

Arkansas State Aid Cheat Sheet (2026-2027)

A two-page reference for counselors and families. Free to copy, print, and share.

Arkansas rewrote its scholarship rules in 2025 under the Arkansas ACCESS Act, with phases still landing through 2029. Three things on most older handouts are now wrong: Academic Challenge eligibility, the Concurrent Challenge Scholarship (repealed), and the military and law enforcement dependent scholarships (folded into Arkansas Heroes). Everything except concurrent credit runs through SAMS at sams.adhe.edu, and nearly everything requires the FAFSA. Verified against ADHE and SAMS, August 2026.

The Programs at a Glance

Program	What it pays and who qualifies
Academic Challenge (merit, lottery-funded)	Four-year: \$2,000 year 1, \$4,000 years 2 and 3, \$5,000 year 4. Two-year: \$2,000, then \$3,000, then \$1,500 for a fifth semester. Qualify three ways: a Diploma of Merit; a 3.00 GPA plus any test score on record with no minimum; or, below a 3.00 GPA, a 19 ACT / 990 SAT / 246 Accuplacer average. Non-traditional and returning students qualify with a 2.5 college GPA. Apply in SAMS by July 1.
Academic Challenge PLUS (need-based add-on)	Automatic extra funding for students with a FAFSA Student Aid Index under 8,000. No separate application. Year 1 at a four-year school adds \$500, \$1,000, or \$1,500 per semester by SAI band, which can lift the freshman award from \$2,000 to \$5,000. Years 2 and 3 add \$500 per semester. Year 4 is already at the \$2,500 per semester cap, so nothing is added.
Governor's Distinguished (highest merit)	Up to \$10,000 a year for four years, covering tuition, mandatory fees, and room and board. Requires a 32 ACT composite or superscore (or 1410 SAT) and a 3.5 GPA. National Merit and National Achievement Finalists skip the GPA rule but still need the score. Held with Academic Challenge, the combined total is capped at \$10,000 a year. Deadline March 1.
Governor's Scholars (non-distinguished)	Up to \$5,000 a year for four years, also covering room and board. Three routes: a Diploma of Distinction (public high school students only); an associate degree earned by the summer after graduation; or being the highest-scoring Academic Challenge applicant in a county where no Distinguished Scholar was selected. That third route is automatic. Deadline July 1.
ArFuture Grant (workforce, last-dollar)	Tuition and general mandatory fees at two-year institutions, or roughly \$3,800 at a four-year school. For certificate and associate programs in STEM or high-demand fields. Part-time students qualify. Limits: 5 semesters, 75 credit hours, and no associate degree already earned. First-come. Deadlines July 1 (fall) and January 10 (spring).
Arkansas Heroes (service families)	In-state tuition, housing, and mandatory fees. For dependents and spouses of Arkansans killed or missing in action, POWs, Medal of Honor or Purple Heart recipients, or those permanently and totally disabled through service, and of a law enforcement officer, firefighter, forester, correctional officer, Transportation Department employee, or teacher killed or permanently disabled on duty. Deadline July 1.
Workforce Challenge (high-demand training)	Up to \$3,000 per program, raised from \$800 for 2026-27. Healthcare, information technology, and industry. Non-credit workforce classes qualify, and there is no GPA or test gate at all. Apply 30 days before the class starts. Cannot be held alongside Academic Challenge.
ACCESS to Acceleration (concurrent credit)	\$65 per concurrent credit hour, up to 15 hours a semester, capped at \$2,000 a year. Open to high school freshmen through seniors. Replaced the Concurrent Challenge Scholarship, which paid \$125 for two courses. Applied for through the district or partner college, not SAMS.
Also worth knowing	Teacher Academy: up to \$6,000 a semester, for a year of Arkansas public school teaching per year funded. GHETS: \$2,500 a semester for students with intellectual disabilities in accredited transition programs (HOWL at A-State, ACAP at South Arkansas CC, EMPOWER at U of A, 3D at UA Pulaski Tech). National Guard Tuition Waiver: tuition and fees at public schools, applied for through the Guard. ARHEG: out-of-state dentistry, veterinary, optometry, podiatry, and chiropractic training.

Deadlines to Post on Your Wall

Program	Deadline	Where it's submitted
Governor's Distinguished	March 1. Last qualifying test is the February national ACT.	SAMS + FAFSA
Academic Challenge	July 1, every year	SAMS + FAFSA
Governor's Scholars	July 1	SAMS + FAFSA. Often awarded off the Academic Challenge application.
ArFuture	July 1 (fall), January 10 (spring). First-come.	SAMS + FAFSA
Arkansas Heroes	July 1. Start gathering documentation months early.	SAMS
Teacher Academy / GHETS	July 1 (fall), January 10 (spring)	SAMS
Workforce Challenge	30 days before the class start date. No annual deadline, and no grace period.	SAMS
ACCESS to Acceleration	Set by the district or partner college, tied to registration	Counselor or college advisor

Say this out loud to every senior: July 1 is the state's deadline, not a plan. Arkansas colleges award their own money on their own calendar, and the biggest institutional awards close between November and March. Every school on the student's list has a separate date. Look up all of them.

The Rules That Trip Families Up

- Twelve hours, then fifteen. Every semester. Twelve credit hours the first fall after graduation, then 15 every semester after, confirmed on the 11th day of classes. You cannot take 18 in the fall to take 12 in the spring. The spring payment simply does not happen.
- Enrollment and earned hours are two different tests. Separately from the 15-hour rule, the student must earn 27 hours the first year and 30 each year after, with a 2.5 cumulative GPA. Grades of F, I, NC, and AU do not count as earned.
- Zero hours in a paid fall ends it immediately. Not probation. Dropped, with a written appeal as the only recourse. Holds protect up to four semesters, but must be requested in SAMS by October 1 for fall or February 1 for spring.
- Federal aid is applied before state aid, by law. The stacking order is federal, then Academic Challenge, then other state scholarships, then institutional aid, all under federal Cost of Attendance. This is why a college merit award sometimes shrinks in July. It is not an error.

