Pell Grants

Maximum Federal Pell Grant award is \$6,495 for the 2021–22 award year (July 1, 2021, to June 30, 2022)

Available to the neediest undergraduate students only

Students under 24 years of age, who are enrolled as a part-time student (at minimum), and have lost a parent (or guardian) as result of military service in Iraq or Afghanistan after Sept. 11, 2001, will receive the full amount





[Federal Supplemental Educational Opportunity Grants \(FSEOG\)](#)

Available to undergraduate students with significant financial need

Student usually must be Pell eligible

Not available at all schools

Financial aid office at school determines eligibility and amount

On PBA's site, it states that this grant is reserved for eligible out-of-state students

[Teacher Education Assistance for College and Higher Education \(TEACH\) Grants](#)

Must attend a participating college or university (PBA does offer TEACH grant)

Available to undergraduate, post baccalaureate, or grad students who are or will be studying to become an elementary or secondary school teacher

[Iraq and Afghanistan Service Grants](#)

Loans

If you apply for financial aid, you may be offered loans as part of your school's financial aid package. A loan is money you borrow and must pay back with interest.

Although loans might not be the most ideal form of financial aid, it does provide you the opportunity to pursue an education in your timeframe, and depending on the loan type, at a very low interest rate. Below, you will find several loan options that might work best for you!

[Direct Subsidized Loans](#) are loans made to eligible undergraduate students who demonstrate [financial need](#) to help cover the costs of higher education at a college or career school.

[Direct Unsubsidized Loans](#) are loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need.

[Direct PLUS Loans](#) are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an [adverse credit history](#) must meet additional requirements to qualify.

[Direct Consolidation Loans](#) allow you to combine all of your eligible federal student loans into a single loan with a single [loan servicer](#).

Scholarships

Scholarships are financial aid awards designed to help students pay for college. The money is given to the student's financial aid department who applies it to their student account.

This money is a gift based on the students academic or athletic performance, and sometimes scholarships can be received if you match certain demographic criteria. Below, we've listed several scholarship opportunities that you might qualify for.

Academic scholarships

based on standardized test scores and transcripts

Community service scholarships

Ex: [Equitable Excellence Scholarship](#)
[Prudential Spirit of Community Awards](#),

Athletic scholarships

Scholarships for hobbies and extracurriculars

Scholarships based on applicants' identities

[Hispanic Scholarship Fund](#)'s awards, which range from \$500 to \$5,000

[African American high school seniors](#) can apply for the renewable [Ron Brown Scholarship](#), which totals \$40,000



Need-based scholarships

Gulf Coast Community Foundation offers a variety of scholarships, including awards based on financial need, for residents of Sarasota County, Charlotte County and Boca Grande, Florida, who are enrolled part time or full time in undergraduate, graduate or postgraduate studies.

Employer scholarships and military scholarships

Find more scholarships specifically for Palm Beach Schools:
<https://apps.palmbeachschools.org/ScholarshipSearch>

More scholarships specifically for PBAU:
<https://www.pba.edu/financial-aid/types/institutional-aid/index.html>

Along with the options listed above, here is a list of some other financial aid opportunities:

Federal Aid

Financial assistance in the form of grants, loans, and work study funds.

State Aid

Florida has several programs available to its resident students, including Bright Futures and the EASE Grant.

Institutional Aid

PBA funding awarded to students based on academic merit or talent.

Other Aid

Additional scholarship, payment plan, and loan options available to most students





We hope that this overview has been helpful. If you'd like to set up a time to discuss how these options affect your financial aid package with Palm Beach Atlantic University, our admissions counselors are available to help.

You can set up a time to connect with Drew by clicking the button below.

[Request More Info from an Admissions Counselor](#)



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