

## SUMMER 2022 RESOURCE GUIDE

Summer Pell Grant	Remaining Pell Grant
<p><b>Have you received Pell Grant in Fall 2021 and Spring 2022 while being enrolled full-time in both semesters?</b> You <b>could</b> qualify for possible Year-Round Pell Grant in Summer!</p> <p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>• Must make Satisfactory Academic Progress (SAP) after Spring 2022</li> <li>• Must be enrolled for minimum of 6 credits in the Summer 2022</li> <li>• <b>** Please note that if you drop/withdraw and fall below 6 credits, it could affect your eligibility for the Summer 2022 Pell Grant**</b></li> </ul>	<p>Student who received Pell Grant in Fall 2021 and Spring 2022 while enrolled less than full-time <b>could</b> qualify for Remaining Pell Grant.</p> <ul style="list-style-type: none"> <li>• Must make Satisfactory Academic Progress (SAP) after Spring 2022.</li> <li>• Based on Expected Family Contribution (EFC) and Enrollment, you <b>could</b> be eligible if you are enrolled less than half-time in Summer 2022.</li> </ul>

Summer PHEAA State Grant
<ul style="list-style-type: none"> <li>• PA resident Undergraduate students must register for six or more credits and your enrollment during the summer term may be as short as five weeks of instruction. Non-consecutive 'mini' terms may be combined to meet the five-week abbreviated term length requirement for the summer term only.</li> <li>• To apply for the grant, complete the Summer PA State Grant application available on the <a href="#">PHEAA website</a> by August 15, 2022.</li> <li>• Summer PHEAA grants will be credited to eligible student accounts at the end of July. You will <b>not</b> receive this funding at the beginning of the summer session(s) so all students must plan accordingly.</li> <li>• The Student Financial Services office is responsible to review all preliminarily eligible Summer PA State Grant recipients to ensure they meet all the PA State Grant Agency basic requirements (academic progress review, repeated coursework review, <b>5-week enrollment requirement review</b>, taking 50% or more of summer classwork in the classroom, etc...). Therefore, it is possible the PA State Grant Agency will preliminarily approve a student's summer PA State Grant application prior to the school's PHEAA requirement check.</li> </ul> <p><b>Graduating seniors:</b> If you are graduating or are in your next-to-last semester, enrolled for 9 to 11 credits, and receiving the PA State Grant you may be eligible for a full-time summer PHEAA grant. This exception to full-time enrollment is intended to permit continued eligibility to students who normally enroll full-time, but only need to complete 9 to 11 credits during one of the terms of their final year of study.</p> <p><b>Eligible students only receive 8 total semesters of Pennsylvania State Grant throughout their academic career. Using the grant during the summer semester can take away potential fall or spring eligibility later.</b></p> <p>PHEAA: <a href="http://www.pheaa.org">http://www.pheaa.org</a> Tel. 1-800-692-7392 Email: <a href="mailto:granthelp@pheaa.org">granthelp@pheaa.org</a></p>

## Summer Direct Loans & Private Loans

### Direct Loans (Subsidized and Unsubsidized)

**Did you decline a portion or all your Direct Loan eligibility in Fall 2021 and/or Spring 2022?**

You can request to use your remaining loan eligibility from 2021-2022 to assist with Summer Session(s).

#### Requirements:

- Must make Satisfactory Academic Progress (SAP) after Spring 2022
- Must be enrolled for minimum of 6 credits in the Summer 2022

### Summer Private Loans

**If you have already used up your Subsidized & Unsubsidized loan eligibility for the 2021-2022 year, you could also consider borrowing from a private lender. Please note this type of loan is based on your credit. Make sure to compare interest rates, any fees associated with the loan and repayment options when comparing lenders.**

#### Requirements:

- Approval is based on credit worthiness. If you do not meet the credit requirements set by the lender you will need someone to co-sign the loan that meets the lender's credit requirements.
- Lender requirements differ. You should consult with the lender to ensure you meet their criteria for qualifying for a summer private loan (some lenders require that students be enrolled half-time, make Satisfactory Academic Progress, or be enrolled in a degree-seeking program).

### Parent PLUS Loans

**Parents of Undergraduate Dependent Students** can apply for loans to assist with educational expenses

**\*\* Summer will be separate application from an existing Fall/Spring Parent Plus loan \*\***

#### Requirements:

- Student must be Dependent – Under the age of 24, unmarried, no dependent children of their own, not a veteran or active-duty service member, or previously declared independent in 2021-2022 for the purposes of financial aid.
- Parent must meet credit requirements or have a credit-worthy cosigner (or endorser) to be approved.
- Parents cannot be defaulted on any Federal Loans.
- Must make Satisfactory Academic Progress (SAP) after Spring 2022.
- Enrolled half-time (6 credits for Undergraduate Students).

<https://studentaid.gov>

### Graduate PLUS Loans

**Graduate/professional students** can apply for a GRAD PLUS Loan to assist with summer cost.

**\*\* Summer will be separate application from an existing Fall/Spring Grad Plus loan \*\***

#### Requirements

- Approval is based on credit worthiness. If you do not meet the credit requirement you will need someone to co-sign the loan that meets the lender's credit requirements.
- Make Satisfactory Academic Progress (SAP) after Spring 2022.
- Enrolled at least half-time (4.5 credits for Graduate Students).
- Exhausted all annual unsubsidized Direct Loan eligibility.

<https://studentaid.gov>