

THE SAI

STUDENT AID INDEX



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WITHIN REACH ... WITHIN YOU

What's an SAI?

Student Aid Index

The SAI is a number that represents all the information you and your parents provided on the FAFSA.

College financial aid offices use the SAI to determine your eligibility for federal and state financial assistance.





The SAI is a measure of the family's financial strength, namely its ability to pay for college.



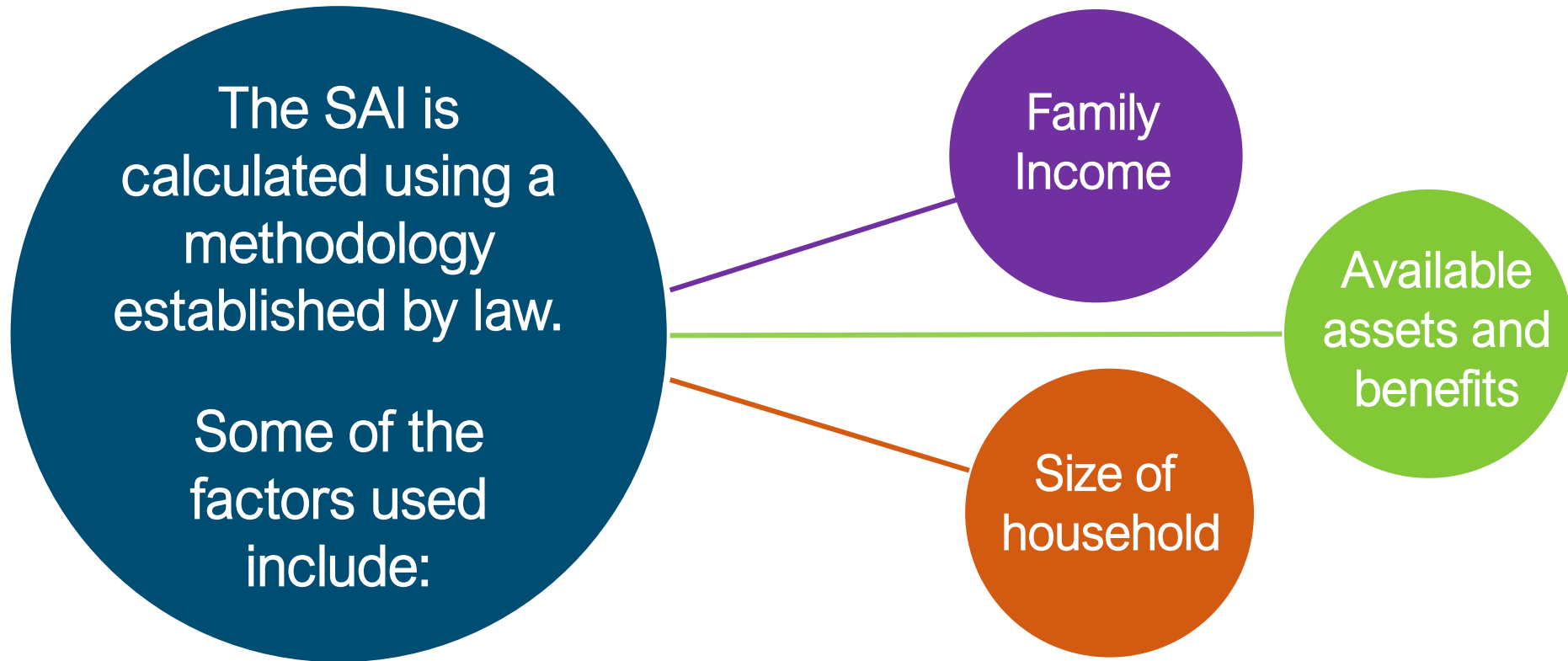
The SAI number helps colleges identify financial need and determine how much financial aid to award.



The SAI does not represent an amount your parent must pay for their child's college education.



How is the SAI Calculated?



