

Doctor of Pharmacy – Title IV Aid Eligibility

Incoming Doctor of Pharmacy students that matriculate into the program with less than 72 credit hours are ineligible for Title IV financial aid until they have completed at least three years of full-time study. Once the student has completed at least 72 credit hours (three years of full-time study) then the student will be classified as a graduate or professional student for Title IV aid purposes. Many times, Doctor of Pharmacy students will gain eligibility for Title IV aid in their second semester at Campbell as long as all other Title IV aid requirements have been met.

Until the student has completed at least 72 credit hours, the student may wish to pursue private educational loans or apply for Endowed Scholarships. Many private loans are competitive with the interest rates and benefits of the Federal Direct Loan program. Campbell has partnered with [FastChoice](#) to help clearly present and allow students to review private loan options. The Office of Financial Aid will be glad to discuss options with students that fall into this category in more detail. You may email us at sfs@campbell.edu or call at 910-893-1244. You may also schedule an appointment [here](#).

Official guidance provided by the Department of Education is below:

"Graduate or professional student definition For Title IV student eligibility purposes, 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.

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."