

Undergraduate Summer Financial Aid Eligibility Guidelines

Financial aid for the summer is generally limited to the Federal Pell grant, MN State Grant, Federal Direct Subsidized and Unsubsidized loans, Federal Direct PLUS Loan for Parents and private student loans. Federal aid eligibility is primarily calculated based on remaining aid eligibility from the 2025-26 academic year and FAFSA. St. Thomas scholarships and grants are not provided to students during the summer term.

Deadline

Regardless of which summer term you enroll in, you must be registered for your classes and your financial aid file must be complete **by June 2, 2026**. In June, the Financial Aid Office will review all enrolled students' eligibility for federal and state grants.

Enrollment Status

You must begin and attend all registered courses in each summer term to maintain eligibility for your offered summer financial aid. Changes in enrollment or withdrawals may impact summer aid eligibility and result in a reduction or cancellation of summer aid.

The number of credits required to qualify for summer aid varies depending upon the type of aid. Even if you enroll in the minimum number of credits, you must have remaining eligibility from the academic year to qualify for funds. Funding is not available for any non-credit course or experience.

Consortium Agreements

St. Thomas does not participate in consortium agreements. We determine your financial aid eligibility only for St. Thomas courses. Courses taken at another college cannot be combined with St. Thomas coursework to determine your summer financial aid eligibility.

Study Abroad

Your eligibility for financial aid will be based on the costs of the study abroad program, provided you are approved for the program by the St. Thomas Study Abroad Office.

Loans

Federal Direct Loans (requires minimum enrollment of 6 credits):

- Eligibility for summer classes is determined based on the amount of federal loans you borrowed for the academic year.
- If you are a freshman or sophomore and advance a grade level after spring semester, you may be eligible for additional Federal Direct Loans for summer. NOTE: We will not process any additional loans based on a grade level change until after grades are posted for spring semester.

Other Loan Options:

- Federal Direct PLUS Loan for Parents (minimum of 6 credits required)

- Private Loans (enrollment eligibility is determined by the lender)

For more information about PLUS or private loans, visit our [Other Loan Options](#) web page.

Billing

Summer Session eBills are sent monthly, with payments due by June 19.

Register for all of your classes by June 2 to ensure your financial aid is properly processed and credited to your account. A 1.1% finance charge will be applied to any outstanding balance each month as defined in the Business Office Payment Agreement Form. Details about summer tuition costs are posted at on the [Business Office website](#).