Western Michigan University
Faculty Senate
Memorandum of Action

MOA – 19/12

Revision to Graduate Catalog to Redefine Full-time Graduate Student Status for Loan Deferment and Insurance Eligibility

Name of Council(s)/Committee(s): Graduate Studies Council

Approval Date:
April 18, 2019

Implementation Date:
Upon Administrative Approval

Responsible Office(s) and Responsible Enforcement Official(s):
The Graduate College Dean is in charge of monitoring, enforcing, and revising the Graduate Catalog.

RECOMMENDATION:
Revise the Graduate Catalog definition of full-time graduate student to indicate that graduate students working on their final project or internship credits are considered full-time for the purpose of loan deferment and insurance eligibility. Clarify that this full-time exception involving one credit is recognized for financial aid or loan eligibility purposes, and that for F-1/J-1 international students this is only in effect if approved by WMU International Admissions and Services in advance.

Timothy Michael, Chair, Graduate Studies Council

☐ Approve ☐ Disapprove ☐ Other Action

Comments:

Richard A. Gershon, WMU Faculty Senate President

☐ Approve ☐ Disapprove ☐ Other Action

Comments:

Jennifer P. Bott, Provost and Vice President for Academic Affairs

☐ Approve ☐ Disapprove ☐ Other Action

Comments:

Edward B. Montgomery, WMU President
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RATIONALE/PURPOSE
Graduate students may only need to take one credit per semester as they complete their final graduate program requirements (e.g., dissertation credits, internship, capstone), but may be required to start repaying loans unless they are enrolled full-time. Such students end up enrolling in more credits than are needed for their program, which in turn means they incur more debt. Note that this revised language was developed in consultation with the Registrar’s Office and International Admissions and Services.

STAKEHOLDERS
This proposed revision will positively impact graduate students who are nearing the end of their graduate programs.

HISTORY:
   a) Effective date of current version: fall 2020
   b) Date first adopted: Upon Administrative Approval
   c) Revision history: revision adopted by Graduate Studies Council on April 18, 2019
   d) Proposed date of next review: April 2023

CURRENT GRADUATE CATALOG (additions in bold and deletions with strikethrough):
Graduate Catalog: Academic Policies/Academic Regulations/Full-time/Part-time/Three-quarter time Student Status
For all graduate students taking courses for a stated degree or certificate program, six hours constitutes full-time status, five hours constitutes three-quarter time status, and three hours constitutes half-time status in Fall and Spring semesters. In the Summer I and Summer II sessions, three hours in either session constitutes full-time status for that session and two hours constitutes half-time status. Three-quarter time status is not available for sessions.

Any graduate student enrolled in one master’s thesis (7000), education specialist (7200), dissertation (7300) credit, or other credit approved through the curriculum process to meet a full-time exemption, are considered full-time for the purpose of loan deferment and insurance eligibility. It is important to note that this full-time exception involving one credit will not be recognized for financial aid or loan eligibility purposes.

Special note for F-1/J-1 international students: Any graduate student who has completed all core coursework and is on thesis or dissertation track or equivalent is considered full time for immigration purposes if enrolled in one master’s thesis (7000), education specialist (7200),
dissertation (7300) or approved credit equivalent, and if approved by WMU International Admissions and Services in advance.

Students who have completed all course work for their master's or doctoral level program and who have only the thesis, dissertation, or other courses on their approved program of study to complete are required by Western Michigan University to enroll for a minimum of one-hour in such thesis or dissertation credits in all Fall and Spring semesters through the semester of graduation. If the student will graduate in the Summer I or Summer II session, the student must be enrolled in that session. Such enrollment will satisfy WMU's continuous enrollment requirement.

However, students must be aware that FICA regulations and some federal loan deferment regulations require at least half-time enrollment, which at WMU is now at least three hours of enrollment, except for these students enrolled in credits as noted above. Graduate students, even those enrolled for thesis or dissertation hours, must be enrolled for at least half-time (3 hours at WMU) in order to quality for FICA tax exemption or to be eligible for loan deferments.

Since enrollment fees are determined by hours enrolled, and not by full- or part-time status, students (whether graduate or undergraduate) who enroll for four or fewer hours are charged a lesser enrollment fee than those who enroll for five or more hours, and consequently they will be required to pay an additional fee for unlimited use of the recreation center. Students enrolling for four or fewer hours will have access to the recreation center for 10 visits without extra fee charges.

Graduate Catalog: Glossary of Terms/Class or credit hour load

For all graduate students taking courses for a stated degree or certificate program, six hours constitutes full-time status, five hours constitutes three-quarter time status, and three hours constitutes half-time status in Fall and Spring semesters. In the Summer I and Summer II sessions, three hours in either session constitutes full-time status for that session and two hours constitutes half-time status. Three-quarter time status is not available for sessions.

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Graduate Catalog: Glossary of Terms/Full-time student
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Full-time load requirements for the health fee assessment, loan deferments, and for financial assistance are not necessarily the same as that described above. Call the appropriate office for specific requirements. See Class or credit hour load above.