

Federal Financial Aid for Students with Intellectual Disability

By Cate Weir (adapted from Boyle, 2012)

INTRODUCTION

Provisions in the Higher Education Opportunity Act (HEOA), passed in 2008, make it possible for students with intellectual disability (ID) who demonstrate financial need to take advantage of some kinds of federal financial aid to help pay for college. The HEOA describes the Comprehensive Transition and Postsecondary (CTP) Program that is specifically for students with ID. Students with ID attending approved CTP programs are not required to have earned a standard high school diploma or be accepted into a degree program. With these provisions, if a student with intellectual disability is attending an approved CTP program, they can apply for federal financial aid to help pay for the cost of attendance at that program, even if they do not meet these two requirements.

Features of a Comprehensive Transition Program

An institution of higher education must apply to become a CTP program to be able to award federal financial aid to students with ID attending the program. The application to become a CTP program asks the institution to describe how the program meets the requirements outlined in the HEOA. The program must explain how it works with students with ID to access college courses with students without disabilities, participate in campus life, and achieve employment. Additional questions analyze how the program assesses student satisfactory academic progress, how it advises students, and what is required to achieve the credential awarded by the program.

ELIGIBILITY FOR FEDERAL FINANCIAL AID

While these two requirements are waived, these four criteria must be met to receive federal financial aid under these special provisions:

The student must have a documented intellectual disability as defined by the HEOA

Student with an intellectual disability means a student—

- (1) With a cognitive impairment characterized by significant limitations in
 - (i) Intellectual and cognitive functioning; and
 - (ii) Adaptive behavior as expressed in conceptual, social, and practical adaptive skills; and
- (2) Who is currently, or was formerly, eligible for special education and related services under the Individuals with Disabilities Education Act (IDEA) (20 U.S.C. 1401), including a student who was determined eligible for special education or related services under the IDEA but was home-schooled or attended private school.

(Authority: 20 U.S.C. 1091, 1140)

- The student must be attending an approved CTP Program. This means the college or university hosting the program has received approval from the Department of Education to offer financial aid to eligible students. [A list of approved programs can be found here.](#)
- The student must have exited high school. Students who are still receiving special education or other services from their high school are not eligible for federal financial aid.
- The student and their family must demonstrate financial need via the Free Application for Federal Student Aid (FAFSA.) [All students who wish to access financial aid must complete the FAFSA.](#)

KINDS OF FEDERAL AID

There are three kinds of federal financial aid available to students with ID who are attending an approved CTP program.

1. Federal Pell Grant

The maximum Pell Grant award can change each year. If students are determined to meet the income eligibility requirements, they will be awarded a Pell Grant. The amount will depend not only on financial need, but also on the costs of attending the specific program.

2. Federal Supplemental Education Opportunity Grant

A student can be awarded \$100–\$4,000 a year, depending on when they apply, their financial need, the funding available at the school, and the policies of the financial aid office at the school.

3. The Federal Work-Study Program

The Federal Work-Study Program provides part-time jobs for students with financial need, allowing them to earn money to help pay educational expenses. The program encourages community service and work related to the recipient's course of study.

Note that students in these programs are not eligible for federally subsidized student or parent loans.

FREQUENTLY ASKED QUESTIONS

Do I need to have a high school diploma or General Education Development (GED) credential to be eligible for financial aid?

No, this requirement has been waived for students with ID enrolling in a CTP program.

There is a question in the FAFSA that asks about my high school completion status. How do I answer this question, and will this affect my eligibility for financial aid?

If you do not have a high school diploma or a GED credential, select none of the above. This answer will not affect your eligibility for student aid if you are enrolled in an approved CTP program. Students with ID who are enrolled in approved CTP programs are eligible for federal financial aid, even if they do not have a high school diploma or its equivalent, so long as they meet all of the other eligibility requirements.

A question on the FAFSA asks about what degree or certificate I will work on at college. The CTP program I plan to attend does not offer a degree or certificate. How do I answer this question, and will this affect my eligibility for financial aid?

Select other/undecided if the CTP you plan to enter does not offer a degree or certificate. Your response to this question will not affect your eligibility for student aid. A CTP program can be a degree, certificate, non-degree, or non-certificate program.

I receive Supplemental Security Income (SSI). If I receive a Pell grant, will this change my SSI?

No. Pell grants are not considered income if they are used to help pay for college.

I receive Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). Will this affect my eligibility for a Pell grant?

No. SSI and SSDI are not considered income, so they are not counted when the government calculates how much you and your family can afford to pay for college.

Will federal financial aid cover the full cost of attendance?

The aid package that each student receives is determined by the policies of the institution of higher education in combination with the information provided on the FAFSA. Federal financial aid may not cover the entire cost of attending a CTP program. [Visit this ThinkCollege resource page for information on other possible sources to help pay for college.](#)

What will happen to my Social Security benefits if I get financial aid or participate in a work-study program on campus?

Probably nothing. No federal financial aid you receive is counted as income or resources, regardless of use. No other non-federal forms of financial aid—including grants, scholarships, fellowships, or gifts—are counted as income or resources so long as they are used to offset educational expenses.

Are ABLE accounts considered assets for the purpose of determining financial need when completing the FAFSA?

ABLE accounts are not included as investment assets for the parent or the student when completing the FAFSA.

RECOMMENDATIONS FOR FAMILIES AND STUDENTS

Anticipate the time needed to understand the FAFSA application process and types of aid available. Apply early.

The Department of Education has developed checklists to help elementary school, middle school, and high-school students and their families prepare for college. [These checklists include suggestions about exploring careers, selecting colleges, and financial planning for college.](#)

[The Federal Student Aid website offers a tool to help you understand your options for paying for college.](#) You provide some basic information, and the site estimates how much Federal student aid you can probably get.

Work with program coordinators and college staff to understand other types of aid that might be available. Financial aid should be used as one piece of a larger system. That system may include vocational rehabilitation funding, resources from adult service agencies, Medicaid funding, and other funding sources that support positive outcomes for students with ID.

RESOURCES

To learn more about the FAFSA and other general questions related to federal student aid, [visit the Federal Student Aid Help Center.](#)

[A list of approved CTP programs can be found here.](#)

[For additional information and resources on Paying for College, visit the Think College website.](#)

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