

FINANCIAL AID FACT SHEET

FOR ALL WEST VIRGINIA STUDENTS ATTENDING
COLLEGE IN THE 2026-2027 ACADEMIC YEAR

WEST VIRGINIA HIGHER EDUCATION GRANT

The WV Higher Education Grant Program is a need-based financial aid program for WV students. Awards are based on demonstrated financial need (as determined by the information students provide on the FAFSA).

Program requirements: Students must:

- ✓ Be a citizen of the United States;
- ✓ Be a WV resident for at least 12 months prior to applying;
- ✓ Be a high school graduate or the equivalent thereof;
- ✓ Complete the FAFSA and demonstrate a certain level of financial need;
- ✓ Demonstrate academic promise;
- ✓ Enroll as a full-time undergraduate student at a participating institution;
- ✓ Have not previously earned a bachelor's degree.

To apply: You must complete and submit the FAFSA by April 15, 2026.

Award amount: The award amount varies each year. Annual awards for the 2026-27 academic year are estimated to be \$3,400.

Eligible Institutions: The award can be used at participating institutions within WV and PA. To view a complete list of participating institutions, visit cfwv.com/wvgrant.

PROMISE SCHOLARSHIP

The WV Promise Scholarship Program is a merit-based financial aid program available to WV residents who meet certain academic standards.

Program requirements: Students must:

- ✓ Have both a core and cumulative grade point average (GPA) of 3.0 or higher*
- ✓ Meet the minimum test score requirements on either the ACT or the SAT.

Minimum test score requirements for Promise	
ACT	SAT
Composite: 21	Total score: 1080
English: 19	EBRW: 510
Math: 19	Math: 510
Science: 19	
Reading: 19	
Last test date: July 2026 (ACT)	Last test date: June 2026 (SAT)

* Must achieve a cumulative grade point average of at least 3.0 on a 4.0 scale or whatever is considered a "B" average, based on county grading policies in both the core courses and overall coursework (weighted grades may be used). The core GPA includes all core courses, but does not include electives. For a complete list of courses, visit cfwv.com/promise.

Award amount: Eligible applicants will receive annual awards up to \$5,500 to cover the cost of tuition and mandatory fees at eligible institutions in WV.

To apply: Beginning October 1, 2025, file the Promise application at cfwv.com/promise by March 1, 2026. The 2026-2027 FAFSA will open in October 2025 and must be completed by March 1, 2026.

WV STEM SCHOLARSHIP

Scholarships are awarded on the basis of academic qualifications and interest in the science, engineering, math, and technology fields. Priority is given to WV residents.

Program requirements: Students must:

- ✓ Be a United States citizen or resident alien;

- ✓ Visit cfwv.com/wvstem and complete the application by March 1, 2026.
- ✓ Agree to work full-time in a qualifying STEM field in WV for one year for each year the scholarship was received.*

To apply: Submit an application by March 1, 2026. The application will be available at cfwv.com/wvstem.

Award amount: Not to exceed \$3,000 per academic year.

* Students who fail to meet the work requirements are required to repay the scholarship received plus interest and any required collection fees.

UNDERWOOD-SMITH TEACHING SCHOLARS PROGRAM

The Underwood-Smith Teaching Scholars Program is the state's most prestigious scholarship, awarding up to \$40,000 to 25 stand-out high school seniors each year who aspire to be teachers in WV in the fields of math, science, elementary education, or special education.

Program requirements: Students must:

- ✓ Complete the application available at cfwv.com/underwoodsmith by December 31, 2025;
- ✓ Agree to teach in a WV public school in an area of critical need for 5 years.*

To apply: Submit an application by December 31, 2025. The application will be available at cfwv.com/underwoodsmith on July 15, 2025.

Award amount: Not to exceed \$10,000 per academic year.

* Students who fail to meet the teaching requirements are required to repay the scholarship received plus interest and required collection fees. For a complete list of service requirements, visit cfwv.com/underwoodsmith.

WEST VIRGINIA INVESTS GRANT

The West Virginia Invests Grant is a "last-dollar-in" financial aid program designed to cover tuition, mandatory fees, and approved academic fees not covered by other scholarships and grants for eligible academic programs at participating public colleges.

Program requirements:

- ✓ Complete the application available at cfwv.com/wvinvests and FAFSA each year;
- ✓ Agree to live in West Virginia for 2 years after no longer being enrolled at least half-time.*

Eligibility: Must complete an approved drug screening within 60 days prior to the beginning of the first term in which they are eligible for the academic year (summer, fall, spring) and enroll at least part time. Must also complete 2 hours of community service every term an award is received. Visit cfwv.com/wvinvests for full list of eligibility criteria.

Award amount: Varies depending on the remaining tuition and approved fees not covered by other scholarships, grants and waivers.

To apply: Submit an application at cfwv.com/wvinvests and a FAFSA by the April 15 priority deadline.

* Students who fail to meet the residency requirement are required to repay the grant received plus interest and required collection fees.

UNDERWOOD-SMITH TEACHER LOAN ASSISTANCE PROGRAM

Individuals who are contracted by a public school in West Virginia to teach full-time are eligible to receive up to a \$3,000 reimbursement on payments toward student loans in exchange for teaching two years in a critical shortage field and in a geographic high need area in WV. To learn more, visit cfwv.com.

