

**Institutional Financial Aid Packaging Policies**  
**4-year Public Universities**  
**2010-11 Academic Year**

**Survey Question:** In what order do you package financial aid? If, hypothetically, you knew about all of a student's aid at one time, in what order would you apply the financial aid? Please provide as much detail as possible and any comments necessary to explain. you procedures.

*Note: All student financial aid packages must abide by the State Stacking Policy if the student is a recipient of state-supported aid*

Institution	Summary of Survey Response
Arkansas State University	The basic philosophy that ASU follows is that students will receive all grant and scholarship funds first, then if eligible for work-study they will be awarded, then any Federal Loans they are eligible to receive. The order in which aid would be applied is: 1) Federal Grants; 2) Institutional Scholarships and Grants; 3) Academic Challenge; 4) Go! Grant; 5) Any additional State Grant/Scholarship Program; 6) 3rd Party Grants or Resources; 7) Federal Work-Study; 8) Federal Loans
Arkansas Tech University	Our order of packaging, assuming the student's budget was large enough for all programs, is as follows: 1) Federal Grants; 2) Arkansas Academic Challenge Scholarship*; 3) GO Grant*; 4) Any other ADHE program*; 5) Institutional scholarship; 6) Private Scholarship; 7) Federal Loans; 8) Federal Work-Study eligibility. * ADHE programs are listed in the order of the largest number of recipients. We would return Challenge first if the student became in violation of State Stacking.
Henderson State University	1) Outside non-refundable aid; 2) Institutional scholarships; 3) Federal aid; 4) State aid; 5) Outside refundable aid; 6) Academic Challenge and/or other ADHE programs; 6) Work study; 7) Loans
Southern Arkansas University	1) Outside scholarship; 2) Institutional scholarships; 3) Federal grants; 4) ADHE funds; 5) Federal work study; 6) Federal loans
University of Arkansas	1) Scholarships; 2) Grants; 3) Work study; 5) Loans

<p>University of Arkansas for Medical Sciences</p>	<p>1) Federal Grants; 2) Campus-Based Loans (Should applicant still exhibit need); 3) Federal Loans; 4) Other Aid – Scholarships – Packaged upon receipt of funds or notification that an applicant will receive funds – Adjustments are made to the already packaged aid so that “need” and/or COA are not exceeded. Reductions are made in the following order should they be required: Dependent applicants - PLUS, Unsubsidized Direct Loans, Subsidized Direct Loans, Campus Based Loans. Independent applicants Graduate-PLUS Loans, Unsubsidized Direct Loans, Subsidized Direct Loans, Campus Based Loans.</p>
<p>University of Arkansas at Fort Smith</p>	<p>We currently package federal aid first and then our internal scholarships and then finally state aid. If we knew the student’s award in advance we would package their aid together in an ideal world. For instance, we would ideally package all gift aid first: 1)Federal Grants; 2)GO Grant; 3)Institutional Scholarships; 4) Academic Challenge Scholarship and then package work study and loans last.</p>
<p>University of Arkansas at Little Rock</p>	<p>UALR evaluates each award within these broad, general categories very carefully to ensure we abide by federal regulations that govern the amount and type of aid that may be awarded and state stacking policy. The order in which aid is applied: 1) Federal Pell Grant; 2) Private Funds (misc. scholarships and third party assistance); 3)Institutional Grants/Scholarships; 4) Other Federal Grants; 5)State Grants/Scholarships; 6)Federal Work-Study; 7) Loans</p>
<p>University of Arkansas at Monticello</p>	<p>1) Federal Grants; 2) Private Scholarships; 3) Institutional aid; 4) Gol Grant; 5) Other ADHE awards; 6) Academic Challenge; 7) Loans</p>
<p>University of Arkansas at Pine Bluff</p>	<p>The following is our packaging order: 1) Federal Grants; 2) Workforce Initiative Grant; 3)Work Study; 4) Loans; 5) Outside Private Scholarship (Upon Notification); 6) Institutional Scholarships (Upon Notification); 7)State Awards (Upon Notification)</p>
<p>University of Central Arkansas</p>	<p>1) Private Funds; 2) UCA Academic Scholarships; 3) Federal Pell Grant; 4) ADHE Scholarships/Grants; 5) Other Federal Grants; 6) Work Study (if requested); 7) Loans</p>

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**2-year Public Colleges**  
**2010-11 Academic Year**

