

What are the 2025 dates for the 3-Week January Session and Regular Spring Session?

3-Week January Session: 1/2/2025 to 1/17/2025

Regular Spring Session: 1/21/2025 to 5/16/2025

Spring 2025 Semester: 1/2/2025 to 5/16/2025

How will financial aid determine full-time enrollment?

If you have been awarded financial aid as a full-time student, your combined enrollment from the 3-Week January Session plus the Regular Spring Session will be used to confirm your enrollment status. For example, if you are an undergraduate taking three credit hours in the 3-Week January Session and nine credit hours in the Regular Spring Session, you will be eligible for full-time financial aid.

What happens to my financial aid if I withdraw from a 3-Week January Session course?

Financial aid awards are based on combined 3-Week January Session and Regular Spring Session credit hours registered by the financial aid recalculation date (January 28, 2025 at 11:59 PM). If you drop or withdraw from a course in the 3-Week January Session, those credit hours will not be counted in your overall Spring 2025 Semester enrollment level and your financial aid award will be adjusted accordingly. Enrolling and completing the 3-Week Session class in which you register is important. Prior to withdrawing from any course, you should contact your academic advisor and the financial aid office.

Note: Federal Pell Grant eligibility for the Spring 2025 Semester, including the 3-Week January Session, will be based on your enrollment status as of January 28, 2025. If the hours in which you are enrolled for the 3-Week January Session were used to calculate your Federal Pell Grant and you drop or withdraw from a class prior to that date, your Federal Pell Grant may be reduced or cancelled, even if you were offered this grant prior.

How will I be billed for a 3-Week January Session class?

Because the three-week session remains a part of the Spring 2025 Semester, there is no change to the billing schedule. The normal schedule for spring billings begins the last working day in January.

Will my spring semester financial aid awards pay for my 3-Week January Session course?

Most students who attend the 3-Week January Session will need to use their Regular Spring Session financial aid awards to pay for the 3-Week January Session. There may be situations where a student has student loan eligibility remaining that can be utilized for the 3-Week January Session. If not, you will need to use your own resources and/or use a Direct Parent PLUS loan (for undergraduate dependent students) or a private student loan to cover the cost of attendance.

If your award is not enough to cover both terms, you will see a balance that remains on your spring bill.

Is additional financial aid available for the 3-Week January Session?

In some cases, Federal financial aid is available for the 3-Week January Session. Eligibility is based on the combined total of credits in the 3-Week January Session and the Regular Spring Session. For Federal Direct Loans, students must be enrolled at least half-time, which is at least 6 credit hours for undergraduate students (or 5 credit hours for graduate students), counting the 3-Week January Session and the Regular Spring Session combined. For Pell Grants, eligibility is based on a student's FAFSA SAI (Student Aid Index) and enrollment level counting the 3-Week January Session and the Regular Spring Session combined.

What are the student loan options available for the 3-Week January Session?

Additional student loan eligibility may be available to you if you have not already accepted your [annual grade level limit](#). Your parent may also qualify for a parent loan. Students must be at least half-time in the Spring semester (3-Week January Session and Regular Spring Session combined) to be considered for additional loan eligibility.

If you would like to borrow a private student loan, you can find more information [here](#).

Can my PLUS loan be increased to cover my 3-Week January Session expenses?

We will not automatically increase your PLUS loan if you add 3-Week January Session registration. Your current Regular Spring Session aid including any PLUS loans you are receiving will apply toward both your 3-Week January Session and Regular Spring Session charges. If it's not enough to cover all of the charges, you can submit an additional PLUS loan application if you have room in your cost of attendance.

When will my financial aid disburse if I take classes during the 3-Week January Session?

Disbursement of financial aid for the 3-Week January Session and the Regular Spring Session will begin **AFTER** the financial aid recalculation date (**January 28, 2025**) and continue each week throughout the semester as students complete and meet all eligibility requirements. We will not make any earlier financial aid disbursements for students enrolled in the 3-Week January Session.

When will I get my refund?

A refund is generated when the financial aid credited to your student account for a semester exceeds your total charges. If your account at UNO pays all authorized charges and a credit balance occurs, this is considered a credit balance student refund. Any remaining credit balance will be refunded via direct deposit (ACH) or paper check.

If you have elected direct deposit, your refund should arrive approximately 5 - 7 business days after the date beside your student refund amount. Check refunds take approximately 7 - 10 business days to process and arrive in the mail.

Keep in mind, additional charges (like tuition and fees for the 3-Week January Session) will reduce any anticipated refunds.

I'm already registered full-time for the Regular Spring Session. How can I cover the cost for the 3-Week January Session registration?

If you've already been awarded a full-time package based upon your grade level and dependency status, adding 3-Week January Session registration will not increase your Pell Grant or Direct Loan eligibility.

Federal Direct PLUS loans, alternative (private) student loans, or the Maverick Payment Plan may be options to help you cover your expenses.

Is UNO's 3-Week January Session considered a stand-alone term for financial aid eligibility?

No. For financial aid purposes, the 3-Week January Session is not considered a stand-alone term. Any courses taken during this session will be combined with your Regular Spring Session registration to determine federal financial aid eligibility.

How do I apply for federal aid for the 3-Week January Session?

There is no application for the 3-Week January Session since additional aid options are limited. Of course, you must have a 2024-2025 FAFSA on file and be eligible for federal aid. If you believe you have loan eligibility remaining or want to pursue a Parent PLUS Loan, please contact our office.

Can I use my Federal Work-Study funding to work hours during the 3-Week January Session?

Students awarded with Federal Work-Study for the academic year will be permitted to work during the 3-Week January Session providing the employer is able to accommodate the student during this period.

When do I order textbooks for the 3-Week January Session classes?

Textbooks are available, for purchase or rental, a month before the semester starts in-store and online. The 3-Week January Session and Spring 2025 Semester textbooks will be available on December 2, 2024.

You may charge up to \$2000 to your Student Account using your MavCARD and pay later.

Can I get aid for the 3-Week January Session only, if I do not enroll in the Regular Spring Session?

Generally, no, since you must be enrolled half-time to be eligible for aid. The only exception would be if you are eligible for the Federal Pell Grant at a less than half time enrollment level.

Can I use my scholarship for the 3-Week January Session?

Yes, remember that your enrollment level is based on the combined enrollment of the 3-Week January Session and the Regular Spring Session. Most scholarships require full-time enrollment.