

Summer 2020 Financial Aid Instructions and Guidelines

How to Apply:

1. Unless you are requesting *scholarships only*, file the **2020-2021 Free Application for Federal Student Aid (FAFSA)** at <https://fafsa.ed.gov/> at least one week prior to completing Step 3.
2. **Register for all courses** you intend to take during the summer term. Please note that most financial aid programs require at least half-time enrollment. Half-time enrollment for summer is defined as :
 - Undergraduate and Law – 6 credit hours
 - Graduate/Professional – 5 credit hours
3. Complete the online **Summer 2020 Financial Aid Request** (available Mid March – 7/24/20) through the myUT portal. The summer request is located on the STUDENT tab under My Financial Aid, *Summer Aid Application*. An email will be sent to students when this form is available.
4. The Office of Financial Aid (OSFA) will communicate the results of your summer request through your Rockets email account. You will receive one of the following **email communications**:
 - Notification of your summer aid award - you may accept, decline, or reduce your financial aid award through the myUT portal STUDENT tab under My Financial Aid, *Accept Aid*.
 - Notification that summer aid cannot be awarded – you must resolve outstanding verification requirements, Satisfactory Academic Progress requirements, and/or enrollment or other eligibility requirements prior to requesting a summer aid award. Once resolved, you will need to resubmit the Summer 2019 Financial Aid Request.

Summer Aid Guidelines:

Freeze date- The financial aid Freeze Date will be used each semester to lock in a student's enrollment status for financial aid. For summer 2020 the Freeze Date is May 29th. All courses a student is enrolled for on the Freeze Date each semester determines the maximum amount of federal aid the student is eligible to receive. If you add or drop/withdraw from courses after the Freeze Date your financial aid will not be adjusted (unless you withdraw from all of your courses and the Return of Title IV calculation is processed). In addition, if it is reported that you never attended the course, your aid could be adjusted. You have to establish eligibility for your financial aid by attending your enrolled courses.

For more information regarding the Freeze Date policy, [click here](#).

Federal Aid and Satisfactory Academic Progress

To remain eligible to receive federal aid, you must participate in your classes and complete your courses with passing grades. Dropping, withdrawing from, or failing courses (grades of F, IN, U, NC, or W) may result in a reduction of federal aid for the term and the loss of future aid. If this occurs, you may be responsible for paying the University for charges originally covered by federal aid.

Half-time Enrollment and Financial Aid Disbursement (Payment)

Since the start dates for summer sessions vary, federal aid requiring at least half-time enrollment will not disburse (pay) to your student account until you begin attending the session that brings your enrollment to half-time.

Will my federal aid increase if I attend three terms (summer, fall, and spring)?

Most federal aid programs do not increase in dollar amount to accommodate the increased cost of attending three terms during the academic year (summer, fall, and spring). For example, Federal Direct Subsidized and Unsubsidized Loan limits do not increase for more than two terms of enrollment. Instead of dividing your annual loan amount in half to cover two terms (fall and spring), annual loan amounts for students who attend three terms are divided into thirds.

Registration in Multiple Sessions and Dropping Courses

If you enroll in multiple summer sessions and decide to drop a course in a session that has not yet begun, you must drop prior to the end of your current session. Failure to do so will result in the recalculation of your summer aid and may require you to return funds previously paid to your student account. For example:

- You enroll in 6 hours Summer I (May 18, 2020 - June 26, 2020) and 6 hours Summer II (June 29, 2020 - August 7, 2020). You decide to drop both classes in Summer II and do so on June 6, 2020. The OSFA would not recalculate aid that has already paid to your account because the courses were dropped prior to the end of Summer I (June 26, 2020).
- You enroll and successfully complete 6 hours Summer I (May 18, 2020 - June 26, 2020) and you enroll and plan to attend 6 hours Summer II (June 29, 2020 – August 7, 2020). On June 27, 2020, you drop all 6 hours for Summer II. Since the Summer II classes were dropped after Summer I ended (June 26, 2020), the OSFA would recalculate your summer aid eligibility.

The University of Toledo communicates important messages and updates—including financial aid, billing, and registration information—through your Rockets email account. To stay informed, please check your email on a weekly basis.