



WELCOME TO SFS TOWN HALL TUESDAY



A photograph of a University of Delaware campus scene, featuring a brick building with white columns and a large tree with green and yellow leaves. The image is set against a blue background with a pattern of white rounded rectangles. A yellow rectangular box is overlaid on the image, containing the text "RENEWING AID" in blue, bold, sans-serif capital letters.

RENEWING AID



NEED-BASED AID



Continuing students
must reapply for need-
based aid each
academic year!

Visit the SFS
website to
view policies &
procedures for
renewing aid.

[www.udel.edu/students/
student-financial-
services/policies](http://www.udel.edu/students/student-financial-services/policies)

Remember:

- File a FAFSA every academic year at studentaid.gov to renew your need-based financial aid.
 - Includes grants (like Federal Pell or UD) or federal loans
- Must meet academic requirements
 - Minimum GPA 2.0
 - Enrolled in 12+ credits each semester for UD funding
 - Coursework completion rate of 67% for federal grants
- FAFSA filing deadline for University need-based aid is September 8, 2026



Students can expect a similar aid package each year if:

- ➔ Financial aid funds are not limited to one year. (see My Finances “Financial aid eligibility” tab for fund conditions.)
- ➔ Federal, institutional, and state financial aid programs remain similar.
- ➔ Required application deadlines are met.
- ➔ Students report accurate information, including income and assets, on the FAFSA.
- ➔ Students continue to meet the enrollment level and Satisfactory Academic Progress requirements which can be viewed at udel.edu/students/student-financial-services/policies/.
- ➔ Financial situation of the family stays consistent. (Changes in income, marital status, or number of family members may affect aid eligibility.)



MERIT SCHOLARSHIPS



UNIVERSITY OF
DELAWARE



Merit scholarships are offered to incoming students upon admission.

Endowed funds are offered to continuing students around late June/early July each year.

Remember:

- No reapplication needed for merit scholarships or endowed funds to renew this aid.
- Must meet all academic requirements
 - Minimum GPA 3.0
 - Enrolled in 12+ credits each semester
- Merit funds are renewable for up to 8 semesters of undergraduate coursework.
- Endowed funds will specify renewability requirements, if any.
- Endowed funds may be added to existing financial aid or replace certain types of aid.
- If you participate in a **non-UD** affiliated study abroad program, you must file an appeal to have your merit award renewed upon your return to UD.



FEDERAL STUDENT LOANS



Continuing students
need only file the FAFSA
for renewal of Federal
Direct Student Loan.

Remember:

- Master Promissory Note and Entrance Counseling only completed once.
- Loans are automatically processed in future years based on FAFSA filing.
- Must meet academic requirements
 - Minimum GPA 2.0
 - Coursework completion rate of 67%
- Students are not required to borrow.
 - Reduce or decline loans from “Student Financials” tile in UDSIS.





PARENT/OTHER LOANS





Parent or private education loans require yearly applications.

Changes from OBBBA limit PLUS borrowing for students who have not borrowed federal direct loans prior to July 1, 2026.

Remember:

- Parents reapply for Federal PLUS Loan each year at studentaid.gov.
- Reapply for private education loans at lender websites (may require creditworthy cosigner).
- Must meet academic requirements for Federal PLUS Loan renewability
 - Minimum GPA 2.0
 - Coursework completion rate of 67%
- Private lenders may have own academic requirements for renewing loans.



RENEWAL REVIEW PROCESS



Renewing Your Financial Aid

- ➔ SFS reviews all students for renewability of aid in late June/early July.
- ➔ Email alerts sent to students **not** meeting minimum academic requirements for grants/scholarships and federal student loans.
- ➔ Email will contain information on any possible appeals.
- ➔ Appeals are reviewed on case-by-case basis and within context of limited institutional funds.
- ➔ Students who lose aid eligibility may need to cover with personal resources or additional loan borrowing.



FINANCIAL AID APPEALS



Type of Financial Aid Appeals

- ➔ Satisfactory Academic Progress (SAP) – Federal
Student must earn 2.0 GPA and complete 67% of attempted coursework.
UD will send email with instructions on how to appeal.
- ➔ UD Merit/Grant Funding Lost Eligibility – Institutional
Merit requires 3.0 GPA and 12 earned credits in fall/spring
Grants require 2.0 GPA, 12 earned credit hours in fall/spring, and FAFSA
UD will send email instructions with how to appeal.
- ➔ FAFSA Adjustment Appeal – Federal
Available for families with significant financial changes since 2024 tax year
UD will determine if adjustments result in reduced Student Aid Index (SAI).
Generally, only results in review for additional federal aid.
Students/families can initiate review at udel.edu/askSFS.

Website		udel.edu/sfs
Contact Form		udel.edu/askSFS
Phone		302-831-2126
Online Meeting		waitwhile.com/welcome/sfs
Mailing Address		University Visitors Center 210 S College Ave Monday-Friday 8:30am – 4:30pm