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## As a Non-Degree student, can I get Financial Aid?

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### Non-Degree Students Seeking Financial Aid

**ONE OF THE TWO SITUATIONS explained below must apply to you in order for you to be eligible for financial aid as a non-degree student. If you are admitted as a Non-degree student, meaning you are not admitted to a degree-granting college or program; two different forms will be requested of you on your Financial Aid Dashboard. You are required to ONLY COMPLETE ONE OF THE TWO FORMS, depending on which situation applies to your nondegree status.**

### You must meet either scenario below to be eligible:

#### Eligible Scenario 1: You are taking prerequisite classes for Admission - Complete the Non-degree application form

- **student is taking coursework necessary for enrollment in a degree or certificate granting graduate program**
  - eligible for Loans for a period of up to one year
  - Non-degree students can only receive undergraduate level loans.
- student must be taking courses that are prerequisites for admission, classes cannot be taken in order to raise GPA in order to be admitted, or any other reason besides taking the required pre-requisites
- The complete form will require the Academic Department to certify your pre-requisites as required for the program you are seeking admission to.

How to complete the Non-Degree Application form:

**Where:** The Non-Degree Application form can be obtained from the [Student Financial Aid](#) home page by clicking on the "Forms" menu located on the top of the page. Choose the corresponding aid year and submit the completed form to the Financial Aid office via our Secure Upload. Or if the form is requested of you can follow the link to the form in your unsatisfied requirements on your [UNM Financial Aid Dashboard](#). Once you submit a complete Non-degree form, the Teacher Certification form on your dashboard will be waived.

**How:** The form must be completed and signed by the Department Chair (or other authorized representative) of the college that is requiring you to complete prerequisites in order to be considered for admission. This form must be submitted to the Financial Aid Office **for each**

**semester** that the student is in non-degree status. The student can only be funded for one calendar year, starting from the date of the original loan period. The student **MUST** enroll for the classes listed on the form PRIOR to submitting the form to the Financial Aid Office.

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## **Eligible Scenario 2: You are taking Teacher Certification courses - Complete the Teacher Certification Form**

- The student is taking coursework for a required teacher certification program and is enrolled at least halftime
- To be eligible the student must be taking courses that are required for initial elementary or secondary teacher certification or for re-certification in the state where the student plans to teach, or the state in which the student is completing the program.
- This does **NOT** cover optional courses that the student is taking for professional recognition or advancement, nor does it cover courses that the school recommends but does not require for certification, re-certification, or endorsements.
- The student can only be funded for one calendar year, starting from the date of the original loan period.

### How to complete the Teacher Certification Form

**Where:** The Teacher Certification Form can be obtained from the [Student Financial Aid](#) home page by clicking on the "Forms" menu located on the top of the page. Choose the corresponding aid year and submit the completed form to the Financial Aid office. Or if the form is requested of you can follow the link to the form in your unsatisfied requirements on your [UNM Financial Aid Dashboard](#). Once you submit a complete Teacher Certification form, the Non-degree form on your dashboard will be waived.

**How:** The form must be completed and signed by a representative from the Teacher Certification program-their names are listed on the form. This form must be submitted to the Financial Aid Office **for each semester** that the student is in a teacher certification status. The student **can only be funded for one calendar year, starting from the date of the original loan period**. The student **MUST** enroll for the classes listed on the form PRIOR to submission to the Financial Aid Office.

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## **As a non-degree graduate student, how much can I receive in loans?**

A student may apply for a Federal Direct Loan for coursework which the school has documented as necessary to enroll in an eligible graduate program (you must meet one of the first two criteria above). You must be enrolled at least half-time in these prerequisite courses. Students may be eligible for loans for one consecutive 12-month period. Non-degree students taking pre-requisites or teacher certification classes may borrow at the Senior undergraduate loan level (assuming they have 60+ earned credits).

### LOAN AMOUNTS

The Federal Direct Loan amounts that students can borrow under the preparatory coursework program are at the **undergraduate loan limits** even if you are paying graduate school fees. Prior federal loan borrowing may reduce what you can borrow within these programs since you are restricted to undergraduate lifetime borrowing limits.

Annual Maximum Loan Limits
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	Dependent Student	Independent Student
<b>Freshman: 0 - 25 credit hours</b>	\$5,500 (no more than \$3500 subsidized)	\$9,500 (no more than \$3500 subsidized)
<b>Sophomore: 26 - 59 credit hours</b>	\$6,500 (no more than \$4500 subsidized)	\$10,500 (no more than \$4500 subsidized)
<b>Junior/Senior: 60+ credit hours</b>	\$7,500 (no more than \$5500 subsidized)	\$12,500 (no more than \$5500 subsidized)
<b>Graduate Professional</b>	N/A	\$20,500

Note: An approved Non-degree Financial Aid Application OR Teacher Certification Form must be on file before loans can be awarded. Also, having graduated with your Bachelor's degree does not ensure that you will be considered an independent student for loan purposes. You must meet FAFSA requirements to be considered independent.