

If you have been awarded financial aid that includes Intersession coursework, read below to understand how the financial aid process works and eligibility is determined.

Q: How is Intersession financial aid awarded?

Your Spring financial aid award is based on your combined Intersession and Spring enrollment. Refer to your award letter to see your Spring award. When the funds are paid to your account, they will first be used to pay your Intersession bill. The remainder will be applied to your Spring bill. These funds will be paid to your student account after the Spring add/drop period ends and your enrollment is confirmed at that time.

Billing Example: Fictional student is enrolled in 3 credits during Intersession and 9 credits during Spring.

Description	Amount
Spring Financial Aid Award (taken from award letter)	\$4,750
subtract	
Spring	
Tuition and fee charges from Course & Fee Statement:	\$2,400
Money Spent in Bookstore	\$360
to get	
Financial Aid Remaining for Intersession bill	\$1,990
subtract	
Intersession	
Tuition and fee charges from Course & Fee Statement:	\$1,000
to get	
Amount to be refunded to student after Spring enrollment is confirmed	\$990

If you do not have enough financial aid to cover your Intersession and Spring bill combined, the balance due may be shown in Intersession, Spring, or both.

Q: How do I maintain my eligibility for Free Community College Grants and/or Federal Direct Student Loans?

For Free Community College Grant funds (MassEducate, MassReconnect, and MASSGrant Plus), you must remain enrolled in and have attended at least 6 credits during Intersession & Spring combined to remain eligible.

For Federal Direct Student Loans, you must still be enrolled in and have begun attendance in at least 6 credits at the time your loan is paid to your account. If you withdraw from your classes or drop below six total credits before your loan is disbursed, you may not be eligible to receive the loan.

Q. How does a change in enrollment affect my financial aid?

Because your Spring financial aid is based on Intersession and Spring registration, any change in enrollment as well as the *timing* of that change could have a significant impact on your financial aid. It is highly recommended that you contact the Financial Aid Office prior to dropping and/or withdrawing from any Intersession and/or Spring courses to determine the financial impact.

Q. What happens if I withdraw from or drop a class?

The impact depends on *when* and *which term* the change occurs.

Example 1: Jane is enrolled in 3 credits for Intersession and 9 credits for Spring. She has been awarded a 12 credit Pell Grant and a Federal Direct Loan. Jane withdraws from her Intersession course, but confirms expected attendance for Spring and remains enrolled in Spring after add/drop. Her financial aid changes as follows:

- Pell Grant will change from a 12 credit to 9 credit award.
- Federal Direct Loan will remain the same as she is still enrolled in at least 6 credits.

Example 2: Jane is enrolled in 6 credits for Intersession and 6 credits for Spring. She has been awarded a 12 credit Pell Grant and a Federal Direct Loan. Jane drops all of her Spring courses after completing her Intersession courses but before Spring add/drop ends. Her financial aid changes as follows:

- Pell Grant will change from a 12 credit to 6 credit award.
- Federal Direct Loan will remain as she is still enrolled in 6 credits.
- Jane is considered a withdrawal for financial aid purposes. Her financial aid will be recalculated and she will earn only a portion of the 6 credit financial aid award. This may result in a balance owed to the College to be paid by Jane.

NOTE: If Jane drops all of her Spring courses before the last day of Intersession, her aid will be adjusted for the enrollment change only. She will not be considered a withdrawal.

Q. Am I eligible for an Intersession Bookstore Allowance?

No, you should be prepared to pay for your own books and supplies for Intersession courses.