

**Eastern Washington University
Financial Aid Policies
Summer Session 2018**

GENERAL POLICIES

For financial aid purposes, summer session is defined as a “trailing” term to the previous academic and award year. This applies to all programs and all students. Since summer is designated as a trailing term, the prior year need analysis (FAFSA) is used for all applicants. The federal application deadline for the FAFSA is June 30th, and students must apply by that date to be eligible for summer aid.

Summer four-week mini-sessions are combined into one eight-week session for purposes of determining enrollment status, cost of attendance, and loan periods for the summer quarter students. The twelve week summer semester is used to determine enrollment status, cost of attendance, and loan periods for the summer semester students.

Enrollment status for the summer session is the same as for the academic year for both quarter and semester students (full time = 12 hours, three-quarter time = 9 hours, half-time = 6 hours).

Courses offered in the interim between spring and summer and summer and fall may be included if their start or stop dates are contiguous with one of the regular summer terms and they do not extend more than a total of two weeks outside of the summer term dates.

APPLICATION REQUIREMENTS

Students must be registered for summer term courses and must complete a 2017-2018 Free Application for Federal Student Aid (FAFSA) prior to requesting summer aid. The 2017-2018 FAFSA deadline is June 30, 2018, and award notification occurs in May and June. To apply for summer aid, complete and return an *EWU Request for Summer Term 2018 Financial Aid* form to the Financial Aid Office by July 6, 2018.

REQUIRED ENROLLMENT

All aid programs (except for first scheduled Pell Grant awards – see below) require enrollment of at least half-time (5 credits graduate/doctoral, or 6 credits for all others) to qualify for summer funding. Waitlisted courses do not count as registered credits. Aid is awarded according to actual enrollment and is not awarded until students are officially registered for summer. Financial aid is not adjusted for courses added after the *EWU Request for Summer 2018 Financial Aid* form is submitted.

PROGRAMS

Summer funding may be available from the following programs:

- **Pell Grant** – The Pell Grant is now available on a year-round basis for all eligible students, either as an additional summer award or as a combination of remaining eligibility from the academic year and the additional summer award.
- **College Bound Scholarship** – Students who are eligible for the College Bound Scholarship (CBS) may receive the scholarship in the summer, along with any State Need Grant for which they are eligible. However, the summer award counts toward the 12 quarter (8 semester) limit on the program.
- **Tuition and Fee Waivers** – Veterans Spouse and Dependent tuition waivers only.
- **Private Scholarships** – May be available depending on the donor.
- **Athletic Scholarships** – Very limited availability for summer.
- **Federal or State Work Study** – Limited funding may be available from the upcoming year's allocation for students who are less than half time.
- **Direct Loans** – Students are eligible in the summer if they did not use their annual limit during the academic year. Dependent freshmen and sophomores generally use all of their eligibility prior to the summer session. The annual limits are:

Dependent Student Limits

Freshmen - \$3500/\$2000 unsubsidized
 Sophomores - \$4500/\$2000 unsubsidized
 Juniors - \$5500/\$2000 unsubsidized
 Seniors - \$5500/\$2000 unsubsidized

Independent Student Limits

Freshmen - \$3500 subsidized/\$6000 unsubsidized
 Sophomores - \$4500 subsidized/\$6000 unsubsidized
 Juniors - \$5500 subsidized/\$7000 unsubsidized
 Seniors - \$5500 subsidized/\$7000 unsubsidized
 Graduate - \$8500 subsidized/\$12000 unsubsidized

- **Direct Parent Loans (for dependent students only)** – Available for summer.
- **Direct Graduate PLUS Loans** – Available for summer.
- **Alternative Loans** – Available in the summer to credit-worthy students who are willing to incur additional non-government non-subsidized debt.

Summer funding is NOT available from the following programs:

- SEOG

- State Need Grant (except for College Bound Scholarship recipients)
- State Scholarships
- EWU Scholarships
- EWU Grant
- Tuition Waivers (except the Veterans Spouse and Dependent Waiver)
- Federal Perkins Loan

SUMMER ESTIMATED FAMILY CONTRIBUTION (EFC) POLICY

The 9 month EFC is subtracted from the appropriate alternative EFC calculation (10-12 months) if the student is enrolled for 9 months. If the student is enrolled for less than 9 months, add the one or two month EFC to the EFC used for the academic year.

BUDGETING/PACKAGING

At time of packaging, the file is budgeted and awarded based on enrolled credits at that time. For instance, if the student submits a summer application with 15 credits, but is only registered for 8 credits as time of evaluation, the file is packaged at 8 credits. Another example is when the student indicates he will take 8 credits spanning both sessions, but at time of evaluation, he has changed his registration to the first session only. In that case, the award is budgeted and packaged for one month using the currently enrolled hours.

PELL GRANT RECALCULATION POLICY

The Pell Grant will be adjusted up and down until the Pell is fully disbursed for the summer term. Generally, the following statements apply:

If a student is taking all of his classes first session, we will make changes up or down until the Pell is fully disbursed.

If a student is taking any classes in the second session which result in a second disbursement, we will make changes up or down until the Pell is fully disbursed.

SCHOLARSHIP RECALCULATION POLICY

Awards will be adjusted up or down until they are fully disbursed.

DIRECT LOAN ADJUSTMENTS

Direct Loans will not be adjusted up or down after the loan is certified. The only exception is if students drop below half-time prior to the start of the first summer session. At that point, they were never eligible and we must return the funds. A new Financial Aid Notification email is sent to students who drop below half-time status, warning them that if they have not added credits prior to July 4th, their loans will be cancelled and any disbursed loan funds will be returned to the lender, which could result in the student owing EWU. Satisfactory Academic Progress (SAP) is based on the total enrolled credits for which the student was packaged and the loan was

certified. See the Minimum Quarterly Credit Requirement Chart in the Undergraduate and Graduate SAP policies for further clarification.

WORK STUDY

If a "non-enrolled" student (0-5 credits) moves to "enrolled" status (6 or more credits) the summer work study award is canceled.

DISBURSEMENT

In general, financial aid will disburse on June 18, 2018 or July 16, 2018. To receive aid on June 18th, you must be registered in at least six credits (undergraduate) or five credits (graduate) that begin on that date. If you are splitting credits between mini-sessions, your financial aid disbursement will be split in accordance with your schedule.

SATISFACTORY ACADEMIC PROGRESS (SAP)

SAP for summer session is based on the number of credits for which you are initially packaged and is independent of any enrollment status changes that generate a Pell Grant recalculation or result in a change to disbursement.

Classes that run past the end of the 8 week summer term are deferred to a later grading cycle. These grades are generally not available in time to assess student academic progress prior to the disbursement of fall aid. As a result, fall aid can be delayed for students who take late summer classes.

The determination of SAP for students with canceled courses is handled on a case-by-case basis and is contingent on whether aid was disbursed.