

## Am I Eligible for Summer Loan Funds?

This “work sheet” will help you figure out if you have any remaining loan eligibility. You will need to view your Financial Aid Awards on your Hawk-Web Student Center for the 2025-2026 year to compare your loan totals with the chart below to determine if you have/have not already used your full amount of loan funds for the 2025-2026 Aid Year. Your grade level is determined by how many credits you have earned towards your degree.

<b>ACADEMIC LEVEL</b>	<b>Dependent w/ no parent PLUS loan or PLUS approved for 25-26</b>	<b>Dependent W/ Parent PLUS loan or PLUS approved 25-26</b>	<b>Independent</b>
<b>FRESHMAN/ 1<sup>ST</sup> YEAR 0-27 earned credits</b>	\$5,500	\$9,500	\$9,500
<b>SOPHOMORE/ 2<sup>ND</sup> YEAR 28-55 earned credits</b>	\$6,500	\$10,500	\$10,500
<b>JUNIOR/ 3<sup>RD</sup> YEAR 56-83 earned credits</b>	\$7,500	\$12,500	\$12,500
<b>SENIOR/ 4<sup>TH</sup> YEAR 84+ earned credits</b>	\$7,500	\$12,500	\$12,500
<b>GRADUATE (Masters or Doctorate)</b>	N/A	N/A	\$20,500

### NOTES:

- “Dependent” vs. “Independent” student (based on FAFSA):
  - If you were required to provide parent information on your 2025-2026 FAFSA, you are **Dependent**.
  - If you were not required to provide parent information on your 2025-2026 FAFSA, you are **Independent**.
- **If you have borrowed the full amount for the Fall 2025-Spring 2026 Academic Year, then you DO NOT have any loan funds remaining for summer, therefore, please DO NOT submit this loan request form.**
- For “Dependent” students- Parents may apply for a Parent PLUS Loan on-line at: [www.studentaid.gov](http://www.studentaid.gov) > Apply for Aid > Apply for a Parent PLUS Loan. **The Parent will need his/her personal FSA ID Username & Password to login and complete the Parent PLUS Loan application for the 2025-2026 aid year. The Requested Loan Period Date Range will be: 06/2026 – 08/2026.** A credit check will be performed during the on-line application process.
- If a parent was previously denied the PLUS loan for the 2025-2026 Aid Year and the maximum additional unsubsidized loan funds have been awarded, a summer PLUS denial will not offer any additional loan funds for the student.
- For "Graduate" Students- If you have exhausted your remaining unsubsidized loan eligibility for the academic year and your academic start term is before July 1, 2026, you may apply for a Graduate PLUS Loan at StudentAid.gov.
- **\*\*PLEASE NOTE: If you do not Meet Satisfactory Academic Progress at the end of Spring 2026 semester, any awarded Summer aid will be canceled in accordance with Federal SAP Policy.\*\***



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**SUMMER 2026 LOAN REQUEST**

Student Name \_\_\_\_\_

HAWK ID# \_\_\_\_\_

**Loan Amount Requested:** *(check one)*

\_\_\_\_\_ **I would like to receive the maximum amount of loan funds available to me**

\_\_\_\_\_ **I would like to request the following amount \$ \_\_\_\_\_**

**Please read below and see a Financial Aid Counselor if you have any questions:**

- ❖ **I have reviewed my financial aid awards** for the Fall 2025-Spring 2026 semesters and believe that I have remaining loan eligibility for summer. (Please refer to “Am I Eligible for Summer Loans” on the reverse side of this form or on our website)
- ❖ **I have already enrolled for a minimum TOTAL of 6 credits for summer** (credits can be in one summer session or a combination of sessions).
- ❖ I understand that I must be in compliance of the UMES SAP policy to receive a summer loan.
- ❖ I understand that **all** summer aid correspondence will be sent to my UMES e-mail account and that I need to check it regularly.
- ❖ I understand that my loan funds will not be disbursed until an Online Payment Agreement has been completed for the summer session in which I am enrolled.

To ensure timely processing, all requirements must be completed at least 14 business days prior to the end of the semester you are enrolling in. **Application deadlines are as follows:**

**Summer 05 Week I session: June 19, 2026**

**Summer 05 Week II session: July 24, 2026**

**Summer 10 Week session: July 24, 2026**

\_\_\_\_\_  
(Authorized Signature of Student)

\_\_\_\_\_  
Date