

The Counselor Lady's “Am I going to get a Pell Grant?” Cheat Sheet

Dependent Student 2026-2027 Version

	Single Parent		Non-Single Parent	
Number in household	Automatic Maximum Pell AGI Threshold (\$7,395)	Automatic Minimum Pell AGI Threshold (\$740)	Automatic Maximum Pell AGI Threshold (\$7,395)	Automatic Minimum Pell AGI Threshold (\$740)
2	\$47,588	\$68,738	N/A	N/A
3	\$59,963	\$86,613	\$46,638	\$73,288
4	\$72,338	\$104,488	\$56,263	\$88,413
5	\$84,713	\$122,363	\$65,888	\$103,538
6	\$97,088	\$140,238	\$75,513	\$118,663
7	\$109,463	\$158,113	\$85,138	\$133,788
8	\$121,838	\$175,988	\$94,763	\$148,913

Notes:

- These numbers don't apply to folks living in Alaska or Hawaii. (These states have different federal poverty guidelines and, thus, will yield different AGI thresholds.)
- These numbers will change year-over-year as the federal poverty guidelines update. Make sure you have the most up-to-date information.
- Pell grant awards that fall between the maximum and minimum awards will be calculated by subtracting the applicant's SAI from the maximum Pell award amount.

How to Use This Cheat Sheet

Answer the 4 questions below to get an estimate of how much free money you'll get if you complete the FAFSA.

The 4 Questions	Need more information to answer this question?
<p>#1: Is your FAFSA parent single or not single?</p> <p>Answer: _____</p>	<p>#1: Are your parents married to each other? Yes → Non-single No → Answer #2.</p> <p>#2: Do your parents live together? Yes → Non-single, <i>even if they were never married, are divorced, or are separated.</i> No → Answer #3.</p> <p>#3: Is the parent who provided you more financial support two years ago married? Yes → Non-single No → Single</p>
<p>#2: How many people are in your household? Answer: _____</p>	<p>Add up: You (1) + Your parent(s) (1 or 2) + Your parents' other dependents (as listed on their tax return) (0+)</p>
<p>#3: Which tax year should you use? Answer: _____</p>	<p>Prior-prior year (ex. FAFSA form for 2024-2025 = tax year 2022)</p>
<p>#4: What was your family's adjusted gross income (AGI)? Answer: _____</p>	<p>See line 11 on your folks' 1040 for the tax year you determined in question #3 <i>(Note: You can totally estimate this answer at first and then double-check later.)</i></p>

For your results, check the appropriate spot on the chart!

- **If your AGI is at or below the Automatic Maximum Pell Grant AGI** for your situation, congrats! You get the maximum amount. Go fill out the FAFSA to get that money!
- **If your AGI is at or below the Automatic Minimum Pell Grant AGI** for your situation, congrats! You will get at least the minimum amount but possibly more depending on your SAI (the number the FAFSA spits out at the end). Do that FAFSA!
- **If your AGI is above the Automatic Minimum Pell Grant AGI**, don't give up just yet. FAFSA will calculate a number called your "SAI". If that number is lower than 90% of the Maximum Pell Grant, you could still get something. At the very least you'll definitely have the option to take out a \$5,500 relatively low interest loan.

The Counselor Lady's “*Am I going to get a Pell Grant?*” Cheat Sheet

Independent Student 2024-2025 Version

	Non-parents		Single Parents		Non-single Parents	
Number in household	Automatic Maximum Pell Grant (\$7,400+)	Automatic Minimum Pell Grant (\$750+)	Automatic Maximum Pell Grant (\$7,400+)	Automatic Minimum Pell Grant (\$750+)	Automatic Maximum Pell Grant (\$7,400+)	Automatic Minimum Pell Grant (\$750+)
1	\$25,515	\$40,095				
2	\$34,510	\$54,230	\$44,370	\$78,880		
3	\$43,505	\$68,365	\$55,935	\$99,440	\$43,505	\$87,010
4	\$52,500	\$82,500	\$67,500	\$120,000	\$52,500	\$105,000
5	\$61,495	\$96,635	\$79,065	\$140,560	\$61,495	\$122,990
6	\$70,490	\$110,770	\$90,630	\$161,120	\$70,490	\$140,980
7	\$79,485	\$124,905	\$102,195	\$181,680	\$79,485	\$158,970
8	\$88,480	\$139,040	\$113,760	\$202,240	\$88,480	\$176,960

