

Frequently Asked Questions – Undergraduate Summer Aid

University of Rochester Financial Aid Office

TYPES OF AID AVAILABLE*

Grants

Federal Pell Grant – If you were eligible for a Pell Grant during the academic year and will be registered for at least 6 credit hours during the summer, you may have eligibility for the federal Pell Grant for summer courses.

New York State Tuition Assistance Program (TAP) – Students who are New York State residents, enrolled for at least 6 credit hours during the summer at UR, have accrued 24 credit hours in the previous two consecutive semesters at Rochester and meet New York State income guidelines may be eligible for TAP funding. Keep in mind that using a TAP award during the summer *will* affect eligibility in future semesters.

Loans

Student Federal Direct Loans - If you have not used your full federal loan eligibility during the academic year, you may be eligible for any remaining loan eligibility for the summer. For example, juniors are eligible to receive a maximum of \$7,500 between their subsidized and unsubsidized federal loans during the academic year. If they only use \$5,500 during the academic year, they will still have \$2,000 in federal loan eligibility that could be used during the summer semester. You must be enrolled for at least 6 credits hours over the course of the summer and have completed all application requirements to be considered for financial aid, including federal direct loan entrance counseling and a loan agreement (master promissory note). These requirements can be completed online at <https://studentaid.gov>.

Parent Federal Direct Loans - Parents can apply for a Federal Direct Parent Loan (PLUS) for the summer if you will be enrolled for at least 6 credit hours. The PLUS application and loan agreement (master promissory note) can be completed online at <https://studentaid.gov>. Credit checks done for PLUS loans are good for 180 days; once the 180 days have passed, a new application will need to be submitted.

Private Student Loans - Students who are taking less than 6 credit hours need to check with the lender of their choice before applying for a private loan in order to determine their eligibility. ELMSelect (<http://www.elmselect.com/#/>) is a tool that allows students to see which loans are most often used by University of Rochester students. The website allows you to do a side by side comparison of lenders and associated loans. Once you've applied for a private loan, notification of approval or denial will be sent to you by your lender. It's imperative that you complete and return all necessary documents sent to you by your lender in a timely fashion.

**Be aware that University of Rochester merit scholarships and need-based grants awarded during the academic year are not available to assist with summer coursework. University aid given for summer coursework is made available to select students through the Dean's Office or by individual departments.*

ELIGIBILITY	HOW TO APPLY
<p>A student's eligibility for summer financial aid is driven by their enrollment during the summer. To be eligible to receive federal aid, you must:</p> <ul style="list-style-type: none"> • Be enrolled for at least six credit hours during the summer. Keep in mind that all summer courses MUST be applicable to your current degree program. • Be enrolled in a degree-seeking program; newly admitted students who are scheduled to begin classes in the fall are not eligible to apply for summer aid. 	<p>All undergraduate students who need to apply for aid for the summer session must submit a Summer Aid Application through FAOnline. You can log into your account online at https://faonline.rochester.edu. Once you're logged in, go to the Menu and choose Application then the Summer Aid Application. This application becomes available by February 15 each academic year.</p>
DEADLINES	
<p>The Summer Aid Application becomes available in FAOnline by February 15. Applications are usually reviewed by the end of February and award notifications are sent to students via email.</p> <p>Applications for the federal Parent PLUS loan and private student loans should not be submitted earlier than 180 days before the start of classes. Processing time for federal student loans and the Parent PLUS loan is normally two weeks, depending on when the application is submitted and when all loan requirements have been completed.</p> <p>Keep in mind that applications with private loan lenders can take up to three to four weeks' processing time before the loan funding is actually sent to the University.</p>	<p>If you will be applying for a federal direct loan, be sure to complete the 2024-2025 FAFSA online at https://studentaid.gov/h/apply-for-aid/fafsa, if you have not already done so. The last date to submit this application is June 30, 2025. A FAFSA is not required for students only utilizing a private loan to help pay for summer costs.</p> <p>If you will be taking courses at another institution over the summer and would like to use financial aid to help pay for the courses, you'll need to submit a Consortium/Contractual Agreement in addition to the Summer Aid Application and any lender applications. In order to pursue this option, the course(s) must transfer back into your degree program at the University. Be prepared to pay your tuition/fees upfront and be reimbursed by your aid later, since not all schools participate in this process, especially during summer. Be sure to check with the other school's policies when registering for the courses. The University of Rochester will not disburse any of your financial aid for summer courses taken through a Consortium/Contractual Agreement until the course has started and we are able to confirm your enrollment.</p> <p>You can obtain the Consortium/Contractual Agreement on our website at https://rochester.edu/financial-aid/printable-forms/.</p>