

Consideration for Summer aid will be given *only* after the following three conditions have been met:

1. Your 2024-2025 FAFSA must be on file before we will review your summer aid eligibility. The deadline to file the 2024-2025 FAFSA is June 30, 2025.
2. You must be registered for your Summer courses *before* submitting the Summer Aid Application. The deadline to submit the Summer Aid Application is **July 25, 2025**. If after this date, please contact our office.
3. You must be making Federal Satisfactory Academic Progress (SAP). If you are on Financial Aid Warning or your Federal Aid Eligibility was terminated during the Spring 2025 term, your Summer Aid Application cannot be processed until your grades are officially posted. Students should seek guidance from our office before enrolling in Summer 2025 courses regarding their SAP status.

**ALERT: Special rules exist in summer. Dropping courses in Summer may result in a reduction or cancellation of aid.**

**Pell Grant Eligibility** - Pell will be awarded from the award year that is most beneficial to the student. Therefore students should complete both the 2024-25 and 2025-26 FAFSA. To receive a Pell Grant payment for the summer term you must meet one of the following conditions:

- have established Pell grant eligibility from the 2024-25 FAFSA; or
- have established Pell grant eligibility from the 2025-26 FAFSA

**Federal Direct Subsidized and Unsubsidized Loans** – students will only be considered for a loan if they have not already borrowed their full annual loan limit during the 2024-2025 academic year.

**TAP Grant** - In most cases, Summer TAP awards cannot be used as a deferment on your bill. Complete the 2025-2026 application at <https://www.tap.hesc.ny.gov/totw/>. (HESC Eligibility requirements apply)

**IMPORTANT:** Be sure the SUNY-Bufferalo State University school code (0905) is on your TAP application for summer semester.

## FREQUENTLY ASKED QUESTIONS ABOUT SUMMER AID

**If I don't have loan eligibility left, what's next?** Additional loan options include the Federal Parent PLUS Loan, Federal Graduate PLUS Loan (graduate students only), and Private Alternative Loans. Information is available on our website: [financialaid.buffalostate.edu/types](https://financialaid.buffalostate.edu/types)

**How many credit hours must I take in order to borrow a Federal Direct Loan?** You must be registered for a minimum of **6 credit hours** in *required* courses over the summer term (i.e. enroll in 3 hours in Early Session (ES) and 3 hours in Late Session (LS)). If you drop below half-time status (below 6 credits hours) before your Federal Direct Loan has been disbursed, the entire amount of the loan will be returned.

**Do I need to complete a Master Promissory Note (MPN)?** If you are borrowing a Federal Direct Loan for the first time, you must complete the MPN and Entrance Counseling on-line at <https://studentaid.gov/>

**What happens if I don't finish my classes?** If you withdraw from any classes, stop attending, or never attend without formally withdrawing, you may be subject to having all or a portion of your aid returned. A student who withdraws from or drops a summer course(s) before the start of a new course in an upcoming summer module may be subject to a Return of Title IV (R2T4) calculation. As a result, the student may be required to repay all or a portion of any fund(s) received. This may result in a balance due and immediately payable to the Student Accounts Office.

**How do I accept my Federal Direct Loan and know if I have requirements?** Log in to your Banner account and click the Financial Aid link to accept your loans, check for outstanding requirements, and to view your award for the 2024-25 award year. You can click the View/Pay Bill option to check your account status and billing due date.

**Can I get a book deferment?** Yes, if you have aid in excess of your bill. Eligible students may apply online via Banner beginning May 19th through July 7, 2025.

# SUNY Buffalo State

Banner ID \_\_\_\_\_

Student Phone: \_\_\_\_\_

Name: \_\_\_\_\_

Other/Parent Phone: \_\_\_\_\_

Summer Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

## Summer 2025 Financial Aid Application – Deadline to submit: July 25, 2025

Return this completed application only after you have registered for all the courses for which you intend to enroll and have filed the 2024-2025 FAFSA application.

- Application:**  Original Application  Revised Application
- Level:**  Undergraduate  Graduate
- Summer Housing Status:**  On Campus  With Parent/Relative  Off Campus
- On Exchange (attach exchange budget sheet)
- Expected Graduation Date:**  August 2025  December 2025  Other \_\_\_\_\_  
(undergraduates must also file the 2025-2026 FAFSA if graduating in Aug. or Dec. 2025)

### Summer Enrollment Plans:

<u>Sessions</u>	<u>Begin</u>	<u>End</u>	<u>Enrolled Course #'s</u>	<u>Credit Hours</u>	<u>Check if ONLINE</u>
Session ES	May 27	- June 27	_____	_____	<input type="checkbox"/>
Session LS	July 07	- Aug 08	_____	_____	<input type="checkbox"/>
Session VS	May 27	- Aug 08	_____	_____	<input type="checkbox"/>

### Type of Aid Requested:

- Check if you are requesting a Teach Grant for the summer term. Look online for eligible programs or majors at <https://financialaid.buffalostate.edu/teach-program#majors>. Must have a 3.25 GPA.
- Check if you are requesting a Federal Direct Loan for the summer term
- Students who have loan eligibility will be OFFERED the maximum they may borrow for the summer
  - Loans MUST be accepted by the student in 2024-25 Banner no later than Friday, August 1, 2025 or before the student ceases half-time enrollment, whichever happens first.

**STAFF ONLY:** Loan eligibility remaining in 2024-2025

Subsidized: \_\_\_\_\_ Unsubsidized: \_\_\_\_\_ FAO Staff Initials: \_\_\_\_\_

**PLUS loans:** must be applied for online at <https://studentaid.gov/>

- Check if your parents have ALREADY applied for a Parent PLUS Loan. (Dependent students only)
- Check if you have ALREADY applied for a Graduate PLUS Loan

**Additional Resources** – Indicate the amount of other assistance that you will receive in Summer 2025

ACCES-VR \$ \_\_\_\_\_ McNair \$ \_\_\_\_\_ Other (Source) \_\_\_\_\_ \$ \_\_\_\_\_

**Affirmation:** I acknowledge that I have read the entire Summer Aid Information Sheet and understand the conditions required to receive and maintain financial aid eligibility.

Student Signature: \_\_\_\_\_

Date: \_\_\_\_\_