

Prepare to Apply for Financial Aid

- ❑ Students must create an account in order to complete the FAFSA and receive and manage federal student aid. Go to studentaid.gov/fsa-id/create-account/launch to create an account.

The FAFSA

The FAFSA is a required form used to determine a student's eligibility for federal aid, such as Federal Direct Unsubsidized Loans, Federal Work-Study, and Federal Direct Graduate PLUS Loans.

The FAFSA asks questions about the student and their family's income and financial resources. Most of the information that is needed to complete the FAFSA will be imported into the FAFSA from the student's income tax return.

How to Apply for Financial Aid at UConn

- ❑ Complete the FAFSA for the appropriate academic year at studentaid.gov/h/apply-for-aid/afsa as soon as possible beginning October 1.

What if the program starts in the spring semester or summer session?

Students who are admitted in the spring semester or summer session will need to complete the FAFSA for the current academic year as well as the upcoming academic year.

To be considered on-time at UConn, students must submit their FAFSA by February 15.

Note: Federal Work-Study is a limited funding source reserved for eligible applications received and logged in by the federal processor on or before UConn's on-time FAFSA deadline.

Next Steps

- ❑ Students will receive an email notifying them of their financial aid offer. Upon receipt of this email, access UConn's Student Administration System to review and take action on the financial aid offer. In addition, complete all To-Do Action items, by selecting the Action List tile on the homepage of the Student Administration System. For helpful instructions, visit financialaid.uconn.edu/resources.

Helpful Hints

- Monitor your email! If any action or documentation is needed, our office will send a communication to you via email.
- Remember to take action on your Federal Direct Unsubsidized Loan offer in the Student Administration System!

How Do I Report a Private Scholarship?

If you expect to receive private scholarships, report them using the Private Scholarship Deferral form found here: bursar.uconn.edu/resources/forms.

The Office of the Bursar will evaluate your request for an anticipated deferral on your fee bill and will provide the information to the Office of Student Financial Aid Services (OSFAS). OSFAS may be required to adjust your financial aid offer.

Additional information is available here: bursar.uconn.edu/departments/cash-operations/student-payments/private-scholarship-deferment/.

- ❑ If you are a first-time Federal Direct Loan borrower at UConn and you have accepted your Federal Direct Unsubsidized Loan offer, complete:
 - 1) Federal Direct Loan Master Promissory Note (MPN) on studentaid.gov/mpn/grad/landing.
 - 2) Student Loan Entrance Counseling on studentaid.gov/entrance-counseling.
- ❑ If you would like to apply for a Federal Direct Graduate PLUS Loan, complete:
 - 1) A loan application on studentaid.gov/plus-app/grad/landing and
 - 2) Graduate PLUS Master Promissory Note (MPN) on studentaid.gov/mpn/grad/landing and
 - 3) Graduate PLUS Entrance Counseling session on studentaid.gov/entrance-counseling.

Students who would like to borrow Federal Direct Graduate PLUS Loan funding for the academic year (fall/spring) and for summer session will need to complete two separate applications on studentaid.gov/plus-app/grad/landing.

Note: If a student chooses to apply for a Federal Direct Graduate PLUS Loan for the fall/spring combined semesters, the student will need to select the August to May loan period on their loan application.

If a student intends to apply for a Federal Direct Graduate PLUS Loan for the summer session, the student will need to select the May to August loan period on their loan application.

Helpful Hints

- Graduate students who plan to borrow a Federal Direct Graduate PLUS Loan will need to complete a new loan application annually.
- Each academic year, graduate students can complete a Federal Direct Graduate PLUS Loan application for the fall/spring combined semesters. A separate loan application is required for the summer session.
- Graduate students who borrow their full Federal Direct Unsubsidized Loan eligibility of \$20,500 between the fall and spring semesters can apply for a Federal Direct Graduate PLUS Loan to assist with costs for the summer session.

Types of Financial Aid

The UConn Graduate School and academic departments administer financial aid awards based on academic merit for graduate students. Information is available at grad.uconn.edu.

Awards Based on Academic Merit

- Graduate Assistantships (for teaching or research)
- University Predoctoral Fellowships
- Dissertation Fellowships and Summer Fellowships
- Internal Fellowships

The Office of Student Financial Aid Services administers federal financial aid for graduate students. Additional information is available at financialaid.uconn.edu/graduate-students.

Need-Based Financial Aid

- Federal Work-Study (FWS)
- Federal Direct Unsubsidized Loan, up to \$20,500 per year
- Federal Direct Graduate PLUS Loan, up to the remaining Cost of Attendance (COA) budget

Cost of Attendance

The Cost of Attendance (COA) includes all of the costs related to attending college: tuition, fees, living expenses, transportation, books, and supplies. It does not represent the amount for which a student will be billed. Details are available at financialaid.uconn.edu/cost.

Enrollment Requirements

Financial aid offers for graduate students are created based on full-time enrollment (nine or more credits). If a student plans to enroll as a part-time student, the student's financial aid may be reduced.

All graduate students should report their anticipated enrollment in the Student Administration System. Detailed instructions are available at financialaid.uconn.edu/resources.

The Office of Student Financial Aid Services will adjust financial aid offers accordingly.

- To be classified as half-time, the student's course credit load must be between 4.5 and 5.99 credits per semester.
- To be classified as three-quarter time, the student's course credit load must be greater than six and less than nine credits per semester.
- Students enrolled in nine or more credits per semester are considered full-time.
- Students enrolled in the following GRAD Research courses are considered full-time with only three credits: GRAD 5960, 6960, 5930, or 6930. No other courses may be taken concurrently; students cannot hold a Graduate Assistantship at the same time.
- Graduate Assistants are considered full-time with six credits. However, the student's cost of attendance budget (and fee bill) will reflect the actual cost per credit.

Helpful Hints

- Graduate students must be enrolled in a minimum of 4.5 credits per semester (half-time enrollment) to remain eligible for Federal Direct Loan funding.
- When taking action on their loan offers in the Student Administration System, students should also report their anticipated enrollment for the fall and spring semesters.