

**IMPORTANT:** Any financial aid you were awarded for Fall 2018 and Spring 2019 that you haven't used - that is leftover - can be used for summer. If you attended both fall 2018 and spring 2019 terms as a full-time student either here at FDLTCC or at another college, **you may not have any remaining financial aid** that can be used to pay for summer session courses. If, however, you were **not** enrolled as a full-time student both fall and spring terms, you may have some remaining grant and/or loan eligibility.

**There is no summer financial aid application** that needs to be completed. Once you have registered for summer classes, we will calculate and post your Summer Estimated Award to your e-Services account and send you an e-mail when it is available online.

If you do not want to register for your courses without knowing whether you have financial aid eligibility to cover the costs, you can stop by the Financial Aid Office. We can provide you with an estimate of your financial aid eligibility for summer term 2018 based on the number of credits you expect to take.

**Accessing your Summer Estimated Award.** Go to [www.fdltc.edu](http://www.fdltc.edu) > Current Students > Student eServices > Account Access > Log in > Financial Aid > select Summer Session 2019 > Awards by Credit Level.

**Borrowing a Direct Loan.** If you received your Summer Award Notification prior to the end of Spring semester and have loan eligibility listed on your Summer Estimated Award, you may be able to borrow those funds during Spring Semester, and we recommend that you do. This will guarantee that you have loan funding regardless of the number of credits that you take during the summer term.

To borrow a student loan during Summer you must be enrolled for 6 or more credits AND have Direct Loans listed on your Summer Estimated Award. If you have not already received a Direct Loan at FDLTCC this year, you must complete:

1. Entrance Loan Counseling (Direct Loan for Undergraduate student – online at <https://studentloans.gov>)
2. A Master Promissory Note (Direct Loans for Undergraduate student – online at <https://studentloans.gov>)
3. Loan request for summer online via your e-Services account. Go to “Financial Aid” followed by “loans”. From the top bar, choose “loan application” and enter the amount you wish to borrow for the term “Summer Session 2019”.

If you have already received a Direct Loan from FDLTCC for this academic year, you only need to complete the Loan request via your online eServices account following step 3 above.

**Charging Books.** Students who have an Estimated Summer Award indicating they are eligible for summer financial aid will be allowed to charge their books in the bookstore through the end of the first week of summer session. A list of eligible students will be given to the bookstore. There is no need to stop into the Financial Aid Office for a book voucher.

**Payment of tuition.** Students who are eligible for grant money or have applied for a summer loan will have the payment of their tuition deferred until disbursement. If you are not eligible for Financial Aid, a down payment is required fifteen business days before the first day of Summer Session. The down payment is \$300 or 15% of your summer session tuition, whichever is lower. The due date is May 4, 2019. If you cannot pay the balance in full before the start of the term, a deferment payment plan may be processed through the Business Office. This also must be done by May 4, 2019.

**Disbursement of Financial Aid.** Disbursement will begin on June 13, 2019. Your financial aid will first be used to pay for your tuition, fees, and books. Any excess funds will be disbursed via BankMobile using the method you chose when you set up your BankMobile Account.

**Setting up your BankMobile Refund Selection Kit.** Once you have received your BankMobile Account refund selection kit,

1. Go to [www.bankmobiledisbursements.com](http://www.bankmobiledisbursements.com)
2. Click on the "STUDENT ACCOUNT LOGIN" button
3. Click on "to select your refund preference CLICK HERE" at top right of page
4. Click on "LETS GET STARTED" and follow instructions
5. Choose from the disbursement options
  - A. Use your personal bank account ("Another Account")
  - B. Create a BankMobile Vibe account