

Certification as a Half- or Full-time Student for Loan Deferment

Lending institutions permit deferment of loan repayment only for graduate students who are engaged in graduate studies. Some defer loans for half-time students; others require certification of full-time studies.

Although graduate students must generally be registered for a minimum of five credits to be considered half-time or nine credits to be considered full-time, there are exceptions. If ALL of the following qualifying conditions are present, the Graduate College may authorize the Registrar to certify half-time or full-time enrollment.

A “Certification as a Half- or Full-time Student for Loan Deferment” form, available from the Graduate College, must be submitted **each term** for approval. On the form, the graduate student’s major professor must justify why the student should be considered half-time or full-time without being registered for the appropriate number of credits.

Qualifying conditions that must be met for approval of loan deferment

1. The graduate student is in a degree program (full, provisional, or restricted status).
2. The graduate student is registered for the equivalent of 2 course credits during the term in question. Registering for continuous registration, examination only, or required registration (GR ST 680 or GR ST 681) **does not** meet this requirement. Auditing a course also **does not** meet the registration requirement.
3. The graduate student’s major professor writes a statement to the Graduate College that:
 - a. certifies that the student is engaged in half-time or full-time effort toward meeting degree requirements.
 - b. explains why the student is/was not registered for the minimum of five or nine credits during the term(s) in question. Acceptable reasons include:
 - i) The student is working half- or full-time on graduate research, creative component, or thesis/dissertation requirements.
 - ii) The student is working on removing incomplete grades from a previous term.
 - iii) The student is enrolled in an alternate work-study course, internship (i.e. Psych 597 & Psych 697), or practicum where tuition is assessed. This should be a part of the regular prescribed degree program.
 - iv) The student is in the very last semester or summer session of the degree program and does not need to take additional credit hours to meet degree requirements.
 - v) The student is preparing half- or full-time for graduate comprehensive or oral examinations.

If loan deferment is requested, be sure to request certification for the enrollment status that will satisfy the individual lending institution. When approval is received from the Graduate College, attach the Loan Deferment Form to the approval, and submit both documents to the Registrar’s Office, 214 Enrollment Services.

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THIS FORM IS VALID FOR ONE TERM ONLY.

I. STUDENT INFORMATION:

Student Name:

(Last)

(First)

ISU ID#:

Department(s):

II. COURSE INFORMATION:

I request the above named student be considered: Half-Time Full-Time

for the Term: Year:

Courses the Student is registered for credits this term

Please have the major professor indicate below the justification why he/she feels the student should be considered half-time/full-time without being registered for the appropriate number of credits.

Include typed or printed name and signature

Major Professor:

Date:

III. GRADUATE COLLEGE RESPONSE:

Certification as a half- or full-time student for loan deferment: Approved Denied

Include typed or printed name and signature

Graduate College:

Date:

Copy: Department Student Registrar's Office

