

SMART MONEY MOVES, NAVIGATING FINANCIAL AID

A Guide for Undocumented Undergraduate Students.



Securing Financial Aid For Undocumented Undergraduates

Some states offer financial aid for undocumented students. To qualify, undergraduate students must complete the correct application provided by their state. You may also be required to submit documentation that helps the institution determine whether you will be considered a state resident, out-of-state resident, or international student, for tuition purposes. This classification affects both your tuition rate and the types of aid you can receive.

In addition to state aid, colleges and universities may also offer institutional assistance that you may be eligible for. Once you are awarded funding, you must maintain a high GPA to continue receiving aid. You must meet Satisfactory Academic Progress (SAP) requirements.

Institutional Aid

Some colleges and universities offer institutional aid that undergraduate students can apply for; however, the eligibility requirements vary from school to school.

To find out what's available to you, reach out to the financial aid director, the dean of your program, the academic counselor, and the dream center at your campus. They can give you specific information about the resources and support available on your campus.

Types of financial aid you can ask about include:

- Scholarships (need-based and merit-based)
- Research-based funding
- Institutional loans
- Grants and fellowships
- Emergency funding

Satisfactory Academic Progress (SAP)

SAP is your school's way of checking that you're staying on track to graduate by keeping your GPA above 2.0 and earning enough credits each term.

If you're receiving financial aid, you must meet SAP standards to keep it. If you don't meet SAP, you might lose your financial aid, even if you're still enrolled. However, schools often allow you to appeal the decision and develop a plan to improve.

- You should ask questions early and often, meet regularly with your academic advisor, and seek help from professors or tutoring services as needed. If you are struggling, seek support early and take any SAP warnings or probation notices seriously. Speak with your academic advisor promptly.

To learn more, visit phdreamers.org/financial-resources



On- Campus Resources: Staying Connected

Being part of your student community is one of the best ways to succeed in college. Getting involved in support programs like EOP, MESA, or the dream center can help you build a strong network, access resources, and even find additional financial aid. These programs connect you with mentors, leadership opportunities, and fun events—while also offering academic, emotional, and personal support.

Dream centers or undocumented student programs, in particular, are welcoming spaces for undocumented students offering guidance on college navigation, financial aid, legal resources, and a strong peer community. Whether you're new to college or navigating it independently, staying connected can help you feel more confident, supported, and prepared to achieve your goals.



Applying to Your Health Programs

As you pursue a health program, it's important to understand the application process, entrance exams, financial aid options, clinical requirements, and the cost of applying, including information about fee waivers. To support you, PHD has created a [Health Career Pathways Chart](#) designed to guide pre-health students through these steps.