

Financial Aid:

Grants, Loans, & Assistance

VA Graduate and Undergraduate Assistance Program: Provides financial assistance to full time students attending VA public colleges or universities. Awards are based on academic performance. Contact your college, university, or financial aid office.

Federal PLUS Loan:

Loans not based on financial need and are made by banks, savings institutions, credit unions and other lenders.

- Available to parents & stepparents, of dependent undergraduate students.
- Good credit history required
- Application can be obtained from:
 - Lender
 - School financial aid office
 - ECMC (provides list of lenders)

•Repayment:

Begins within 60 days of the final PLUS loan disbursement. The minimum annual payment is typically \$600 or the amount required to pay the loan in full within 10 years.



VA Commonwealth Awards:

A program that offers aid to Virginia residents who are undergraduate students. Contact your college or financial aid office.

Academic Common Market:

Students can pay instate tuition while attending an out of state school that offers a program that is not available in Virginia. Contact the state council of Higher Education at (804)225-2632

VA Guaranteed Assistance Program (VGAP):

An incentive program to provide financial aid for students attending elementary and secondary schools in Virginia. Recipients must be VA residents, graduate from a VA high school with a GPA of at least 2.5, and demonstrate financial need. University financial aid offices have more information.

VA College Scholarship Assistance Program:

Grants awarded to Virginia undergraduates demonstrating exceptional financial need and are enrolled at least half time. Contact your college or financial aid office for info on how to apply.

Virginia Tuition Assistance Grant Program.

This grant is based on money from the General Assembly and the number of recipients. Amounts may go up to \$2000. There is no financial need requirement for this grant.