



## **Financial Aid for Summer Classes 2016-17**

If you are considering taking classes during the summer session at Elizabethtown College, and are interested in applying for Financial Aid to help you with the cost of attendance, here are some important facts you will need to know.

- Elizabethtown College does not offer institutional financial aid for regular summer classes. The cost of a credit during the summer is considerably lower than the cost of a credit during the regular academic year, and so a student's institutional financial aid for summer classes comes in the form of this greatly reduced cost.
- For most forms of financial aid, a student must be enrolled at least half-time. Half-time at Elizabethtown College is defined as at least six (6) credits. A student must be matriculated into a degree program at Elizabethtown College to receive any financial aid, including loans.
- Federal loans, whether student loans or parent PLUS loans, are often the only form of financial aid that a student will receive during the summer. Federal loans do require at least half-time attendance. Students are limited as to how much they can borrow in total student loans, so in most cases it is NOT advisable to borrow a student loan for summer study, as it could take away from aid eligibility for the Senior Year. Of course, you must otherwise be eligible for loans in order to utilize them during the summer. If you have not received them during the regular academic year, then it is unlikely that you will qualify during the summer.
- If you have received a PHEAA Grant you will want to consider the following points when deciding whether or not you want to use a PHEAA Grant to help pay for the summer: PHEAA does offer grants during the summer and they do have a part-time (down to half-time) grant program. There is an eight (8) semester limit on all PHEAA Grants, and the summer grant amounts are typically somewhat less than the amounts for the regular academic year. So, using the PHEAA Grant during the summer means that you will use up some of your eligibility for future semesters, and you might receive an overall lower amount over the course of your college career. So, the only situation in which it would make sense to use some of your Pennsylvania State Grant during the summer is if this summer term will replace all or part of a future semester.
- If you decide that you would like to apply for financial aid for the summer term, please contact the Financial Aid Office and we will review your eligibility.

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