

Summer Financial Aid

Frequently Asked Questions

Who can apply for summer financial aid?

- Students enrolled for summer courses who are currently accepted and enrolled in an eligible degree or certificate program at the University of Massachusetts Lowell. Students must be meeting Satisfactory Academic Progress (SAP).

How do I apply for summer financial aid?

- Complete the 2011-2012 Free Application for Federal Student Aid (FAFSA) no later than June 30, 2012.
- Complete a 2012 Summer Financial Aid Application Form available at www.uml.edu/financialaid.
- Submit additional documents if requested.
- Resolve all financial obligations (outstanding bills) with the University of Massachusetts Lowell.

What types of financial aid are available for summer?

- The Federal Pell Grant and Federal Direct Loans for eligible students. Alternative loans may be an option based for many students. Federal Pell Grant and Federal Direct Loan receipt depends on each student's remaining eligibility for the 2011-2012 year. Students must be enrolled in at least 6 credits to be eligible for Federal Direct Loans.

Must I take summer classes to receive summer financial aid?

- Yes.

How much financial aid can I receive?

- Students may be eligible for aid up to the summer cost of attendance (tuition, fees, books, room, and board).

Will I receive summer financial aid to pay for living expenses?

- Though your summer cost of attendance includes allowances for room, board, and books, you may not be eligible for enough federal aid to cover these costs.

Can I receive summer financial aid if I am taking courses at another school?

- In limited circumstances, degree-seeking students at UMass Lowell may be eligible to enroll for courses at another educational institution and have financial aid eligibility for that coursework. To determine if this may be an option for you, contact your financial aid counselor.

Can I apply for an Alternative Loan to cover my summer expenses?

- Yes, but you should apply for Federal Loans first by filling out a summer financial aid application.

How will my financial aid be affected if I take less than 6 credits or drop a course?

- Your Federal Pell Grant may decrease.
- If you are below 6 credits, your Federal Loans will be cancelled.
- Depending on the type of alternative loan you applied for, it may be cancelled or decrease. Some alternative loans accept enrollment of less than 6 credits.

Will I receive financial aid if I am not making Satisfactory Academic Progress (SAP)?

- If you do not meet SAP at the end of the Spring 2012 semester review period, you must appeal. If your appeal is not approved, you will not receive financial aid.

When will summer financial aid be applied to my bill?

- Summer federal aid will be disbursed 10 days after the end of the add/drop period. If a student has Federal Loans and is registered for at least 6 credits during the first summer session, federal aid will be eligible to disburse 10 days after add/drop for Summer Session I. However, if a student is registered for 3 credits in Summer Session I and 3 credits in Summer Session II, aid will disburse 10 days after add/drop period ends for Summer Session II.
- Disbursement of alternative loans also depends on the lender and terms of the loan, but is usually 10 days after add/drop.

If I am eligible for an excess refund, when will it be available?

- Refund checks will be available through the Bursar's Office. When your refund check is ready to be picked up, you will receive an e-mail regarding when and where it will be available.