

HCBE GRADUATE FINANCIAL AID GUIDE

HALF-TIME ENROLLMENT

UNSUBSIDIZED STUDENT LOAN AWARD ENROLLMENT REQUIREMENTS

- Eligible students can receive up to \$10,250 in unsubsidized student loans per semester not exceeding the maximum federal student aggregate loan limit.
- If additional funds are needed, students may apply for *Graduate PLUS* loans or private loans. Graduate PLUS loans and private loans require a separate application and are subject to credit eligibility and the NSU Cost of Attendance amount.
- Foundation Courses do not count toward graduate-level credit and are not eligible for federal financial aid. Students may apply for private loans.
- Any loan funds remaining after graduate tuition and fees are paid constitute a “refund.” Refund amounts can be used toward payment of out-of-pocket charges for that term (e.g. BAPP, foundation courses, housing, or fees).
- The examples provided below may not encompass all possible scenarios and are subject to compliance with NSU’s Office of Student Financial Services current policies and federal regulations , which are available at <http://www.nova.edu/financialaid/index.html>

Online/Evening /Weekend Programs: MBA, MPA, MS HRM, MS LED, MS RED

Enrolled in a minimum of 6 graduate-level credits per semester

FALL (1) Enrollment	FALL (2) Enrollment	AWARD ELIGIBILITY	WINTER (1) Enrollment	WINTER (2) Enrollment	AWARD ELIGIBILITY	SUMMER Enrollment	AWARD ELIGIBILITY
3 credits graduate level	3 credits graduate level	Up to \$10,250 disbursed at start of Fall 1	3 credits graduate level	3 credits graduate level	Up to \$10,250 disbursed at start of Winter 1	6 credits graduate level	Up to \$10,250 disbursed at start of Summer
6 credits graduate level	0 credits graduate level + 3-6 credits foundation level	Up to \$10,250 disbursed at start of Fall 1	6 credits graduate level	0 credits graduate level + 3-6 credits foundation level	Up to \$10,250 disbursed at start of Winter 1	6 credits graduate level; 3-6 credits foundation level	Up to \$10,250 disbursed at start of Summer
3 credits graduate level + 3 credits foundation level	3 credits graduate level + 3 credits foundation level	Up to \$10,250 disbursed at start of Fall 1	3 credits graduate level	3 credits graduate level + 3-6 credits foundation level	Up to \$10,250 disbursed at start of Winter 1	< 6 credits graduate level	Not eligible for federal financial aid
0 credits graduate level + 3-6 credits foundation level	6 credits graduate level	Up to \$10,250 disbursed at start of Fall 2	0 credits graduate level + 3-6 credits foundation level	6 credits graduate level	Up to \$10,250 disbursed at start of Winter 2		
3 credits graduate level	0 credits graduate level + 3-6 credits foundation level	Not eligible for federal financial aid	3 credits graduate level	0 credits graduate level + 3-6 credits foundation level	Not eligible for federal financial aid		
0 credits graduate level + 3-6 credits foundation level	3 credits graduate level	Not eligible for federal financial aid	0 credits graduate level + 3-6 credits foundation level	3 credits graduate level	Not eligible for federal financial aid		

Online/Evening /Weekend Programs: MACC and MTAX

Enrolled in a minimum of 6 graduate-level credits per semester

FALL Enrollment	AWARD ELIGIBILITY	WINTER Enrollment	AWARD ELIGIBILITY	SUMMER Enrollment	AWARD ELIGIBILITY
6 credits graduate level	Up to \$10,250 disbursed at start of Fall	6 credits graduate level	Up to \$10,250 disbursed at start of Fall	6 credits graduate level	Up to \$10,250 disbursed at start of Summer
6 credits graduate level + 3-6 credits foundation level	Up to \$10,250 disbursed at start of Fall	6 credits graduate level + 3-6 credits foundation level	Up to \$10,250 disbursed at start of Fall	< 6 credits graduate level	Not eligible for federal financial aid
3 credits graduate level	Not eligible for federal financial aid	3 credits graduate level	Not eligible for federal financial aid		
0 credits graduate level + 3-6 credits foundation level	Not eligible for federal financial aid	0 credits graduate level + 3-6 credits foundation level	Not eligible for federal financial aid		

Online/Evening /Weekend Programs: Graduate Certificate Programs

Enrolled in a minimum of 6 graduate-level credits per semester

FALL Enrollment	AWARD ELIGIBILITY	WINTER Enrollment	AWARD ELIGIBILITY	SUMMER Enrollment	AWARD ELIGIBILITY
6 credits graduate level	Up to \$10,250 disbursed at start of Fall	6 credits graduate level	Up to \$10,250 disbursed at start of Fall	6 credits graduate level	Up to \$10,250 disbursed at start of Summer
6 credits graduate level + 3-6 credits foundation level	Up to \$10,250 disbursed at start of Fall	6 credits graduate level + 3-6 credits foundation level	Up to \$10,250 disbursed at start of Fall	< 6 credits graduate level	Not eligible for federal financial aid
3 credits graduate level	Not eligible for federal financial aid	3 credits graduate level	Not eligible for federal financial aid		
0 credits graduate level + 3-6 credits foundation level	Not eligible for federal financial aid	0 credits graduate level + 3-6 credits foundation level	Not eligible for federal financial aid		

