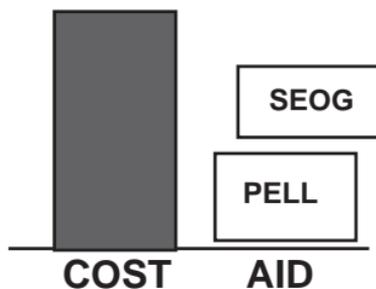
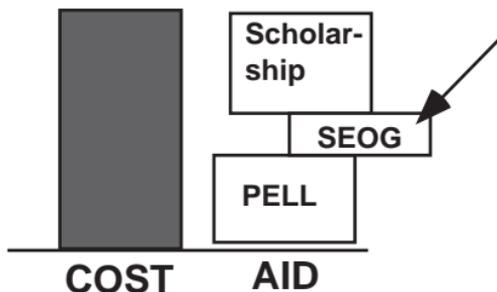


Bill is awarded a \$2,200 Federal Pell Grant and a \$1,500 SEOG to attend Kaler Junior College and enrolls in the fall term. His cost of attendance is \$4,500.



The total aid awarded is \$3,700, well within Bill's need (his EFC is 0).

However, the school learns later in the term that Bill will receive a \$1,500 art scholarship from a foundation outside the school. The scholarship is not reduced if the student receives other aid.



The school must reduce Bill's SEOG to prevent an overaward. (Otherwise, his total aid, \$5,200, would exceed his cost of attendance [\$4,500] by \$700.)