



Student Financial Services

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2026 Summer Financial Aid Information Sheet

A separate application is not required to be considered for financial aid. However, please read the information below to ensure you satisfy all requirements.

Important Dates and Deadlines:

- **ASAP:** If you haven't already, submit your 2025-2026 [FAFSA](#) using 2023 tax info.
- **April 4:** Start registering for summer classes (min. 6 undergrad or 4 grad credits).
- **April 17:** Priority filing date for quick financial aid processing.
- **May 6:** Approximate date for start of summer aid awarding.
- **June 1:** Deadline to complete all financial aid requirements.
 - Registered for at least **6 undergraduate or 4 graduate credits**.
 - Have a 2025-2026 FAFSA on file with UWM and submit any missing documentation. Check your PAWS account for items on your "To Do List."
 - Allow two weeks from the date your file is complete for your eligibility to be determined. You may incur finance charges if you wait this late to complete your file.
- **Mid-June:** Staff will begin reviewing undergraduate files for those enrolled in less than 6 credits for limited Pell grant eligibility.

Book loans are not available for the summer term.

Eligibility

- **FAFSA:** Based on 2025-2026 FAFSA.
- **SAP:** Must meet [Satisfactory Academic Progress](#).
- **Study Abroad:** Costs considered for aid.
- **Summer Guests:** Not eligible for UWM aid; check with your home school for consortium agreement with UWM.

Enrollment

- **Credits & Weeks:** Aid based on registered credits and weeks in class.
- **Overlapping Sessions:** Overlapping weeks are counted only once.

Available Funds

- **Federal Pell Grant:** Eligibility based on the 2025-2026 FAFSA. Additional eligibility if enrolled in at least 1 credit (Lifetime Pell limits apply)
- **Federal Direct Loans:** Limited by academic year borrowing limits, most students have borrowed their annual maximum during the fall and spring semesters. Calculate remaining eligibility by determining your dependency status and year in school and subtract the amount of loans used in the Fall and/or Spring from the appropriate amount in the chart below:

	Dependent	Independent
Freshman	\$5,500	\$9,500
Sophomore	\$6,500	\$10,500
Junior	\$7,500	\$12,500
Senior	\$7,500	\$12,500
Graduate		\$20,500

- Students who have reached, or are close to reaching, their aggregate loan limits (cumulative career loan maximum), may be eligible for less money than calculated above. These limits are as follows:
 - Dependent Undergraduate \$31,000 (no more than \$23,000 may be in Subsidized loans)
 - Independent Undergraduate \$57,500 (no more than \$23,000 may be in Subsidized loans)
 - Graduate Students \$138,500
- **PLUS/Alternative Loans:** Info is available in the [loan](#) area of our website.

Satisfactory Academic Progress

- **Credits:** Based on any summer credits with a letter grade.
- **Warning/Probation:** Aid disburses after confirming SAP.
 - Regulations require that a student be making satisfactory academic progress (SAP) toward a degree to be eligible for financial aid. All students are strongly encouraged to review the entire [SAP](#) policy on our website.
 - If you are currently in a Warning or Probationary status for financial aid purposes, and were enrolled in the spring semester, your aid will not be disbursed until we can confirm you are making satisfactory academic progress.

Cancellation or Withdrawing from Classes

- **Impact:** Dropping classes can affect your aid. Contact us before making changes.
 - Once your aid is disbursed, you are expected to begin enrollment in ALL courses and complete enough credits to maintain the Pace portion of Academic Progress
 - Dropping all your summer class or any upcoming summer classes can result in the return of a portion of your aid.
 - If your aid has been disbursed, and you are considering dropping any of your summer classes please contact our office to discuss the possible ramifications.

Disbursement

- **Timing:** Disbursement is based on the start date of your first summer session. Earliest disbursement is May 23.
- **Enrollment:** Your registration will be reviewed ten days before your first class begins. If your number of credits is different from the time of your award, your aid may be adjusted. Please contact the [Student Financial Service Center](#) if your summer enrollment changes.
- **Payment Plans:** You should pay your tuition, less any financial aid loans and/or grant funds, by the due date. For details on payment plans, visit the [Student Financial Services website](#).
- **Application:** Funds are applied to tuition first, and the remaining balance is sent to you. Please make sure that your mailing address is correct on PAWS at least two weeks before your first class begins, or that you have signed up for [direct deposit](#).
- **Direct Loan Recipients:** First time Direct Loan recipients must complete Entrance Loan Counseling and a Federal Direct Loan Master Promissory Note (MPN) prior to disbursement of their loan. This needs to be done online at [studentaid.gov](#).