HCBE GRADUATE FINANCIAL AID GUIDE

FULL-TIME ENROLLMENT

UNSUBSIDIZED STUDENT LOAN AWARD ENROLLMENT REQUIREMENTS

- Eligible students can receive up to \$10,250 in unsubsidized student loans per semester not exceeding the maximum federal student aggregate loan limit.
- If additional funds are needed, students may apply for *Graduate PLUS* loans or private loans. Graduate PLUS loans and private loans require a separate application and are subject to credit eligibility and the NSU Cost of Attendance amount.
- Foundation Courses do not count toward graduate-level credit and are not eligible for federal financial aid. Students may apply for private loans.
- Any loan funds remaining after graduate tuition and fees are paid constitute a “refund.” Refund amounts can be used toward payment of out-of-pocket charges for that term (e.g. BAPP, foundation courses, housing, or fees).
- The examples provided below may not encompass all possible scenarios and are subject to compliance with NSU’s Office of Student Financial Services current policies and federal regulations , which are available at <http://www.nova.edu/financialaid/index.html>

Online/Evening /Weekend Programs: MBA, MPA, MS HRM, MS LED, MS RED

Enrolled in a minimum of 9 graduate-level credits per semester

FALL (1) Enrollment	FALL (2) Enrollment	AWARD ELIGIBILITY	WINTER (1) Enrollment	WINTER (2) Enrollment	AWARD ELIGIBILITY	SUMMER Enrollment	AWARD ELIGIBILITY
6 credits graduate level	3 credits graduate level	\$10,250 disbursed at start of Fall 1	6 credits graduate level	3 credits graduate level	\$10,250 disbursed at start of Winter 1	9 credits graduate level	Up to \$10,250 disbursed at start of Summer
3 credits graduate level	6credits graduate level + 3 credits foundation level	\$10,250 disbursed at start of Fall 1	3 credits graduate level	6 credits graduate level + 3 credits foundation level	\$10,250 disbursed at start of Winter 1	6-8 credits graduate level	Refer to Half-time status chart
3 credits graduate level + 3-6 credits foundation level	6 credits graduate level	\$10,250 disbursed at start of Fall 1	3 credits graduate level + 3-6 credits foundation level	6 credits graduate level	\$10,250 disbursed at start of Winter 1		
9 credits graduate level	0 credits	\$10,250 disbursed at start of Fall 1	9 credits graduate level	0 credits	\$10,250 disbursed at start of Winter 1		
0 credits	9 credits graduate level	\$10,250 disbursed at start of Fall 2	0 credits	9 credits graduate level	\$10,250 disbursed at start of Winter 2		
6-8 credits graduate level		Refer to Half-time status chart	6-8 credits graduate level		Refer to Half-time status chart		

Online/Evening /Weekend Programs: MACC and MTAX

Enrolled in a minimum of 9 graduate-level credits per semester

FALL enrollment	AWARD ELIGIBILITY	WINTER	DISBURSED	SUMMER	DISBURSED
9 credits graduate level	Up to \$10,250 disbursed at start of Fall	9 credits graduate level	Up to \$10,250 disbursed at start of Winter	9 credits graduate level	Up to \$10,250 disbursed at start of Summer
9 credits graduate level + 3 credits foundation level	Up to \$10,250 disbursed at start of Fall	9 credits graduate level + 3 credits foundation level	Up to \$10,250 disbursed at start of Winter	9 credits graduate level + 3 credits foundation level	Up to \$10,250 disbursed at start of Summer
6-8 credits graduate level	Refer to Half-time status chart	6-8 credits graduate level	Refer to Half-time status chart	6-8 credits graduate level	Refer to Half-time status chart

MBA Day Program (Must start program in Part 1 of Fall or Winter terms)

Enrolled in a minimum of 12 graduate-level credits per semester

FALL (1) Enrollment	FALL (2) Enrollment	AWARD ELIGIBILITY	WINTER (1) Enrollment	WINTER (2) Enrollment	AWARD ELIGIBILITY	SUMMER Enrollment	AWARD ELIGIBILITY
6 credits graduate level	6 credits graduate level	Up to \$10,250 disbursed at start of Fall 1	6 credits graduate level	6 credits graduate level	Up to \$10,250 disbursed at start of Winter 1	>6 credits graduate level	Up to \$10,250 disbursed at start of Summer
6 credits graduate level + 3 credits foundation level	6 credits graduate level + 3 credits foundation level	Up to \$10,250 disbursed at start of Fall 1	6 credits graduate level + 3 credits foundation level	6 credits graduate level + 3 credits foundation level	Up to \$10,250 disbursed at start of Winter 1	6 credits graduate level + 3 credits foundation level	Up to \$10,250 disbursed at start of Summer
3 credits graduate level + 3-6 credits foundation level	9 credits graduate level	Up to \$10,250 disbursed at start of Fall 1	3 credits graduate level + 3-6 credits foundation level	9 credits graduate level	Up to \$10,250 disbursed at start of Winter 1	<6 credits graduate level	Not eligible for federal financial aid
6-8 credits graduate level		Refer to Half-time status chart	6-8 credits graduate level		Refer to Half-time status chart		