

# Financial Aid for Continuing Studies Students

UMass Lowell's Financial Aid Office was established to provide students with the financial assistance necessary to reach their educational goals. To qualify for any type of financial assistance you must be in an approved degree or certificate program. As a Continuing Studies student you may qualify for scholarships and grants (gift aid that does not need to be repaid) or self-help in the form of loans (money lent to a student to be paid back during a specified period, usually following the termination of studies). Financial awards are made on a yearly basis and are dependent upon the availability of funding from specific sources, proven financial need, and the criteria of specific financial aid sources. In this document, we attempt to provide our Continuing Studies students with some helpful tips to pursuing financial assistance.

Important: Please be advised that you need to maintain an enrollment status of at least 6 credits during the Fall and Spring semesters to receive most types of financial assistance including student loans. Financial aid is not available during the summer sessions, with the exception of select trimester-based graduate programs - contact the Graduate School at (800) 656-GRAD for more information. Award money not used during Fall and Spring may revert to the student and can be used for summer courses.

## Federally Assisted Financial Aid Programs

### Eligibility Requirements

To be eligible for federally assisted financial aid, you must:

- Be a US citizen or have permanent visa status.
- Have a high school diploma, General Education Development (GED) certificate or pass an approved "ability to benefit" test.
- Complete the Free Application for Federal Student Aid (FAFSA), available from any high school guidance office, from UMass Lowell's Financial Aid Office, or online at <http://www.fafsa.ed.gov/>.
- Be accepted into an approved degree or certificate program.
- Carry a minimum of 6 credits during the Fall and Spring semesters.
- Be registered for Selective Service ("The Draft") if you are a male between the ages of 18-25.
- Have a result of "Eligible" or "Partially Eligible" on the Drug Conviction Question (FAFSA Question 35).

Note: Selected candidates for financial aid will also be requested/required to submit copies of their Internal Revenue Form 1040 to UMass Lowell's Financial Aid Office.

Visit the FAFSA website (<http://www.fafsa.ed.gov>) for more information on eligibility, requirements, and deadlines. The FAFSA enables students to be considered for all types of assistance including Federal Direct Student Loans, Pell Grants, and Supplemental Education Opportunity Grants. Students are encouraged to apply as early as possible beginning January 1 and to be certain that the form is postmarked by no later than March 1. Please note: Federal regulation requires that in the absence of approved extenuating circumstances, students who fail to meet the minimum institutional requirements of their academic program, following periods of warning and probation, are no longer eligible for any federal financial aid funds.

Note: If you completed a FAFSA the previous year, you may be able to submit a Renewal FAFSA online. The Renewal FAFSA uses your answers from the FAFSA filed the previous year to pre-fill most of the application.

### To Apply

1 Complete the Free Application for Federal Student Aid (FAFSA), available online at The U.S. Department of Education's FAFSA website at <http://www.fafsa.ed.gov/>. Also, please be aware of any applications deadlines for the upcoming year that may be noted on the FAFSA website. You can also get the FAFSA from any high school guidance office or from UMass Lowell's Financial Aid Office. UMass Lowell's Title IV school code is 002161. After processing your FAFSA, the Department of Education mails your Student Aid Report (SAR) to you and sends a copy electronically to the schools you list on your FAFSA. Schools use your Expected Family Contribution (EFC) number (included on your SAR) to determine if you will receive federal financial aid.

2 In order for us to determine your financial aid eligibility, you must have been formally accepted into a Continuing Studies degree/certificate program, and we must have your processed FAFSA form on file. You will be notified in writing by the Financial Aid Office of your financial aid via the Financial Aid Award Notification Letter. Your award is based on half-time enrollment (6-8 credits).

**Please note: If your enrollment is other than half time, revisions to your financial aid awards will be made at the end of the drop/add period. Withdrawal from the University before the end of a semester may cause an adjustment to financial aid awards and a student may be responsible for returning a portion of their Title IV financial aid. Make an appointment with a financial aid counselor before withdrawal.**

*(continued on reverse)*



Financial Aid Office  
883 Broadway Street, Room 102  
Lowell, MA 01854  
Phone: (978) 934-4220  
Email: [financialaidquestions@uml.edu](mailto:financialaidquestions@uml.edu)  
<http://www.uml.edu/financialaid/>

Continuing Studies and Corporate Education  
One University Avenue  
Lowell, MA 01854  
Phone: (978) 934-2474  
Email: [Continuing\\_Education@uml.edu](mailto:Continuing_Education@uml.edu)  
<http://continuinged.uml.edu/>

## To Register for Courses

Students can register, view their financial aid package or make a payment through the ISIS Web-based Self-Service system (<http://isis.uml.edu>). From there students can accept/decline awards, view estimated Cost of Attendance and check loan status. Students are advised to periodically review their Award Summary for adjustments due to enrollment, housing, residency or other changes that may affect their financial aid package, as well as check their Personal Portfolio "To Do List" to determine if documents are needed to complete their financial aid file.

## Additional Information

In addition to federally assisted financial aid programs, Continuing Studies students may qualify for private scholarships and grants (gift aid that does not need to be repaid) or self-help in the form of private loans (money lent to a student to be paid back during a specified period, usually following the termination of studies). Please check with the contacts listed below about the following programs and to determine eligibility, requirements, and terms.

### Federal Loan Programs

Students who fill out a FAFSA are automatically eligible for a number of federal loan programs. For information on any of these federal loan programs visit <http://www.uml.edu/financialaid/applying/>

### Alternative Loan Programs

The following alternative or private loans do not require a FAFSA. However, acceptance in a degree or certificate program may be required. Check specifics of each loan for eligibility, requirements, and terms.

Massachusetts Educational Financing Authority (MEFA)

<http://www.mefa.org>  
1-800-449-MEFA (6332)

TERI Alternative Loan

<http://www.teri.org>  
1-800-255-TERI (8374)

### Scholarships, Grants, and Other Programs

General Resources:

University of Massachusetts Online Scholarship Database

<http://scholarships.massachusetts.edu/>

Student Services Inc./fastWEB Scholarship Search Program

<http://www.fastweb.com/>

ASL Adult Education Foundation Grant

<http://www.alphasigmalambda.org/>

Hoff Scholarship

Continuing Studies - (978) 934-2474  
<http://continuinged.uml.edu/>

Leo F. King Scholarship

Continuing Studies - (978) 934-2474  
<http://continuinged.uml.edu/>

Veterans Online and Off-Campus Scholarships

Continuing Studies - (978) 934-2474  
<http://continuinged.uml.edu/>

College Work-Study Program - FAFSA required

Office of Student Financial Assistance - (978) 934-4222  
<http://www.uml.edu/financialaid/>

Job Locator Program - FAFSA not required

Office of Student Financial Assistance - (978) 934-4222  
<http://www.uml.edu/financialaid/>



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