

NAZARETH COLLEGE

Financial Aid Office

4245 East Ave., Rochester, NY 14618 ▪ 585-389-2310 ▪ fax: 585-389-2317
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Dear Advisors,

As you advise students about course selection, please keep in mind federal student aid regulations state that a student's eligibility for federal student aid (Direct Loans, PELL Grant, TEACH Grant, and/or SEOG Grant) is based upon enrollment in classes that are required for their degree or minor. Thus, students cannot register for additional courses for the purposes of becoming federal loan/grant eligible (or for purposes of moving from part-time to full-time), if the additional courses do not count toward the student's degree, certificate or other recognized credential (minor**). This federal policy applies only when all requirements for the degree, certificate or other recognized credential (minor**) have been met, and students register for additional coursework beyond that which is required to complete their degree.

****Please note the following:** (1) minors, by themselves, are not eligible for financial aid; and (2) in order for a minor to be considered part of a student's academic program, the student must declare the minor before completing all other coursework for his or her degree.

If you foresee a semester in which a student may only be enrolled in 3 credits, thus not federal student loan eligible, please consider informing the student of these options:

1. The student may borrow a private student loan with a lender of their choice.
2. If the student is a graduate student, the student may apply for a Graduate Assistantship (GAW).
3. The student may make payment arrangements with Student Accounts.
4. The student may borrow **additional** (if eligible) Direct Loans or Parent/GRAD Plus loans during a semester that they **are student loan eligible** to receive a loan refund. The refund may be used to pay for the 3 credit course. Please advise the student to see the Financial Aid Office and we will review this option with them.

If you are working with undergraduate students who have concerns or questions about the above policy, please refer them to their financial aid counselor.

This information has been shared with students, but because of the importance of your role as faculty advisors, I wanted to make sure you received it as well. Please feel free to contact me if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Janice M. Scheutzow".

Janice M. Scheutzow
Director of Financial Aid