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<b>Institution</b>	<b>Summary of Survey Response</b>
Arkansas Northeastern College	1) Federal Grants; 2) Institutional Aid; (Numbers 3, 4, & 5 are totally dependent on point of notification) 3) Private Scholarships; 4) Third Party Funds; 5) State Aid
Arkansas State University - Beebe	ASU-Beebe packages in the following order: 1) Federal Grants; 2) Institutional Grants/Scholarships; 3) Go Grant; 4) Governor's Scholars; 5) WIG; 6) Private Scholarships; 7) Academic Challenge Scholarship; 8) Loans; 9) Work Study
Arkansas State University - Mountain Home	A student's financial aid is awarded based on the Cost of Attendance and the need as determined by the completion of the FAFSA. ASU-Mtn. Home packages in the following order: 1) Federal Pell Grants; 2) 3 <sup>rd</sup> Party Billing Scholarships; 3) Any State assistance Grants such as GO Grant, Academic Challenge; 4) Institutional Scholarships; 5) Other Federal Grants; 6) Loans; 7) Work Study
Arkansas State University - Newport	1) Federal Grants; 2) State Grants/Scholarships; 3) Private Scholarships; 4) Institutional Scholarships; 5) Loans
Black River Technical College	1) Federal Grants; 2) Arkansas Career Pathways Grant (tuition, fees, or books); 3) Academic Challenge Scholarship; 4) Workforce Improvement Grant; 5) Go! Grant; 6) 3 <sup>rd</sup> Party Grants/Scholarships; 7) Institutional Grants/Scholarships (except tuition scholarships are applied first); 8) Loans
Cossatot Community College of the University of Arkansas	Financial Aid will be awarded for the maximum amount possible depending upon the student's need and the availability of funds. Whenever possible the student will be awarded aid in the following order: 1) Federal Grants; 2) ADHE Grants/Scholarships; 3) Third Party Grants/Scholarships; 4) Institutional Grants/Scholarships; 5) Arkansas Career Pathways Grant; 6) Work-study.

East Arkansas Community College	In determining the amount of the various types of aid to include in a financial aid package, the Financial Aid Officer will adhere to the following formula: 1) Gift Aid through grants, scholarships, etc; 2) Self-help Aid through College Work-Study; 3) Self-help Aid through Federal Direct Student Loans
Mid-South Community College	The order of payment for Mid-South Community College is listed below: 1) Federal Grants; 2) ADHE Grants/Scholarships; 3) Arkansas Career Pathways Grant; 4) 3 <sup>rd</sup> Party Grants/Scholarships; 5) Institutional Grants/Scholarships; 6) Work Study
National Park Community College	NPCC would apply aid in the following order: 1) 3rd party billing funds (rehab, VA, WIA, TAA); 2) Private (outside) & ADHE scholarships; 3) Institutional scholarships; 4) Federal Grants; 5) Loans.
North Arkansas College	North Arkansas College does not package aid, so we do not have a set policy. Our cost is so low that the only aid we offer packaged is the Pell grant. All other aid is awarded as the student applies or requests: 1) Federal Grants; 2) Work Study; 3) State Scholarships; 4) Misc. Scholarships; 5) Other Resources; 6) Institutional Scholarships; Loans
Northwest Arkansas Community College	NWACC would package as follows: 1) Federal Grants; 2) State Grants/scholarships; 3) Loans. NWACC would always reduce or eliminate a loan offer in lieu of free money from whatever source.
Ouachita Technical College	1) Federal Grants; 2) Academic Challenge Scholarship; 3) Other State Aid; 4) Private Scholarships; 5) Institutional Grants/Scholarships; 5) Work Study; 6) Student Loans
Ozarka College	The Financial Aid staff at Ozarka College has developed an institutional packaging philosophy to ensure consistent, equitable and fair distribution of financial aid funds. We award Pell and loans on request and scholarships that have been awarded by the committee. Other aid is awarded as we find out they have it (Challenge, etc.). Order which aid is applied: 1) Federal Pell Grant; 2) Loans; 3) Foundation/Local Scholarships; 3) Academic Challenge; 4) Other ADHE scholarships/grants; 5) Other Federal Grants
Phillips Community College, UA	1) Federal Grants; 2) Academic Challenge Scholarship; 3) Go Grant; 4) Institutional Grants/Scholarships; 5) Private Grants/Scholarships; 6) Workforce Improvement Grant; 7) Work-study; 8) Loans; 9) Arkansas Career Pathways Grant
Pulaski Technical College	When applying aid to a student accounts, aid awards specifically marked to pay charges on a student accounts are applied first. These awards would be Institutional Scholarships, Fee Waivers, or anything award designated to pay specific charges on a student's account. Following the application of tuition and/or fee awards, the following aid would be applied: 1) Federal Grants; 2) State scholarships/grants; 3) Loans, and other awards not specific to a charge on a student account.

