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**How Does the Financial Aid Office Determine Enrollment Level?**

**There are four enrollment levels:**

 **Full-time** 12 or more credits

 **¾-time** 9 – 11.5 credits

 **½-time** 6 – 8.5 credits

 **Less than ½-time** .5 – 5.5 credits

For a class to count towards a student’s financial aid enrollment level, the following criteria must be met:

* The student is in a financial aid-eligible program of study
* The program of study is under a valid MCC catalog year
* The student was enrolled in the class as of the quarterly census date
* The class is required for the student’s program of study (the program of study as of the census date)
* The instructor reported that the student is participating in the class
* If the course is a repeated course:
	+ The student has not yet received a grade of R, P, D or better in the course ***OR***
	+ It is the first time the student has repeated the course since receiving a grade of R, P, D or better in the course.

**Do You Have to be Full-Time to Receive Financial Aid?**

Although original award letters are based on full-time attendance, most students do not have to be full-time to receive financial aid.

**Pell Grant**

Annual Pell Grant awards for **2020-2021** range from **$0-$6345**, depending on your Expected Family Contribution (EFC) and your enrollment status (the number of credit hours you are enrolled). **For example**, if your Pell grant for fall quarter is $1,000 based on full-time attendance (12 or more credits), but you only attend ¾-time (9-11 credits), your Pell grant for that quarter will be reduced to $750, if you attend ½-time (6-8 credits), your Pell grant for that quarter will be reduced to $500, and if you are less than half-time (1-5 credits), your Pell grant for that quarter will be reduced to $250.

**Loans**

Students must be enrolled in a minimum of **6** credits at the time their federal student loans are certified and at the time their federal student loans are disbursed. If they are not enrolled in at least **6** credits at the time of disbursement, the disbursement will be cancelled. Loan amounts for students whose enrollment level is less than full-time for any quarter will be reviewed each quarter to determine if the loan amounts exceed the adjusted Cost of Attendance and therefore need to be reduced.