

Summer Aid Eligibility & Application Requirements

- Be a matriculated SUNY Potsdam college student for the summer term.
- Be taking coursework applicable to your degree.
- Be making Satisfactory Academic Progress (SAP) at the end of the spring semester. If unsure of your status, check your status in BearPAWS.
- Be registered for and maintain at least 6 credit hours during the summer sessions. (Some students may be eligible for a Federal Pell and/or TEACH Grant even if they are registered for less than 6 credit hours).
- File the Free Application for Federal Student Aid ([FAFSA](#)), or renewal FAFSA using your FSA ID online (Potsdam's School code is 002850 & Summer is the beginning of the academic year) **(Receipt of FAFSA data is required prior to the last day of the last session for which you are enrolled. If you wait to file your FAFSA and we receive the data after you have already completed summer classes, you may not be eligible for summer financial aid. It is recommended that you file your FAFSA online a minimum of two weeks prior to the end of your last session to ensure that you will be awarded financial aid for summer). Refer to information on our web site for more information about [How to Apply for financial aid](#).**
- Apply for [TAP](#) for the summer term, if you are eligible and are requesting to use it in the summer.
- Respond to your financial aid package immediately
- Remember that using aid in the summer term will typically reduce your aid for the fall and spring terms.

Types of Summer Aid

[Federal Pell Grant](#)

If you are an undergraduate student and your SAI (Student Aid Index) on your Student Aid Report is eligible for at least minimum Pell you MAY be eligible for summer Pell grant. **The earliest a summer federal Pell Grant will disburse is mid-July, but the disbursement date may be even later; you may want to plan accordingly.**

Please note: Federal regulations mandate that we first determine your Pell eligibility before we may certify a loan for you. You are not permitted to take a loan (federal or private) in place of the Federal Pell Grant. If you are enrolled for the summer term, and you complete the FAFSA application, you will be awarded a Federal Pell Grant during the summer term if you are eligible to receive Pell.

[Tap](#)

We do not encourage use of TAP during a summer session since TAP eligibility is limited to eight (8) undergraduate semesters (exception: EOP students may receive TAP for 10 semesters). Therefore, receipt of a TAP award during the summer session may result in the reduction or elimination of TAP during a subsequent regular semester. Please be aware that if you plan on using summer TAP, and you are enrolled in fewer than 12 credit hours, payment of your summer TAP award or another term award may be delayed for up to 18 months. The Student Accounts Office will defer payment of billed charges against confirmed TAP awards only; therefore, it may be necessary for you to make alternate arrangements for paying summer expenses if you are due a refund from summer TAP, it will not be available potentially until the fall semester of the next academic year.

In addition to meeting income requirements, academic progress requirements, and being enrolled for at least six (6) credit hours, you must also be full-time in the spring semester before to qualify for summer TAP. Before you can

qualify for Summer TAP, you must have earned at least 24 credit hours in the previous two semesters at SUNY Potsdam. More information about [TAP](#) is available on our web site:

[SUNY Tuition Credit](#)

[Federal TEACH Grants](#)

[Federal Direct Loans](#)

The amount of loan funding you borrow during the summer sessions will restrict borrowing in subsequent terms for the academic year. You are only permitted to borrow summer loans if you have extra after your estimated fall/spring bills. If you need your full loan funding to pay your regular term bills then you do not have extra funding to help for summer.* **The earliest your summer loan may disburse is mid-June; but the disbursement date may be even later; you may want to plan accordingly.** You must maintain enrollment in at least six (6) summer credit hours to be considered eligible. Our [Loan Web Page](#) has more information, including borrower limits, interest rates, and origination fees. *Additional Parent PLUS Loan is eligible for summer term as loan amounts are up to the cost of attendance for the year and not limited to a specific amount.

Summer Disbursements

Students who are registered for 6 or more credits during the summer term are eligible for a Federal Direct Loan for summer. Summer enrollment adjustments that occur after your Summer Aid Application has been reviewed may affect your summer aid eligibility. This may cause you to owe a balance to the college, therefore, it is imperative that you check BearPAWS to see if your bill balance has changed if you make enrollment changes after the summer term begins.

SUNY Cross-Registration

If you plan to take a class at another SUNY institution over the summer, you **MAY** be eligible for financial aid for your coursework. You will need to go to the [SUNY Cross-Registration Portal](#) and complete the required information. You will receive notification regarding your aid eligibility before the class start date.

Consortium Agreement

If you plan to take a class at a non-SUNY institution over the summer, you should complete the [Student Consortium Agreement](#) and submit it, along with a copy of your bill, to the SUNY Potsdam Financial Aid Office. You will be required to pay your bill up front with the host institution and be reimbursed from your summer financial aid once available.

Withdrawing From Summer

Federal aid funds are awarded under the assumption that you will attend school for the entire period for which you have received federal financial aid. If you withdraw, you may no longer be eligible for the entire amount of federal aid you were originally offered and received. A calculation is required to determine the percentage of aid you are eligible to retain. Some of the funds you received may need to be returned to the Federal Government because you are no longer eligible for them. This calculation is known as a "Return of Title IV (Federal Aid)" calculation.

You are considered to have withdrawn from summer and may be subject to a Return of Title IV (Federal Aid) calculation and owe a balance to the college if:

- After beginning attendance, you ceased to attend or failed to begin a course you were scheduled to attend, and
- When you ceased to attend or failed to begin a course you were scheduled to attend, you were not enrolled in any other courses, **and**
- You did not confirm, in writing, attendance in another course in a session beginning later in the summer term.

If you answered 'yes' to the first two statements above and do not wish to be considered withdrawn from summer and subject to a Return of Title IV calculation, you must confirm in writing if you plan to enroll in a course later in the summer term. If your enrollment plans for summer change again, you must confirm in writing your new enrollment date for your next summer session. **If you fail to begin this course, you will be considered withdrawn from the college as of your original/initial withdrawal date in summer and subject to a Return of Title IV calculation and may owe a balance to the college. To avoid this: YOU SHOULD WITHDRAW FROM OR DROP A SUBSEQUENT MINISESSION PRIOR TO COMPLETING YOUR CURRENT MINISESSION IF YOU DO NOT INTEND TO RETURN. THIS WILL PREVENT YOU FROM BEING SUBJECT TO A RETURN OF TITLE IV CALCULATION.**

If you receive zeros in all of your classes, and we are not able to document that you attended, you may be considered unofficially withdrawn from the college.