

SUMMER FINANCIAL AID

Frequently Asked Questions

Who can apply for and receive Summer Financial Aid?

- ◆ Active UMASS-Amherst students currently enrolled in a degree-granting program and making Satisfactory Academic Progress.

How do I apply for Summer Financial Aid?

- ◆ File the 2008-2009 Free Application for Federal Student Aid (FAFSA).
- ◆ Complete a 2008 Summer Financial Aid Application/Verification form.
- ◆ Submit signed copies of 2007 Federal Tax returns.
- ◆ Comply with requests for additional documents, if needed.
- ◆ Resolve all financial obligations with the University.

Where can I get an application and other forms for Summer Financial Aid?

- ◆ On the web at: <http://www.umass.edu/umfa/forms/0809forms/>
- ◆ Financial Aid Services, 255 Whitmore Administration Building
- ◆ Student Employment Office, 243 Whitmore Administration Building

Please Note: You may fax application material to 413-545-1700; mail it to Financial Aid Services 255 Whitmore Building or submit it in person at 255 or 243 Whitmore Building.

How do I register for summer classes if my financial aid has not been finalized?

- ◆ Once a completed Summer Financial Aid Application is submitted to Financial Aid Services, we will notify via email or fax the UMASS Amherst Division of Continuing & Professional Education or the Summer Abroad Program of your eligibility for enrollment in summer classes or Study Abroad program.

What types of financial aid are available for summer?

- ◆ Federal college work-study* and Federal loans**.
*Students graduating May 2008 are not eligible for summer work-study.
**Federal regulations require that students take a minimum of six credits to receive a Federal loan.

Do I have to take classes to receive Summer Financial Aid?

- ◆ If you are applying for Federal work-study only, you are not required to enroll in classes.
- ◆ If you are a Graduate student working on a dissertation or field research considered at least ½ time by your Program Director you may receive a summer loan.

How much Summer Financial Aid will I receive?

- ◆ You may receive a third or up to the cost of 6 credits for summer tuition and fees from your Federal Direct Loan annual eligibility, and/or up to \$2,550 in summer work-study.

Please Note: If the cost of your courses exceeds your summer financial aid award amount you are responsible for paying the difference.

How will Summer Financial Aid affect my academic year aid?

- ◆ Your financial aid for the academic year will be reduced by the amount of direct loan received for the summer. It will not impact academic year federal college work-study awards.



Will I receive Summer Financial Aid to pay for living expenses?

- ◆ Because summer is not considered an official school term, living expenses are usually not funded with financial aid. You may earn work-study to help pay for living expenses.

Can I receive financial aid for the summer if I enroll at another school?

- ◆ No, summer financial aid is available only for classes taken through the UMASS Amherst Division of Continuing and Professional Education.

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

- ◆ We do not process alternative loans for the summer term. If you believe you have extenuating circumstances that may require an increase in your summer financial aid please contact Financial Aid Services or stop by to speak with a Counselor.

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

- ◆ If you fall below the required six credit minimum, federal loans will be cancelled.
- ◆ If you did not enroll for the minimum number of credits, loans will not be awarded.

Will I receive financial aid if I am enrolled in a Summer Abroad Program?

- ◆ Yes, if you enroll in an approved program with the UMASS Amherst Summer Abroad Programs Office and register your program classes with the UMASS Amherst Division of Continuing & Professional Education for at least six credits.

Will I receive financial aid if I am enrolled in a Summer Internship or Independent Study?

- ◆ Yes, if the Internship or Independent Study is credit-approved academic work and registered with the UMASS Amherst Division of Continuing & Professional Education for at least six credits. Please see your sponsoring professor or Program Director.

Will I receive Summer Financial Aid if I am not making Satisfactory Academic Progress (SAP)?

- ◆ No, you must resolve your SAP issue prior to receiving summer or academic year financial aid. Please note that summer classes will affect your GPA for the fall term.

When will the Federal loans be applied to my bill?

- ◆ **The disbursement of Federal Direct Loans will occur after July 1, 2008** once your enrollment of six or more credits is verified. This is the day funds are credited to your Bursar account not the day you will receive your excess/refund.

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

- ◆ For students not enrolled in Excess Express, refund checks may be available within 10 working days after funds are disbursed to accounts at the Bursar's Office. Please consider signing up for Excess Express using your SPIRE access.