

## **Summer 2025 Financial Aid Information**

### **Eligibility:**

Current Geneseo students are eligible to use federal student aid toward summer courses in most cases. A student must be enrolled for at least 6 credit hours to receive a Federal Direct Loan (subsidized and/or unsubsidized). If enrolled for fewer than 6 credits, students may utilize private education loans. Students with Federal Pell Grant eligibility may be eligible while enrolled for as little as one credit hour in the summer.

To be considered for summer financial aid, a student must complete the 2025-26 FAFSA as soon as possible and a Summer Financial Aid Request form to the Office of Financial Aid.

### **Types of Aid Available for Summer**

#### **Federal Pell Grants:**

- Awards for summer are prorated based on summer enrollment. A summer Pell award will not reduce the following fall or spring award as long as a student is enrolled in at least 6 credit hours or more in the spring term.
- Students may decline the summer award by contacting the Office of Financial Aid and requesting the Pell Declination form.
- Pell does not disburse until mid-July.

#### **Federal Direct Loan (Subsidized and/or Unsubsidized):**

- Students must be enrolled in 6 credit hours or more to be awarded federal student loan.
- Disbursements dates of the loan depend on the first date of enrollment, as we will not disburse until attendance has begun for the student. For example, if the first class begins June 10<sup>th</sup>, disbursements will not be made until this date.
- August and December graduates will receive a prorated loan amount based on enrolled credits for each term.
- The maximum a student may borrow for summer is one third (33.3%) of their annual loan amount, up to the cost of attendance for summer. Maximums: Freshman- \$1,833, Sophomore- \$2,166, Junior/Senior- \$2,500. These amounts include both Subsidized and Unsubsidized Loans net maximums.

#### **Federal Parent PLUS Loan:**

- Students must be enrolled in 6 credit hours or more to be eligible for the Federal Parent PLUS Loan.
- Disbursement dates of the loan depend on the first date of enrollment, as we will not disburse until attendance has begun for the student. For example, if the first class begins June 10<sup>th</sup>, disbursements will not be made until this date.
- Parents must apply on the [Federal student aid website](#) on or after May 15. An application submitted prior to May 15 will not be valid.

- If you are applying for a Federal Parent loan for the summer term only, use academic year 2025-26 and the loan period of May 2025-August 2025. If you will be attending in summer, fall and spring and wish to apply for a Federal Parent Loan for all three semesters, use the loan period August 2025- May 2026.

#### Alternative Student Loans:

- Some lenders and banks allow private student loans to be borrowed while attending less than 6 credits. Contact the lender for more details.
- Students may research and use one of the lenders listed at [www.elmselect.com](http://www.elmselect.com) or use a different lender of his/her choosing.

#### Federal Work-Study:

On a **very** limited basis, federal work-study is awarded. This application is typically not available until late April. Please contact the office at 245-5731 or [financialaid@geneseo.edu](mailto:financialaid@geneseo.edu) if interested.

#### **Disbursement & Refunds**

Below is a list of dates on which we anticipate payments to be made to student's accounts from summer financial aid. Disbursements may or may not occur on these exact dates. Several factors will determine if/when aid will be disbursed to the account, including but not limited to changes in eligibility, missing requirements, enrollment changes, etc.

#### Disbursements begin on or about:

Alternative Loans- May 20<sup>th</sup>

Federal Pell Grant- July 15<sup>th</sup>

Federal Direct Loans- Mid-June.

**Financial Aid refunds will NOT be available before the start of summer Session I.** Students should plan to cover rent and/or other expenses without regard to the disbursement schedule.

#### **Taking Courses Outside of SUNY Geneseo**

##### Courses at a non-SUNY college:

A Consortium Agreement must be completed by the student through the other school and Geneseo's Financial Aid Office. For more information regarding the Consortium Agreement process, please visit: [http://www.geneseo.edu/financial\\_aid/consortium-agreement-information](http://www.geneseo.edu/financial_aid/consortium-agreement-information). Paperwork is available beginning April 15, 2025, from the Office of Financial Aid.

##### Courses at another SUNY campus:

Courses taken through another SUNY must be approved through the **Cross-Registration** system. If the course is not approved through this system, we are unable to consider this course as part of your enrollment during summer. As a result, you will not be eligible for aid toward the course tuition and fees.

Apply for and read the full guidelines online: <https://www.geneseo.edu/registrar/suny-cross-registration>.

## **Study Abroad for Summer**

### Through SUNY Geneseo or another SUNY

Students should meet with the Study Abroad Office before submitting a “Summer 2024 Request for Financial Aid.” Specific paperwork and procedures are in place to establish financial arrangements for Geneseo study abroad programs.

### Through non-SUNY colleges or universities

Please visit our Consortium Agreement information page:

[https://www.geneseo.edu/financial\\_aid/consortium-agreement-information](https://www.geneseo.edu/financial_aid/consortium-agreement-information).