Rich Mountain Community College	The Financial Aid Office will enter all aid awarded into the computer system. This will include institutional awards, Federal grants, outside resources such as Rehabilitation Service, WIA, Arkansas Academic Challenge Scholarships, and other government awards, and private scholarships. The awarded aid then will be transmitted to the billing system as funds are received.
South Arkansas Community College	1) Federal Pell Grant; 2) Outside Source/Community Scholarship; 3) Institutional Aid; 4) State Aid; 5) Other Federal Grants; 6) Work Study; 7) Loans
Southeast Arkansas College	In general, the Southeast Arkansas College Financial Aid Office awards gift aid before self-help aid. This policy is based on the desire to help our students obtain as much "free" money as possible and to keep them from incurring unnecessary debt. Aid is applied as follows: 1) Federal Grants; 2) Institutional Aid; 3) Workforce Improvement Grant; 4) Academic Challenge, Other ADHE aid, Private scholarships, Arkansas Rehab, Career Pathways, WIA, and TAA, are applied in the order in which they are received; 5) Work-Study; 6) Loans
Southern Arkansas University - Tech	1) Federal Pell Grant; 2) Private scholarships; 3) Other Federal Grants; 4) State and institutional grants and scholarships; 5) Work study; 6) Loans
University of Arkansas Community College at Batesville	1) Federal Grants; 2) Academic Challenge Scholarship; 3) Workforce Improvement Grant; 4) Go Grant; 5) Private and Misc. Scholarships; 6) Institutional Scholarships; 7) Work Study; 8) Loans
University of Arkansas Community College at Hope	1) Federal Grants; 2) Academic Challenge; 3) GO Grant; 4) Workforce Improvement Grant; 5) Outside scholarships; 6) Institutional Scholarships; 7) Work Study; 8) Loans
University of Arkansas Community College at Morrilton	1) Federal Grants; 2) Institutional scholarships; 3) Private scholarships; 4) Academic Challenge; 5) WIG; 6) Go! Grant; 7) Loans; 8) Work study

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**4-year Private Universities**  
**2010-11 Academic Year**

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Institution	Summary of Survey Response
Arkansas Baptist College	ABC package in this order: 1) Federal Pell Grant; 2)External Scholarships; 3)Institutional Scholarships; 4) State Grants/Scholarships; 7) Other Federal Grants; 8) Work Study; 9) Loans
Central Baptist College	1)Federal Grants; 2)State Grants 3)State Scholarships; 4)Institutional Scholarships; 5) Outside Scholarships; 6) Loans
Crowley's Ridge College	The Packaging policy for Crowley's Ridge College is as follows: 1) Federal Grants; 2) Institutional Scholarships/Grants; 3) Other Scholarships/Grants; 4) State Scholarships/Grants; 5) Loans
Ecclesia College	Ecclesia College is a federally funded Work College, and is a member of the Work Colleges Consortium. All resident students are required to participate in the College's Work-Learning-Service Program. Order in which aid is applied: 1)Work-Service-Learning Program (a combination of Work Colleges federal funding, Federal Work Study funding, and institutional funding); 2) Federal Pell Grant; 3) AR Academic Challenge Scholarship; 4)AR Go Grant; 5) Other Federal Grants; 6)AR Workforce Improvement Grant; 7)3 <sup>rd</sup> Party Grants/Scholarships; 8)Institutional Grants/Scholarships
Harding University	1) Federal Grants/Scholarships; 2)State Grants/Scholarships; 3)Institutional Grants/Scholarships; 4) Loans; 5) Work Study
Hendrix College	1) Merit Based Institutional Aid; 2) Outside scholarships (when notified); 3)State assistance; 4) Federal Grants; 5) Work study; 6) Loans
John Brown University	1) Federal Grants; 2) State Scholarships/Grants; 3)Institutional Scholarships; 4)Outside scholarships; 5) Work Study; 6) Loans
Lyon College	1) Federal Grants; 2) Private, outside scholarships; 3) State Scholarships and Grants; 4) Institutional Aid; 5) Work study; 6) Loans

Ouachita Baptist University	Aid is reviewed and repackaged at the point we are notified of any additions/deletions to student aid. This occurs all through the award process. It would be a rare occasion that all aid is known at the time of initial application for a student. Order in which aid is applied: 1) Federal Pell Grant; 2) University Scholarships/Discounts; 3) State Grants/Scholarships; 4) 3 <sup>rd</sup> Party Grants/Scholarships; 5) Other Federal Grants; 6) Work Study; 7) Loans
Philander Smith College	1) Federal Grants; 2) State Aid; 3) External Scholarships; 4) Institutional Scholarships; 5) Work Study; 6) Loans
University of the Ozarks	1) Federal Aid; 2) State Aid; 3) Institutional Aid; 4) Private Aid
Williams Baptist College	All financial aid will not exceed the students Cost of Attendance. Order in which aid would be applied: 1) Federal Grants; 2) State Scholarships/Grants; 3) Outside scholarships (some outsides have additional stipulations and we make sure it is still beneficial to the student to receive the outside with all stipulations); 4) Institutional Scholarships/Grants and Athletic Scholarships; 5) Work-study; 6) Loans