MEDICAL STUDENT LOAN PROGRAM

The Medical Student Loan Program enables medical students with financial need to apply for loans to pursue a degree of Medical Doctor or Doctor of Osteopathic Medicine. Loans may be forgiven if students meet certain work requirements after graduation.

Program requirements: Students must:

- ✓ Be accepted for enrollment or be enrolled full-time at an eligible WV school of medicine. Priority is given to residents of WV;
- ✓ Loan indebtedness (principal and accumulated interest) may be forgiven at the rate of up to \$10,000 for every 12 consecutive months of full-time practice in WV in a qualifying medically underserved area and medical specialty.

To apply: Contact your institution's financial aid office.

Eligible institutions: Marshall University School of Medicine, West Virginia School of Osteopathic Medicine, and West Virginia University School of Medicine.

Award amount: Not to exceed \$10,000 per academic year.*

* The first payment is due one year following the date the borrower ceases to be a full-time student. Students are not required to make payments during periods of authorized deferments, such as required military service or approved additional medical training, including internships, residencies, and fellowships for a period not to exceed five years.

HEALTH SCIENCES SERVICE PROGRAM

The Health Sciences Service Program is a loan repayment program for health professions students interested in primary care and rural health in West Virginia.

Program requirements: Students must fulfill certain education and licensing requirements. Visit cfwv.com to learn more.

Eligibility: Students in their final year of a graduate program in eligible disciplines in allopathic or osteopathic medicine, pharmacy, dentistry, nursing (midwives, nurse practitioners, nurse educators), physician assisting, physical therapy, social work, public health, occupational therapy, or clinical psychology in West Virginia can apply.

Service obligation: All recipients must agree to practice at least two years full-time or four years part-time in an underserved area of West Virginia immediately following completion of training. Visit cfwv.com to learn more.

To apply: Submit an application by March 1, 2026, at cfwv.com.

Award amount: \$15,000 - \$30,000, depending on the program of study.

NURSING SCHOLARSHIP PROGRAM

The Nursing Scholarship Program is a recruitment incentive program to assist nurses in paying for their education.

Program requirements: Students must fulfill certain education and licensing requirements. Visit cfwv.com/nursing to learn more.

Eligibility: Students who are enrolled in an accredited West Virginia nursing or education program (licensed practical, registered, masters and doctoral nursing students) can apply.

Service obligation: All recipients must agree to fulfill a service obligation to work in West Virginia following graduation. Service requirements vary by program of study and number of years awarded. Visit cfwv.com/nursing to learn more.

Award amount: Award amounts vary each year.

To apply: Submit an application at cfwv.com/nursing starting on April 15, 2026. Deadline is June 1, 2026.

FEDERAL PELL GRANT

The Federal Pell Grant is a need-based grant awarded to students who demonstrate financial need. Award amounts are based on your family's financial situation and your enrollment status.

Students must:

- ✓ Complete and submit the FAFSA;
- ✓ Demonstrate financial need.

To apply: File the 2026-2027 FAFSA at studentaid.gov/afsa. For a complete list of requirements, visit studentaid.gov.

Award amount: \$740 to \$7,395 for the 2025-26 academic year.

HIGHER EDUCATION ADULT PART-TIME STUDENT GRANT (HEAPS)

The HEAPS grant has two separate components referred to as HEAPS Part-Time and HEAPS Workforce Development.

Program requirements: Students must:

- ✓ Be a WV resident for at least 12 months prior to applying;
- ✓ Be a citizen or permanent resident of the United States;
- ✓ Submit the FAFSA;
- ✓ Demonstrate financial need;
- ✓ Not be in default on higher education loans;
- ✓ Not be incarcerated in a correctional facility;
- ✓ Have a high school diploma or equivalent thereof;
- ✓ Be enrolled part-time pursuing a certificate or four-year degree for the part-time component.
- ✓ Be enrolled or accepted for enrollment in an industry credential, postsecondary certificate, or other skill development program at an eligible institution for the workforce component.

THE WV HIGHER EDUCATION ADULT PART-TIME STUDENT GRANT (HEAPS)

enables students who demonstrate a financial need to pursue postsecondary education on a part-time basis.

To apply: Submit a FAFSA and contact the institution you plan to attend for further requirements.

Eligible institutions: WV's career and technical education facilities, community colleges, public colleges and independent colleges.

Award amount: The award amount varies, depending on the program of study and the student's financial need.

THE WV HIGHER EDUCATION ADULT PART-TIME STUDENT (HEAPS) PROGRAM WORKFORCE DEVELOPMENT COMPONENT

is awarded to students who demonstrate a financial need and enroll in a postsecondary certificate, industry-recognized credential, or other skill development program in demand in WV.

To apply: Applicants must submit the HEAPS Workforce Development Application through their WVSAM account at cfwv.com, and complete a current FAFSA. Applications are accepted on a rolling basis beginning July 1. Funding is limited and awards are made on a first-come, first-served basis.

Award amount: The cost of the program, not to exceed \$2,000, for a single academic year for all programs.

Eligible institutions: Participating career and technical education facilities, community colleges, and proprietary institutions in WV. To see if an institution participates in the HEAPS Workforce Component, contact the institution's financial aid office.