2009-2010 Financial Aid Stacking Policy Public Universities

Institutions will package a student's financial aid to the maximum extent possible, within federal, state and scholarship/grant specific regulations, funding levels and student eligibility. Institutions receive notification of student financial aid from outside resources throughout the academic year and adjust student financial aid packages accordingly. For state stacking purposes, in the case that a student's financial aid package exceeds the Cost of Attendance (excluding Pell), the aid package will be reduced.

Each institution has a policy on the order in which aid is reduced for stacking purposes. Beginning with the 2010-11 academic year, the Academic Challenge Scholarship will be reduced first if the student is a recipient of that scholarship.

Institutional Policies:

Arkansas State University

- 1. Federal Loans
- 2. Work study
- 3. Other Federal Aid
- 4. Institutional Aid
- 5. State Financial Aid

Arkansas Tech University

- 1. Private Loans
- 2. Federal loans
- 3. Federal work-study eligibility
- 4. Other Federal Aid
- 5. Institutional Aid
- 6. State Aid

Henderson State University

- 1. Federal Loans first
- 2. Federal work study
- 3. Institutional aid
- 4. Other federal grants
- 5. State aid

Southern Arkansas University

- 1. Federal loans first
- 2. Federal work-study
- 3. Scholarships or grants awarded depending on program stipulations or would be in the best interest of the student.

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University of Arkansas at Fort Smith

- 1. Federal Loans
- 2. Work study
- 3. Institutional Aid
- 4. Private Aid
- 5. State Aid
- 6. Other Federal Aid

University of Arkansas at Little Rock

- 1. Federal/Alternative Loans
- 2. Federal Work Study
- 3. Institutional Aid
- 4. State Aid
- 5. Other Federal Grants
- 6. Private Aid

University of Arkansas at Monticello

- 1. Federal Loans
- 2. Federal Work study
- 3. Institutional Aid
- 4. Other Federal Aid
- 5. State Aid
- 6. Private Aid

University of Arkansas at Pine Bluff

- 1. Private alternative/Federal loans
- 2. Federal Work-Study
- 3. AR Workforce Improvement Grant (need based)
- 4. Federal "need based" grants and scholarships
- 5. Institutional Scholarships
- 6. ADHE administered state aid
- 7. Federal scholarships/grants not based on need
- 8. Other state aid (Rehab, WIA, Voc-Rehab)
- 9. Private scholarships and grants

University of Arkansas at Fayetteville

- 1. Federal loans,
- 2. Work study
- 3. Other Federal grants,
- 4. State Aid
- 5. Institutional Aid

University of Central Arkansas

- 1. Federal loans
- 2. Federal work study
- 3. Other Federal grants
- 4. Other grants/scholarships (when grants and scholarships involve institutional and ADHE funds, we reduce the institutional scholarships first then ADHE funds and private funds last.)