

# Federal Student Aid for Individuals Exiting Incarceration

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Below you'll find answers to questions about how exiting incarceration affects your eligibility for federal student aid and your options for repaying your federal student loans.

## 1. Am I eligible for federal student aid when I exit incarceration?

Yes, once you're released, most federal student aid eligibility limitations will be removed unless the circumstances described in question 3 below apply to you. If you're presented the opportunity, you may also apply for aid before you're released so that there isn't a delay in receiving your aid once you start school.

**Important note:** Even if you're not eligible for federal student aid, you may still be eligible for aid from your state or school.

## 2. Am I eligible for federal student aid if I'm released on probation or parole?

In most cases, yes. If you're on probation or parole or living in a halfway house, you may be eligible for federal student aid unless the circumstances described in question 3 below apply to you.

## 3. What types of convictions affect my eligibility for federal student aid after my release?

If you were convicted as an adult for the possession or sale of illegal drugs, your future eligibility for federal student aid may be suspended if the offense occurred while you were receiving federal student aid. When you complete the *Free Application for Federal Student Aid* (FAFSA®) form, you'll be asked whether you had a drug conviction for an offense that occurred while you were receiving federal student aid. If your answer is yes, you'll be provided with a worksheet to help determine whether the conviction affects your eligibility for federal student aid.

If your eligibility for federal student aid has been suspended due to a drug conviction, you can regain eligibility early by successfully completing an approved drug rehabilitation program or by passing two unannounced drug tests administered by an approved drug rehabilitation program. If you regain eligibility while you're in school, notify your school's financial aid office immediately so you can receive aid.

If you've been convicted of a forcible or nonforcible sexual offense and you're subject to an involuntary civil commitment upon completion of a period of incarceration for that offense, you're not eligible to receive Federal Pell Grants.

## 4. How do I apply for federal student aid?

To apply for federal student aid, as well as most state and institutional aid, you must complete the FAFSA form online at [fafsa.gov](https://fafsa.gov), through the myStudentAid mobile app, or on paper. Applying for federal student aid is free. Note: You must have a Social Security number to access the myStudentAid mobile app or sign the FAFSA form electronically.

If you have questions about applying for federal student aid, contact the financial aid office at the school you plan to attend.

## 5. What address do I provide when applying for federal student aid?

If you apply for federal student aid before you're released, use the mailing address of the facility where you're confined. After your release, you must update your mailing address at [fafsa.gov](https://fafsa.gov), through the myStudentAid mobile app, or by calling the Federal Student Aid Information Center at 1-800-433-3243 (TTY for the deaf or hard of hearing: 1-800-730-8913).

## 6. How do I make sure that my federal student loans don't become delinquent or go into default before my release?

It's important to make sure that your loans don't go into default, since this could have serious consequences after your release and would affect your future eligibility for federal student aid.

If you're unable to make payments on your federal student loans before your release, you may be eligible for deferment or forbearance. During a period of deferment or forbearance, you're not required to make payments, but interest may continue to accrue.

Another option to consider is changing to an income-driven repayment (IDR) plan that determines your monthly student loan payment based on your annual income and family size. Under an IDR plan, your required monthly payments may be as low as \$0 per month depending on your individual circumstances.

For information about avoiding delinquency and default, contact your loan servicer or visit [StudentAid.gov/repay-loans/default/avoid](https://StudentAid.gov/repay-loans/default/avoid). If you don't know who your loan servicer is, check your account in "My Federal Student Aid" at [StudentAid.gov/login](https://StudentAid.gov/login) or call the Federal Student Aid Information Center at 1-800-433-3243 (TTY for the deaf or hard of hearing: 1-800-730-8913).

## 7. What can I do if I have defaulted federal student loans?

Work with the holder of your defaulted loans. Options for getting out of default include full repayment of the loans, loan rehabilitation, and loan consolidation. Learn more about getting out of default at [StudentAid.gov/end-default](https://StudentAid.gov/end-default).

## 8. Am I eligible for loan consolidation after my release?

Yes, you may consolidate your federal student loans into a new federal consolidation loan after you're released.

## 9. How do I find resources about federal student aid?

If you need a print-out of the FAFSA PDF, contact the Federal Student Aid Information Center at 1-800-433-3243 (TTY for the deaf or hard of hearing: 1-800-730-8913). If you'd like to view any other free Federal Student Aid publications, visit [StudentAid.gov/resources](https://StudentAid.gov/resources).

Have a question? Contact or visit the following:

- [StudentAid.gov](https://StudentAid.gov)
- a school's financial aid office
- [studentaid@ed.gov](mailto:studentaid@ed.gov)
- 1-800-4-FED-AID (1-800-433-3243) toll free
- TTY for the deaf or hard of hearing: 1-800-730-8913