

Summer 2026 Financial Aid Information Sheet

SUNY Buffalo State

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

1. Your 2025-2026 FAFSA must be on file before we review your Summer aid eligibility. The deadline to file the 2025-2026 FAFSA is June 30, 2026.
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 24, 2026**. 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 2026 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 2026 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 2025-26 and 2026-27 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 2025-26 FAFSA; or
- have established Pell grant eligibility from the 2026-27 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 2025-26 academic year.

TAP Grant – In most cases, Summer TAP awards cannot be used as a deferment on your bill. Complete the 2026-2027 application at <https://www.tap.hesc.ny.gov/totw/>. (HESC Eligibility requirements apply)

IMPORTANT: Be sure the SUNY-Buffer 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

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 Early Session (ES) and 3 hours in Late Session (LS)). If you drop below half-time status (below 6 credit 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 2025-26 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 18th through July 6th, 2026**.