

Students who have been evaluated for financial aid eligibility for the 2021 summer semester and are deemed ineligible **will not** receive an email notification. The possible reasons for not being offered financial aid are listed below. Additional funding options can be found at the bottom of this page.

- You have borrowed the annual maximum Federal Direct Loan allowed for your grade level.**

Grade Level	Dependent	Independent
Freshman (0-26 credits)	\$5,500	\$9,500
Sophomore (27-89 credits)	\$6,500	\$10,500
Junior (60-89 credits)	\$7,500	\$12,500
Senior (90+ credits)	\$7,500	\$12,500
Graduate Student	N/A	\$20,500
Professional Pharmacy	N/A	\$37,167

You can check your loan history on Campus Connection or <https://nslsds.ed.gov/npas/index.htm>

- You have borrowed the maximum lifetime aggregate amount for Federal Direct Loans.**

Student Level	Lifetime Maximum
Undergraduate Dependent Student	\$31,000
Undergraduate Independent Student	\$57,500
Graduate Student	\$138,500
Professional Pharmacy Student	\$224,000

You can check your total loan debt at <https://nslsds.ed.gov/npas/index.htm>

- You do not meet the enrollment requirements as shown below.**

Type of Aid	Minimum Credits for Undergraduate or Professional Pharmacy Students	Minimum Credits for Graduate Students
Remaining Federal Pell Grant	1 credit (UG and Pharmacy P.5 only)	Not eligible
Additional Federal Pell Grant	6 credits (UG and Pharmacy P.5 only)	Not eligible
Federal SEOG	6 credits (UG and Pharmacy P.5 only)	Not eligible
ND State Grant	3 credits (UG and Pharmacy P.5 only)	Not eligible
Federal Direct Loan	6 credits (UG and All Pharmacy)	5 credits

Note: Adding classes prior to 6/17/21 may result in a financial aid offer if you meet enrollment and all other eligibility requirements.

- You are on Financial Aid Disqualification** due to not meeting our Standards of Satisfactory Academic Progress (SAP). For more information on the SAP requirements, please visit <https://www.ndsu.edu/onestop/finaid/sap/>.
- You are not enrolled in a degree-seeking program.** If you are taking classes but are not seeking a degree from NDSU or have not completed the formal application process for admission, you are considered non-degree and are not eligible for federal or state financial aid.

Private Loan Options

Private loans are available to students who are not eligible for federal or state financial aid, or to those who need additional funding to supplement their financial aid award. Private loans are interest bearing

loans through a bank or credit union and typically require a co-signer with good credit. They typically have a lower interest rate and more flexible repayment options than a commercial/personal loan.

For additional information and to determine the amount you can apply for in a private loan, please visit our website at <https://choice.fastproducts.org/FastChoice/home/299700> and click on the category that applies to you.

If you have any questions about private student loans or the amount you can apply for, please email NDSU One Stop at ndsu.onestop@ndsu.edu or call toll free at 1-866-924-8969 or locally at 701-231-6200.