If you are starting IHCC in the Fall term and if you have requested all of your loan eligibility to be processed, you may have little or no loan eligibility for your summer term (of the same academic year), depending on your enrolled program and/or your expected graduation date.

Why?? Federal regulations only allow students a specified annual award amount. By selecting to process your entire award amount during the Fall/Winter/Spring terms, you are using up that entire award amount, leaving little or no loan eligibility to cover summer tuition, fees, and other expenses.

Depending on your enrolled program, your loan eligibility will be divided between three or four terms (please check your Award Letter for the terms covered by your financial aid). If you are enrolled in a program that does not require summer enrollment, have not requested for your loans to include summer term, or if you have requested that your full loan eligibility be divided between Fall/Winter/Spring, you may reach your annual loan limit for the academic year and you may have no loan eligibility for the summer term. By contacting our office, you can request a portion of your loan funds to be held and then processed for the summer term.

If you are a student who is starting during the Winter, Spring, or Summer term, your award will cover summer term by default, unless you request otherwise. As stated previously, this is because awards are generally split between three terms – which in the case of students starting in the Winter, Spring, or Summer term, Summer term is included.

Please contact your academic department or an academic advisor to determine if your program requires summer enrollment. You may also contact the Financial Aid Office for additional information, or if you have any questions about your summer aid.