

Christi Skerlak

Subject: FW: Graduate student half-time enrollment definition has changed

From: White, Brian [mailto:bwhite82@uncc.edu]

Sent: Tuesday, March 14, 2017 12:28 PM

UNC Charlotte's definition of graduate school half-time enrollment is changing beginning in Fall 2017. Students will be notified of the change in the coming days. To help you prepare for questions you may receive from students on the change, please review the following information.

New Definition of Half-Time Enrollment Hours

- As of Fall 2017, to be considered enrolled half-time, graduate students must take at least 4.5 credit hours, which essentially means 5 or more credit hours for UNC Charlotte. This has increased from the previous half-time definition of 3 credit hours.
- The U.S. Department of Education offers low-interest loans to eligible students to help cover educational costs. Financial need is not required for graduate students to be considered for a *Direct Unsubsidized Loan* or *Direct PLUS Loan*, but they must enroll at least half-time.
- Note: The definition of full-time graduate enrollment has not changed. To be considered a full-time, graduate students must enroll in at least 9 credit hours.

How this will affect some students:

Federal Financial Aid Eligibility

- To receive financial aid from the university, a graduate student must enroll in a master's, doctoral or certificate program at least half-time.
- The Financial Aid office will review applicants' enrollment prior to awarding financial aid. If they are enrolled in fewer than 5 credit hours, they will not receive federal loans.
- In Spring 2017, there are more than 350 graduate students with a federal loan who are enrolled in fewer than 5 credit hours.

Loan Repayment/Deferment

- If a student has federal loans in deferment, encourage them to review the terms and conditions of their repayment to consider whether the new half-time enrollment policy will affect them.
- Generally, federal loans begin requiring repayment 6 months from the date enrollment drops below half-time, from the date of graduation, or the date a student withdraws from school.

Options Available to Students

- Enroll in at least 5 hours of graduate credit to be eligible for a federal loan (and defer payments on existing federal loans)
- Enroll in the University's installment [Payment Plan](#)
- Apply for an [Alternative Loan](#) with private lenders through the Office of Financial Aid

Students with questions may contact the Office of Financial Aid at 704-687-5504 or [email their question](#). Graduate Program Directors may contact Johnna Watson in the Graduate School by [email](#) or at 704-687-7231.

If you are not the intended recipient of this transmission or a person responsible for delivering it to the intended recipient, any disclosure, copying, distribution, or other use of any of the information in this transmission is strictly prohibited. If you have received this transmission in error, please notify me immediately by reply email or by telephone at 214-770-3890. Thank you.