

Federal Educational Loans

- Many students supplement their resources for college with the use of funds from the Federal Education Loan Program. The Federal Stafford Loan Program is based upon demonstrated need and is administered through the college. There is also a Federal Stafford Un-Subsidized Loan for which most students will qualify. Eligibility is determined at the time financial aid packages are awarded. Supplemental Loans to Students (SLS) are available to EXCEL Program students to supplement the Federal Stafford Loan.
- **The eligibility levels for all of the above mentioned programs are determined through confidential needs analysis. The confidential analysis will be based upon the [Free Application for Federal Student Aid \(FAFSA\)](#). The Student Aid Report (SAR) which the student receives from the FAFSA must be on file in the Financial Aid Office.**
- Students who have earned more than 58 semester hours of college credit may generally borrow sufficient funds through the Stafford Loan Program to cover EXCEL tuition.