Notes:

- These numbers don't apply to folks living in Alaska or Hawaii. (These states have different federal poverty guidelines and, thus, will yield different AGI thresholds.)
- These numbers will change year-over-year as the federal poverty guidelines update. Make sure you have the most up-to-date information.
- Pell grant awards that fall between the maximum and minimum awards will be calculated by subtracting the applicant's SAI from the maximum Pell award amount.

How to Use This Cheat Sheet

Answer the 4 questions below to get an estimate of how much free money you'll get if you complete the FAFSA.

4 Questions	Need more information to answer this question?
#1: Are you single or married?	If you can't answer this, please seek clarification on the FAFSA website.
#2: How many people are in your household?	Add up: You + Your spouse (if applicable) + Dependents on your tax return (if applicable)
#3: Which tax year should you use?	Prior-prior year (ex. FAFSA form for 2024-2025 = tax year 2022)
#4: What was your AGI?	See line 11 on your 1040 for the tax year you determined in question #3 <i>(Note: You can totally estimate this answer at first and then double-check later.)</i>

For your results, check the appropriate spot on the chart!

- **If your AGI is at or below the Automatic Maximum Pell Grant AGI** for your situation, congrats! You get the maximum amount. Go fill out the FAFSA to get that money!
- **If your AGI is at or below the Automatic Minimum Pell Grant AGI** for your situation, congrats! You will get at least the minimum amount but possibly more depending on your SAI (the number the FAFSA spits out at the end). Do that FAFSA!
- **If your AGI is above the Automatic Minimum Pell Grant AGI**, don't give up just yet. FAFSA will calculate a number called your "SAI". If that number is lower than 90% of the Maximum Pell Grant, you could still get something. At the very least you'll definitely have the option to take out a \$5,500 relatively low interest loan.

Not sure if you're an "dependent" or "independent" student?

Answer the 10 "Yes/No" questions below to find out!

Dependency Status Questions on the 2023–24 FAFSA® Form

Were you born before Jan. 1, 2000?	Yes	No
As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)	Yes	No
At the beginning of the 2023–24 school year, will you be working on a master's or doctorate program (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Yes	No
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)	Yes	No
Are you a veteran of the U.S. armed forces?*	Yes	No
Do you now have—or will you have—children who will receive more than half of their support from you between July 1, 2023, and June 30, 2024 [during the award year]?	Yes	No
Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2024?	Yes	No
At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?	Yes	No
Has it been determined by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you? (You also should answer "Yes" if you are now an adult but were in legal guardianship or were an emancipated minor immediately before you reached the age of being an adult in your state. Answer "No" if the court papers say "custody" rather than "guardianship.")	Yes	No
At any time on or after July 1, 2022, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?**	Yes	No

What if I answered "Yes" to one or more of the questions above?

If so, then for federal student aid purposes, you're considered to be an **independent student** and will not be required to provide information about your parents on the FAFSA form.

What if I answered "No" to every question?

If so, then for [federal student aid](#) purposes, you're considered a **dependent student**, and you must provide information about your parents when you fill out the [FAFSA form](#)

**Answer "No" (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. armed forces, (2) are currently a Reserve Officers' Training Corps (ROTC) student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. armed forces but released under dishonorable conditions. Also answer "No" if you are currently serving in the U.S. armed forces and will continue to serve through June 30, 2024.*

**Answer "Yes" (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. armed forces or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies and (2) were released under a condition other than dishonorable. Also answer "Yes" if you are not a veteran now but will be one by June 30, 2024.*

***If you do not have a determination that you are homeless, but you believe you are an unaccompanied youth who is homeless or self-supporting and at risk of being homeless, answer "No" to the FAFSA questions concerning being homeless. Then contact your [financial aid office](#) to explain your situation. "Homeless" means lacking fixed or regular housing. You may be homeless if you are living in shelters, parks, motels, hotels, cars, or temporarily living with someone else because you have nowhere else to go.*

