Required Courses for Federal Financial Aid Policy

Federal regulations require that students receiving federal Title IV financial aid must be enrolled in courses that apply to their degree program. Students enrolled in coursework not applicable toward their degree requirements could see a revision in their financial aid package. To remain eligible and receive the full financial aid package, students should enroll in a minimum of 12 credit hours (full-time) within their degree program each semester.

These regulations apply to the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, and Federal Direct Loans (subsidized, unsubsidized, parent PLUS, grad PLUS). They do not affect award programs funded by Washington College, e.g., Washington College merit awards, non-need-based awards, need-based grants, and State of Maryland financial aid programs.

The Office of Financial Aid monitors course enrollment throughout the registration period through drop/add. While it is the students' responsibility to ensure they are taking classes required for their degree program, we will notify you if your enrollment could affect your financial aid package. Final course enrollment is monitored after drop/add and if aid adjustments are required, students are notified via email.

In general, students must be enrolled at least half-time to be considered for federal aid, however Washington College requires full-time enrollment for Federal Work-Study and the Federal Supplemental Educational Opportunity Grant (FSEOG). If a student enrolls in courses not applicable to their program of study, it may result in receiving less or no federal financial aid. Enrollment status for federal aid is defined as follows: full-time (12+ credits); three-quarter-time (9 to 11 credits); half-time (6 to 8 credits); less-than-half-time (less than 6 credits).

Students are advised to use Financial Aid Self-Service to view enrolled credits and how they impact financial aid.

Frequently Asked Questions

Does it matter what courses I take to receive federal financial aid?

Federal regulations stipulate that students must be enrolled in an eligible program and taking degree-applicable courses to receive federal Title IV financial aid. Therefore, federal aid can only be used for classes required for your degree program.

Which financial aid programs does this affect?

All federal Title IV financial aid programs are affected. This includes Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, and Federal Direct Loans (subsidized, unsubsidized, parent PLUS, grad PLUS). It does not apply to Washington College funds, i.e., Washington College merit awards, non-need-based awards, need-based grants, and State of Maryland financial aid programs.

Will I be notified if I register for courses that affect my enrollment for financial aid?

Yes, while it is the student's responsibility to ensure they are taking classes required for their degree program, the Office of Financial Aid will notify you via email if your federal aid eligibility is affected.

I am registered for 12 credits and 3 credits are not required for my degree, will my financial aid change?

Your federal financial aid eligibility will be recalculated based on 9 credits (the degree-applicable credits). If your federal aid changes, you will be notified via email. You can also view your aid revision through Financial Aid Self-Service. Your Washington College aid will ***not*** change because you are registered for 12 credits (full-time).

I am enrolled in 15 credits and 3 credits are not required for my degree, will my financial aid change?

No, in this case your federal financial aid will not change because your enrollment status remains full-time based on 12 degree-applicable credits.

Are my elective courses eligible for federal financial aid?

Elective courses are eligible up to the number of elective credits required by your degree program.

What if I take electives that are not required for my degree; will they be eligible for federal financial aid?

No, these electives will not be counted as part of your enrollment to determine your federal aid eligibility.

If I retake a class, will it affect my financial aid?

Students receiving federal aid may repeat a course one time after receiving a passing grade. If you decide to repeat a required course with a passing grade for a second time, federal financial aid cannot be used for this course. Please remember that repeating classes may affect your satisfactory academic progress (SAP).

I plan to study abroad, does this affect me?

Yes, the classes you take abroad must also be required by your degree program to be eligible for federal aid.

I have a Washington College scholarship and my parents have a PLUS loan, does this affect me?

Yes, a federal direct parent PLUS loan is federal aid, so this does affect you.

I only have a Washington College scholarship, does this affect me?

No, this federal requirement only applies to federal financial aid and not to awards funded by Washington College.

I am an international student, does this affect me?

No, international students are not eligible for federal aid.

How can I tell if my new classes will be eligible for federal aid?

At this time, Washington College is not able to display this on Student Self Service. It will be monitored internally and you will be notified should you not be enrolled in classes applicable to your degree.

How do courses that do not apply to my degree affect my cost of attendance?

At Washington College, a student's cost of attendance (COA) is an estimate of what it will cost to attend full-time (12+ credits per semester, fall and spring); and is used to determine a student's eligibility for financial aid. However, the federal government prohibits us from including courses not applicable to a student's degree in COA. For example, if you register for 12 credits, but only 9 credits apply to your degree, we must adjust your COA accordingly to determine federal eligibility. COA changes may result in receiving reduced or even no federal financial aid.

What if I drop a class once the semester starts; will my aid be affected?

If you drop a class during the add/drop period, your aid may be adjusted.

Who should I contact if I have questions about financial aid for my courses?

Please contact the Office of Financial Aid.

I have officially declared a double major. Which program will be used to verify my required courses?

The program that is listed in Self-Service is used to verify required courses. Both majors will be used to verify your enrollment in required courses. Program information and degree requirements are available in Self-Service.

Can I get federal aid for my minor?

Only courses required for your current major and your degree program are eligible. Courses required for a minor may be eligible for financial aid if they also fulfill core, major, or elective requirements for your degree. Financial aid issues arise when minors are added or attempted to be completed after students have completed all major and core requirements and have earned the minimum number of earned credits to graduate. If you are going to declare a minor, do it early in your academic career.

Can I get federal aid if my major is Undeclared?

Yes, you are eligible if you are taking courses that fulfill your degree requirements.