

# Summer 2021 Financial Aid Eligibility Information for Undergraduate Students

## Who is Eligible?

Currently enrolled students maintaining Satisfactory Academic Progress (SAP) in a degree-granting program at the University of Massachusetts Amherst are eligible to be considered for summer financial aid. Students entering in the fall 2021 or graduating in May 2021 are not eligible for summer financial aid.

## Summer Work-Study Eligibility

- ✓ You must be a degree-seeking student enrolled for the spring 2021 term, and be returning in the fall 2021.
- ✓ Enrollment for summer classes is not required to be eligible for Work-Study.
- ✓ Summer Work-Study is need-based and funds are limited. Requests will be considered based on availability of funds.
- ✓ Payroll dates for Summer Work-Study are: **May 16 - August 28, 2021.**

## Summer Federal Pell Grant Eligibility

Students with Pell Grant eligibility will automatically be awarded a Federal Pell Grant based on the number of credits enrolled. Students should be aware that there are lifetime limits for Federal Pell Grants and that any Pell Grants awarded in summer will count toward those limits.

## Summer Aid, SPIRE To Do List, and Email

Please review your SPIRE award page and SPIRE To Do List often to be sure that your summer aid application has been processed. It is also important to check your UMass email for any notifications from Financial Aid Services.

## Registration For Summer Classes

You may register through SPIRE prior to your 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.

- ▶ You will be notified via your SPIRE To Do List and your UMass email of any requirements or issues with your summer application.
- ▶ If you applied for both Federal Direct Loans and Summer Work-Study, you must be registered for summer classes.
- ▶ You must resolve incomplete applications and submit follow-up documents by **July 30, 2021** for your summer financial aid to be processed.
- ▶ Satisfactory Academic Progress (SAP) issues must be resolved by **July 30, 2021** for your summer financial aid to be processed.

## What Types of Financial Aid are Available?

Federal financial aid for summer is based on your enrollment. Awards may include a Federal Direct Loan and/or Summer Work-Study, and Federal Pell Grant, if eligible.

## Summer Federal Loan Requirement

You must maintain enrollment of 6 credits or more to receive Federal Direct loans and have completed the following documents at [studentaid.gov](http://studentaid.gov):

- ✓ A Federal Direct Loan Master Promissory Note (MPN)
- ✓ A Federal Direct Loan Entrance Counseling, and

Check your SPIRE To Do List for loan document requirements. Students should be aware that there are lifetime limits for Federal Direct Loans and that any loans awarded in summer will count toward those limits.

Listed below are the current annual loan limit amounts by grade level and dependency status, which are subject to change. Your Federal Direct Loan awards for the summer may be limited by your annual eligibility, actual cost of attendance, other financial aid received, expected family contribution (EFC), or lifetime aggregate limit.

Annual Loan Limits			
Grade Level	Total Credits	Dependent Students	Independent Students
Freshman	0-26	\$5,500	\$9,500
Sophomore	27-56	\$6,500	\$10,500
Junior/Senior	57-120	\$7,500	\$12,500
Lifetime Aggregate Loan Limit		\$31,000	\$57,500

## Living Expenses & Alternative Loans

If the financial aid you receive does not cover all your living or educational expenses, you may consider applying for an Alternative Loan. For availability of alternative loans for summer, visit our website at [umass.edu/umfa/undergraduates/types-aid](http://umass.edu/umfa/undergraduates/types-aid)

For additional information view the Summer Frequently Asked Questions available at [umass.edu/umfa/forms](http://umass.edu/umfa/forms).

## Payment of Summer Bill & Refunds

### When will summer financial aid be disbursed\* to your bill?

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

### NOTES:

All charges that have been billed when aid is disbursed, regardless of due date, will be paid before any refunds are issued. Please plan accordingly.

\*Disbursed means the day the summer funds are credited to your University bill, not the day you will receive a refund.

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) If you are eligible for a refund you must enroll in Excess Express to receive it. For information about Excess Express, visit the Bursar's website at [umass.edu/bursar](http://umass.edu/bursar).

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

# Summer 2021 Financial Aid Application for Undergraduate Students

Name (Last, First MI): \_\_\_\_\_ UMass SPIRE ID: \_\_\_\_\_

Email Address: \_\_\_\_\_ My Expected Graduation Date is: \_\_\_\_/\_\_\_\_/\_\_\_\_  
MM YYY

*Do not use this form if you are attending a Summer Study Abroad/Exchange program. Contact International Programs Office (IPO) or visit their website.*

## TO APPLY FOR SUMMER FINANCIAL AID, YOU MUST:

- ✓ File a 2020-2021 Free Application for Federal Student Aid (FAFSA).
- ✓ Complete this form.
- ✓ Comply with all requests for additional financial aid documents.

### WHAT IS YOUR SUMMER ENROLLMENT STATUS?

✓ **Check One**

- Not Enrolled- I will not be enrolled in summer classes, but wish to apply for Summer Work-Study.
- Enrolled- I will be enrolled in \_\_\_\_\_ credits through UMass Amherst.
- Approved Summer Internship/Independent Study registered through UMass Amherst- at least 6 credits.

### WHAT TYPE OF AID ARE YOU APPLYING FOR?

✓ **Check One.**

- Federal Direct Loan Only- The minimum enrollment is 6 credits to receive a Federal Direct Loan.
- Summer Work-Study Only- Enrollment in summer classes is not required, must be returning in fall 2021 as an undergraduate.
- Federal Direct Loan and Summer Work-Study

**NOTE: Students eligible for summer grant aid will be automatically awarded any grant aid that matches their eligibility.**

### For Your Information:

- ♦ Summer Work-Study is a need-based award and funds are limited. Requests will be considered based on availability of funds.
- ♦ Post-Bachelor students are only eligible for Federal Direct Loans and are not eligible for Summer Work-Study.
- ♦ Your summer aid may be processed before Spring 2021 Satisfactory Academic Progress (SAP) review is completed. If you have an unresolved SAP determination, your summer aid will be cancelled.

## Summer Financial Aid Terms and Conditions:

By completing this application you agree to the terms and conditions listed below. Failure to meet any or all of these terms and conditions will result in the cancellation, delay or non-processing of your summer aid.

- Your award(s) will be based on the number of credits you have enrolled in. If you drop credits post- award, your aid may be adjusted.
- If you receive a refund from the UMass Bursar's Office and then make an adjustment to your enrollment, your aid may be adjusted and you may owe a bill to the University.
- You must follow up and complete any additional document requests before your summer aid application can be processed. Check your SPIRE To Do List and UMass email for notifications about your summer awards or application status.
- To receive a Federal Direct Loan you must take and maintain at least 6 credits. Credits can be taken during one or all summer sessions.
- Before loans are paid to your bill and any refunds issued a completed Federal Direct Loan Master Promissory Note (MPN) and Loan Entrance Counseling are required.
- Disbursement of financial aid for students enrolled in six or more credits in Summer Session One will start on or after May 30, 2021.
- For all others, summer aid will be disbursed on or after July 1, 2021. See Summer FAQs for additional information.
- If your summer financial aid does not cover all charges, you are responsible to pay the balance due to the Bursar's Office.
- The deadline to submit requested documents for incomplete applications is July 30, 2021.
- Please do not disregard your university bill due date while waiting for your application to be processed.

By submitting this application, I accept and understand the terms and conditions for receiving summer aid.

\_\_\_\_\_  
Student's Signature

\_\_\_\_\_  
Date



\*2021 FSMR UGRD\*