Academic Challenge: Check These Three Things Early

1. Which door is your student already through?

A traditional student qualifies through any one of three routes.

- Diploma of Merit. Qualifies on its own. Completion data is reported by outside agencies, usually reaching ADHE by mid-July.
- GPA of 3.00 or higher, plus a standardized test score on record. No minimum score applies. A 3.3 GPA with a 17 ACT is eligible. This is the door families talk themselves out of.
- GPA below 3.00, plus a 19 ACT, a 990 SAT, or a 246 Accuplacer average across reading, writing, and math.

The door reopens. A student who missed the deadline or did not qualify out of high school is still treated as Traditional after freshman year if they were full time and earned 27 hours with a 2.5 GPA. Short of that, they apply as Non-Traditional, which takes a 2.5 college GPA and allows part-time enrollment with a prorated award.

2. Did the family file the FAFSA? Academic Challenge PLUS pays extra by Student Aid Index, automatically. Freshman year at a four-year school:

Student Aid Index	PLUS added	Total year 1	Years 2 and 3
5,750 to 7,999	+\$500 per semester	\$3,000	\$2,500 per semester
3,200 to 5,749	+\$1,000 per semester	\$4,000	\$2,500 per semester
-1,500 to 3,199	+\$1,500 per semester	\$5,000	\$2,500 per semester

An SAI of 8,000 or higher receives no PLUS funding. Year 4 is already at the \$2,500 per semester cap, so nothing is added there either.

3. Is the student aiming at a Governor's award? Arkansas accepts the official ACT superscore for Governor's Distinguished, which surprises families told that state programs never do. The bar is a 32 composite or superscore plus a 3.5 GPA, the deadline is March 1, and the last test that counts is the February national date. A score that arrives after an earlier SAMS application requires a second application to report it. Miss the 32 and the fallback is the Non-Distinguished award at \$5,000 a year.

Counselor Calendar: What to Tell Students When

When	What has to happen
Sophomore and junior year	Start concurrent credit and register for ACCESS to Acceleration through the district or partner college, at \$65 a credit hour up to \$2,000 a year. Create the SAMS account: personal email, name exactly as on the Social Security card, login written where a parent can find it. Plan ACT dates around a 32 for Governor's Distinguished.
Senior fall, Nov 15 to Dec	File the FAFSA and submit the Academic Challenge application in SAMS. Do not wait for July. This is also when the earliest institutional priority deadlines land, several of them in November.
January and February	Institutional scholarship deadlines cluster here, and this is where the real money is. Honors college applications, top-tier merit tiers, and separate scholarship applications almost all fall in these eight weeks. Several Arkansas universities require a separate application for their largest awards, so admission alone is not enough. The February national ACT is also the last test that counts for Governor's Distinguished.
March 1	Governor's Distinguished deadline. Firm. Note that some colleges set an earlier internal date for Governor's, and several institutional deadlines land here too.
May to July 1	July 1: Academic Challenge, Governor's Scholars, ArFuture, Heroes, and Teacher Academy, plus the Forfeit Freshman Award form if the student earned 27 concurrent hours and wants the \$4,000 Year 2 award. A handful of colleges keep lower merit tiers open into the summer, which is a real second chance for a family that started late.
Once enrolled	June 1 summer aid opt-in. October 1 and February 1 for holds and transfers, and October 1 for a summer transcript used to catch up on hours or GPA.

Three Mistakes That Cost Arkansas Students Money

- Believing a 19 ACT is required. It is required only below a 3.00 GPA. Start every Academic Challenge conversation by asking which door the student is already through. It is often the GPA door, and they do not know it.
- Skipping the FAFSA on an income assumption. The PLUS cutoff is a Student Aid Index under 8,000, which reaches well into middle income. Skipping it can cost a freshman \$3,000 outright and rules out both Governor's scholarships.
- Treating the flagship as the cheapest option. Academic Challenge pays the same at every eligible school, so the college's own award decides the bill. Across Arkansas's public universities, automatic merit starts as low as a 17 ACT with a 2.75 GPA, two publish ladders that ask for no test score at all, and the most selective campus publishes no automatic grid whatsoever. The cheapest option is rarely the best-known one. Compare the grids before ranking the list.

The July 1 mirage

July 1 is printed on every Arkansas handout, so families pace themselves to it. By July 1, almost every college scholarship decision in the state has already been made, and the largest checks were decided in January and February. Meeting the state deadline and being funded are two different things. File the Academic Challenge application in senior fall, then work every college's scholarship page as though the state deadline did not exist.

Free Resources: No Account, No Cost, No Data Collection

All Arkansas programs and official rules	sams.adhe.edu/Scholarship
What the Arkansas ACCESS Act changed	adhe.edu/about/scholarships
Our Arkansas guide, with every college's award grid	collegereadyparent.org/arkansas
Scholarships at 400+ colleges, all 50 states	collegereadyparent.org/college-scholarships

Produced by CollegeReadyParent.org, an independent, parent-built resource. No paywall, no accounts, no lead forms, no student data collection. Counselors and educators: you may freely copy, print, and distribute this sheet. Questions or corrections: leo@collegereadyparent.org. Verified against ADHE and SAMS in August 2026. Arkansas is mid-way through a multi-year ACCESS Act overhaul, so confirm details at sams.adhe.edu and with the college's financial aid office before applying.