



Graduate/Professional Student Definition – Title IV Aid Eligibility

In compliance with the Federal Student Aid (FSA) Handbook, a graduate or professional student is defined as a student who is enrolled in a program or course above the baccalaureate level or in a professional program and has completed the equivalent of three academic years of full-time study, either prior to entering the program or as part of the program itself. Also, a student who is receiving Title IV aid as an undergraduate student cannot be considered a graduate/professional student for that same period of enrollment.

A student in a graduate program who does not meet the regulatory definition of a graduate student (see below) can't get any Title IV aid until they meet the regulatory definition of a graduate student, unless they are enrolled in a dual degree/combo program in which they will receive a bachelor's degree, for which they can receive undergraduate aid until they complete the undergraduate portion of the program.

For programs which only lead to a graduate or professional degree, but admit students who do not yet meet the regulatory requirements to be considered graduate/professional degree students, students enrolled in such programs who do not yet qualify as a graduate/professional student are not considered enrolled in an undergraduate program of study, and therefore are ineligible to receive any Title IV aid until they have completed at least three years of full-time study. Once this type of student has completed at least three years of full-time study, they are eligible to receive graduate-level Title IV aid. For more detail, see Volume 3, Chapter 5 of the FSA Handbook, and 34 CFR 668.2(b).

For this policy, 72 completed credit hours is the equivalent to three academic years of full-time study.