

2021 Summer Financial Aid Frequently Asked Questions

Who can apply and be considered for summer financial aid?

UMass Amherst students currently enrolled in a degree-seeking program and maintaining Satisfactory Academic Progress (SAP).

How do I apply for summer financial aid?

- File the 2020-2021 Free Application for Federal Student Aid (FAFSA).
- Complete a 2021 Application for Summer Financial Aid form.
- 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 umass.edu/umfa/forms
- All summer forms are in DocuSign format, you can complete, sign and submit online.
 - ✦ Click on →**DocuSign it**, next to form.
 - ✦ Provide your name and UMass email address.
 - ✦ Complete, sign and submit.
- You may also submit your application materials by:
 - ✓ Fax to (413)-545-1700
 - ✓ Or by mail to:
Financial Aid Services
243 Whitmore Administration Building
181 Presidents Drive
Amherst, MA 01003.

What types of financial aid are available for summer?

- Summer Work-Study, Federal Pell Grant for eligible students, Federal Direct Loans and Alternative Loans.
 - ✓ To receive a Federal Direct Loan, you must be enrolled in a minimum of 6 credits.
 - ✓ Students graduating in May 2021 are not eligible for summer financial aid or Work-Study.
- Alternative Loans and Federal PLUS Loans up to the cost of attendance minus any financial aid received. We encourage you to apply for Federal financial aid first. Remember to borrow responsibly. Loans are a debt that must be repaid with interest.

How do I register for summer classes?

Matriculated students:

Register through SPIRE prior to summer financial aid being awarded. It is your responsibility to ensure your application is processed by monitoring your SPIRE To Do List and your UMass email account.

Students going on a Study Abroad/Exchange Program during the summer session:

- Contact the International Programs Office (IPO) to register for classes and have your program approved.
- Indicate on the IPO Program Questionnaire that you would like to be considered for financial aid for summer 2021.
- File a 2020-2021 FAFSA.

Do I have to take classes to be considered for summer financial aid?

- If you are applying for Summer Work-Study only, you are not required to enroll in classes. However, you must be a returning student for the fall 2021 semester.
- To receive any Federal Direct Loans, you must be enrolled in at least 6 credits.
- If you are a graduate student working on a dissertation or field research and are considered at least half-time by your Program Director, you may be eligible for summer financial aid.

How much summer financial aid will I receive?

You may receive up to the cost of attendance for the summer session, which includes tuition, fees, and room and board. Your award may include a Federal Pell Grant (if eligible), Federal Direct Loans, and/or up to \$4,000 in Summer Work-Study (if eligible).

Please Note: Your Pell Grant and Federal Direct Loans may be limited and/or unavailable if you received your maximum annual award, or reached lifetime eligibility during the 2020-21 academic year. 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 upcoming academic year aid?

Students should be aware that there are lifetime limits for Federal Direct Loans and Pell Grants and that any loans or Pell Grants awarded in summer will count toward those limits. Your Federal Direct Loans and Pell Grant awards may be limited if you have reached your annual and/or lifetime aggregate.

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

Your cost of attendance for the summer includes a room and board allowance. Your summer financial aid award may not cover the full cost of the room and board allowance. You may want to consider applying for an Alternative Loan to pay for these expenses. You may also earn Work-Study to help pay for living expenses, if eligible.

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

No, summer financial aid is available only for classes taken through UMass Amherst, or for a UMass approved study abroad program.

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

- If you do not enroll in the minimum number of credits, Federal Direct Loans will not be awarded.
- If you fall below the required 6 credit minimum, Federal Direct Loans will be cancelled.
- Pell Grants will be adjusted or cancelled.

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

Yes, if **ALL** of the following conditions are met:

- ✓ The program has been approved by the UMass Amherst International Programs Office (IPO).
- ✓ You indicated on the IPO Program Questionnaire that you would like to be considered for financial aid.
- ✓ Your enrollment will be at least 6 credits during the summer term.
- ✓ You have a valid 2020-2021 FAFSA on file and are maintaining Satisfactory Academic Progress (SAP).

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

No, you must resolve all Satisfactory Academic Progress (SAP) issues by **July 30, 2021** for your summer financial aid application to be considered.

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

Yes, if the Internship or Independent Study is credit-approved academic work and registered with the UMass Amherst University Without Walls (formerly CPE) for at least 6 credits. Please see your sponsoring professor or Program Director.

Can I apply for an alternative loan to cover my summer expenses?

Yes, but we recommend that you apply for Federal Direct Loans first.

When will the financial aid be applied/dispensed* to my bill?

- ✓ For students enrolled in six or more credits during Summer Session One, financial aid will be dispensed* on or after May 30, 2021.
- ✓ For students enrolled in less than six credits during Summer Session One, financial aid will be dispensed* on or after July 1, 2021.

Please note that a total of six credits of summer enrollment (Session One or Session Two combined) is required to qualify for Federal Direct Loans (subsidized, unsubsidized, PLUS).

- ✓ The disbursement of summer Alternative Loans will occur at the time the funds are received as long as you meet the eligibility/lender criteria for the loan. Alternative Loan funds are received twice weekly by UMass Amherst.

***Dispensed means the day the summer funds are credited to your University bill, not the day you will receive an excess/refund.**

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

If you are eligible for a refund you will receive it through the Excess Express process. For more information about Excess Express visit the Bursar's website at: umass.edu/bursar.

↪ **Registration for summer classes begins March 15, 2021.**
↪ **The Summer 2021 Financial Aid Application deadline is July 30, 2021.**