The federal grant programs are critical for low-income students, particularly the Pell Grant Program described below. There are also a number of “specialty” federal grant programs that require students to study certain fields or work in careers such as teaching. In addition, the College Work-Study Program provides salaries for students in exchange for work.\footnote{105}

Students can have more than one form of student assistance so that, for example, a student may participate in work-study, have a Pell Grant, a Stafford Loan, and a PLUS loan taken out and owed by the student’s parents.

Footnotes

\footnote{105} 42 U.S.C. §§ 1087-51 to 1087-58 (formerly cited as §§ 2751 to 2756b); 34 C.F.R. § 675.