



## FINANCIAL AID SUMMER CERTIFICATION

### FOR SUMMER 2026 FINANCIAL AID, I UNDERSTAND:

- a. New entering BSU students for Summer 2026: I must be admitted as a “regular” degree seeking student for Summer 2026 and complete the entire 2025-2026 aid application process at BSU to apply for Summer aid. To be eligible for Summer 2026 financial aid, the Federal Aid Processing Center must receive my initial 2025-2026 FAFSA prior to June 30, 2026.
- b. All BSU Summer Session courses combined are considered only one term for financial aid, registration, and billing purposes. If I am attending multiple sessions, I will need to register for all my summer term courses prior to the awarding of aid.
- c. I will contact the BSU Financial Aid Office immediately if my enrollment changes from what I have indicated on the Summer application. I understand that a change in my enrollment caused by dropping classes prior to the start date of a class, withdrawal from any or all classes, cancelled classes, or any other enrollment change, may require the repayment of financial aid.
- d. If I withdraw from a course or fail to attend a summer enrollment period after indicating I would do so, I agree to notify the Financial Aid Office immediately and return all funds which I received for the cancelled, withdrawn or dropped courses.
- e. Summer 2026 aid is subject to the outcome of the satisfactory academic progress review conducted once Spring 2026 grades are posted. If I reach the maximum time frame allowed to complete my academic program or drop below the required GPA and/or percent completion rate, my Summer 2026 aid may be cancelled.
- f. All financial aid funds, including grants, loans, and third-party agency awards are first applied against direct school costs. Summer aid disbursement will begin on May 29, 2026, unless my classes have not started. If this is the case, the earliest my aid can be disbursed is 10 days before the first class begins. I may need to utilize my own resources for initial costs, including books, supplies and rent, because financial aid is disbursed after the end of the free drop/add period for courses. I may charge my books at the on-campus bookstore from April 20-May 22.
- g. I must enroll at least half-time (6 undergraduate or 5 graduate credits) to be eligible for a federal or state loan. Students admitted to a Master’s Degree program, Graduate Certificate or Graduate Teaching Licensure program need a minimum of 5 graduate credits. Undergraduate teacher licensure students need a minimum of 6 undergraduate credits.
- h. If I have borrowed my maximum annual Federal Direct Loan limit for the 2025-2026 academic year during fall and spring, I will not have remaining eligibility for a summer Federal Direct Loan unless I advance a grade level, example: FR – SO or SO – JR. If I have remaining Federal Direct Loan eligibility for summer, I must be enrolled at least half time (6 undergrad or 5 graduate credits) to be eligible to receive a federal or state loan.
- i. First-time Direct Loan Borrowers: Loan Entrance Counseling at BSU is required of all Direct Loan recipients prior to their first disbursement. Follow the directions at this web site: <https://studentaid.gov> (Loans and Grants), selecting Bemidji State University as your institution of choice. This will send the results electronically to the BSU Financial Aid Office. First-time Direct Loan borrowers must also complete the Master Promissory Note (MPN) for a Subsidized/Unsubsidized Loan prior to disbursement of loan funds. Go to <https://studentaid.gov> (Grants and Loans) to sign the MPN using your FSA ID.
- j. If interested in a private loan, I must research the various private loan options and follow the recommended application process for the loan I select at: <https://www.bemidjistate.edu/mybsu/finances/aid/categories/>.