FAFSA^{FORM} 2025-26 FAFSA Submission Summary

Student Joe Jones | Application Received Feb. 12, 2025 | Application Processed March 15, 2025 | Data Release Number 2864 | Viewing: Submission 1

[Eligibility Overview](#) | [FAFSA Form Answers](#) | [School Information](#) | **Next Steps**

Your Estimated Federal Student Aid

Federal Pell Grant

A [Federal Pell Grant](#) is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.

Up to **\$4,556**

Federal Direct Loans

A [federal direct loan](#) is money lent by the government to you that you must repay with interest.

Up to **\$3,500**

Federal Work-Study

[Federal Work-Study](#) is a way for students to earn money to pay for school through part-time jobs on or off campus.

You May Be Eligible



Keep in mind, this is only an estimate

Always refer to your school's financial aid offer for a final determination of financial aid available.

View All of Your Federal Student Aid In One Place

View detailed information about your federal loan and grant aid, including your enrollment history, payment history, and subsidized usage.

[Visit My Aid](#)

Find the Right College or Career School

Use the College Scorecard to compare schools by size, location, graduation rate, and more.

[Visit College Scorecard](#)



Your Student Aid Index (SAI)

Your SAI is an index number used by your school to determine your federal student aid eligibility and to build your financial aid offer. Your SAI may change due to verification or if you update or correct your FAFSA information.

485

[What does this mean?](#)

FAFSA Submission Summary

This summary is sent to the student after their FAFSA has been processed.

It will share estimates of some types of federal financial aid the student may be eligible to receive.

The SAI will be calculated and shown on the FAFSA Submission Summary.



Financial Aid Offer

What's Next?

Colleges will use the SAI to determine financial aid eligibility

Once financial aid is determined, the college will send a Financial Aid Offer via email or postal mail

Most colleges send these offers in the spring

The aid offer will include the Cost of Attendance and the amount of financial aid being offered


Students must accept or decline their award package by the deadline given



Sample Financial Aid Offer

Your financial aid offer details the costs of attending a college for an academic year

Additionally, it lists any grants, student loans, scholarships, or work-study you're eligible to receive at that college



2025-2026 Financial Aid Offer
OCAP University

Student Name: Jennifer Smith
Student ID: 1234567

Next Steps

- Accept or Decline aid offered before the deadline listed in the Financial Aid section of your student portal.
- Provide required documents for verification, if applicable.

Estimated Annual Cost of Attendance (COA)

	Direct Costs		Indirect Costs	
Tuition	\$5,305	Books & Supplies	\$1,203	
Fees	\$2,658	Transportation	\$900	
Food & Housing	\$8,081	Miscellaneous	\$2,000	
Total Direct Costs	\$10,844	Total Indirect Costs	\$3,403	
Total Estimated Cost of Attendance	\$20,147			

Grants, Scholarships & Work-Study

Aid Type	Fall 2025	Spring 2026	Annual
Federal Pell Grant	\$3,448	\$3,447	\$6,895
Federal Supplemental Educational Opportunity Grant (FSEOG)	\$500	\$500	\$1,000
Oklahoma Tuition Aid Grant (OTAG)	\$500	\$500	\$1,000
Incoming Freshman Scholarship	\$750	\$750	\$1,500
Federal Work-Study*	\$1,200	\$1,200	\$2,400
Total Scholarships & Grants	\$6,398	\$6,397	\$12,795

*Federal work-study funds are contingent upon finding employment. Earnings are paid out bi-weekly.

Student Loans

Aid Type	Fall 2025	Spring 2026	Annual
Federal Direct Subsidized Loan**	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan**	\$1,000	\$1,000	\$2,000
Total Aid Offered	\$2,750	\$2,750	\$5,500

**Federal loans are funds that can be applied toward your cost of attendance and must be repaid. You must accept or decline your loan eligibility by logging into your student portal.

Estimated outstanding costs not covered by grants, scholarships, work-study and loans:
\$1,852

Disclaimer: This financial aid offer is a sample, using fictional information. Each institution's financial aid offer will vary.

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Please contact OCAP University's Financial Aid Office for assistance navigating the financial aid process.



Just a Reminder

Complete the FAFSA every year you need financial aid for college

Visit [FAFSA.gov](https://fafsa.gov) to apply each year

The FAFSA will determine your SAI which allows your college to determine financial aid eligibility



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