

Start

Determine the student's Cost of Attendance (COA)

Calculate total non-federal grant or scholarship assistance (State, private, institutional)

Does the total non-federal grant or scholarship assistance **alone** equal or exceed COA?

NO

Student is eligible for full amount of Pell Grant based on eligibility criteria

YES

Can non-federal grant or scholarship assistance be reduced to total less than the COA?

NO

Student is not eligible to receive Pell Grant

Adjust non-federal grants and scholarships assistance total to less than COA

Was additional non-federal grant or scholarship assistance later added such that total non-federal grant or scholarship assistance equals or exceeds COA?

NO

End. No further action required

YES

Was additional non-federal grant or scholarship assistance identified after Pell is fully disbursed for the award year?

NO

YES

All information provided here is based on NASFAA's understanding of the One Big Beautiful Bill Act's implementation by the Department of Education based on draft regulatory text. All is subject to change pending final regulatory text, which is expected in the first half of 2026.

Ineligibility for Federal Pell Grants Due to Receipt of Non-Federal Financial Assistance Flowchart