Applying for summer financial aid has never been easier! To apply and be eligible for summer aid you must meet the following criteria:

1. **Have a valid 2018-19 FAFSA on file with UNI by June 30, 2019.** Complete your FAFSA online at www.fafsa.ed.gov.

2. **Be enrolled at least half-time.** Half-time in the summer for an undergraduate is 5 credit hours, half time for a graduate is 4 credit hours. Audited courses, Guided Independent Study and Camp Adventure do not count towards enrollment.

3. **Be admitted to a program leading to a degree.** Non-degree students are ineligible for financial aid. If you are pursuing a degree but not yet classified, please contact the Office of Financial Aid & Scholarships.

4. **Meet Financial Aid Academic Progress and be in good academic standing with the university.** For more information on Satisfactory Academic Progress go to finaid.uni.edu/academic-progress.

5. **Have good financial standing with your loan servicer.** For issues with default or delinquency contact your federal loan servicer.

### Federal Pell Grant
Federal Pell Grants may be awarded to undergraduate students pursuing their first bachelor's degree.

### Scholarships
Scholarships are not awarded by the Office of Financial Aid & Scholarships during the summer but may be awarded by your department or outside agencies.

### Federal Direct Loan
The amount you may borrow each year is limited. You are not eligible for summer loans if you have already borrowed the annual maximum (SEE CHART BELOW). A valid MPN and Entrance Counseling is required for any federal loan to disburse. Your MPN and Entrance Counseling can be completed at studentloans.gov.

### Graduate PLUS Loan
If you wish to borrow a Graduate PLUS Loan, you must complete a Graduate PLUS MPN online at studentloans.gov.

### Parent PLUS Loan
If your parent wishes to borrow a PLUS Loan, they must complete their own MPN and also “Apply for the Direct PLUS Loan” at studentloans.gov.

### Private Education Loan
These loans are through a bank or credit union, and are based on credit; a cosigner may be required. Private Loan Counseling is required for every loan disbursement and must be completed with the Office of Financial Aid & Scholarships.

**Maximum Annual Combined Subsidized & Unsubsidized Loan Amount**

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Dependent</th>
<th>Independent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$5,500</td>
<td>$9,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$6,500</td>
<td>$10,500</td>
</tr>
<tr>
<td>Junior &amp; Senior</td>
<td>$7,500</td>
<td>$12,500</td>
</tr>
<tr>
<td>Graduate</td>
<td>N/A</td>
<td>$20,500</td>
</tr>
</tbody>
</table>

Your summer award will reflect all financial aid available based on your initial summer enrollment. If you change your enrollment, contact the Office of Financial Aid & Scholarships at (319) 273-2700 or fin-aid@uni.edu.
All accepted summer financial aid is scheduled to disburse to your U-Bill the week prior to the beginning of your first summer course. If excess funds are credited to your account, a refund will be direct deposited into the bank account that you have registered with UNI.

NOTE: If you drop credits after you receive your financial aid or if you receive funds that were not reported (e.g. scholarships) you may be required to return all or a portion of your funds.

WHEN WILL MY SUMMER FINANCIAL AID BE DISBURSED?

If you plan to be enrolled at least half-time in the summer (5+ credits), you may be eligible for an additional 50% of Pell Grant. You may be also eligible to receive additional Pell funds during the summer if you did not enroll full-time in either the fall or spring semester.

EXAMPLE: You have a 0 EFC, allowing you to be eligible for up to $6095 in Pell Grant for the academic year ($3048 per semester). You only enrolled in 9 hours for fall and thus received the pro-rated amount of $2285 for fall. You enrolled full-time for spring and received the full Pell award of $3048. You would be eligible for up to $762 of Pell.

HOW DO I KNOW IF I AM ELIGIBLE FOR A SUMMER PELL GRANT?

Financial aid is only available from one institution at a time and should be awarded by the college from which you will be receiving your degree. If you are taking classes at another institution during the summer and plan on using financial aid from UNI to pay the bill at your host institution, see the Office of Financial Aid & Scholarships to complete a consortium agreement. A consortium agreement is an agreement between the student, UNI, and the host institution stating that UNI will be providing financial aid to the student for the specific enrollment period outlined in the agreement.

Once the consortium agreement is processed by UNI, financial aid will credit directly to your U-Bill at UNI. This could occur as soon as the week prior to the beginning of your first summer course. Financial aid funds will first pay off the summer balance owed to UNI. If excess funds are available after disbursement, a refund will be directly deposited into your bank account (if you have signed up for direct deposit). It is your responsibility to pay the other institution according to their due dates. You are encouraged to make sure all prior semesters are also paid in full at this time. If you drop credits after you receive your funds or if you receive additional funds that were not reported, you may be required to repay all or part of your financial aid.

WHAT IF I AM TAKING CLASSES AT ANOTHER SCHOOL?

Work-Study funds are only available during the fall and spring semesters. We encourage you to check with your employer to see if there are departmental funds available for summer employment.

CAN I RECEIVE WORK-STUDY DURING THE SUMMER?

CAREER PLANNING

DEADLINES FOR AID & ELIGIBILITY

June 30: Last date for a valid 2018-19 FAFSA to be received by the school. If you have already filed a 2018-19 FAFSA but did not request UNI’s school code 001890, please update this at www.fafsa.gov.

NOTE: Students will also want to make sure they have also filed the 2019-20 FAFSA if they plan to attend in the upcoming fall and spring semesters.