

## FINANCIAL AID

Federal education loans are the primary source of financial assistance for graduate students. For detailed information about financial aid, view information on types of aid for graduate students. Funding opportunities such as assistantships or fellowships, may be available through the UVM Graduate College or academic departments. Since the cost of attendance is mostly met through loans, graduate students should carefully assess the costs and funding opportunities before making a final decision about attendance.

Eligibility for federal financial aid is based on the Free Application for Federal Student Aid (FAFSA), UVM's cost of attendance, and any other sources of aid being received, such as funding from assistantships, fellowships, traineeships, or tuition grants. Students must meet core eligibility requirements for federal student aid, including U.S. citizenship, permanent residency, or another eligible non-citizen status as defined by the U.S. Department of Education, and at least half-time enrollment (5 credits per semester).

For students seeking a Graduate Certificate, financial aid will generally not be available. View information on costs, types of aid and financing options for UVM Certificate Programs.

## APPLICATION FOR FINANCIAL AID

A U.S. citizen or eligible non-citizen student can file the Free Application for Federal Student Aid (FAFSA) as soon as the FAFSA opens, using UVM's Title IV School code, 003696. The FAFSA is the only financial aid application required. While there is no specific deadline, we recommend completing the FAFSA for the upcoming academic year as early as possible in order to receive an on-time aid offer. Students will be notified via email if additional information is required in order to determine financial aid eligibility. For students who are starting their graduate programs in the summer, the FAFSA will need to be submitted for the prior and upcoming academic years.

In addition to completing the FAFSA, graduate students applying for financial aid will be asked to inform us of their enrollment plans and funding they may have been awarded through their program through the Graduate Student Data form each year. Incoming students for the fall semester will be notified by email of the financial aid offer once processed FAFSAs have been received by the Department of Education. Official aid offers will be issued once all requested documentation has been received and reviewed.

Students must reapply for financial aid through the FAFSA each year as soon as October 1 when the FAFSA opens.

## FOR ADDITIONAL INFORMATION

More detailed information about the financial aid availability and procedures may be obtained from the UVM Office of Student Financial Services located in 223 Waterman Building:

Phone: (802) 656-5700

Please use the Student Financial Services website as a resource to find answers to questions, or email a member of the Student Financial Services team at [sfs@uvm.edu](mailto:sfs@uvm.edu).

## CHANGES IN ENROLLMENT

A student who adds courses during an enrollment period will be billed additional tuition and fees applicable to the adjusted credit hours. Students who drop or withdraw from courses during the enrollment period will receive a tuition credit based upon UVM's published Refund and Bill Adjustment Policy (PDF) which is subject to change. Financial aid will be reviewed and adjusted for any changes in enrollment. It is recommended that financial aid recipients speak with Student Financial Services before withdrawing from or dropping courses.

## SATISFACTORY ACADEMIC PROGRESS (SAP) STANDARDS FOR FINANCIAL AID RECIPIENTS

Federal financial aid regulations require that financial aid recipients maintain satisfactory academic progress in order to remain eligible for financial aid. The UVM Satisfactory Academic Progress (SAP) policy for financial aid recipients is found in the Student Financial Services handbook and can also be obtained by contacting UVM Student Financial Services. All students should review the complete SAP policy to understand the requirements to remain eligible for aid.