



Additional Teaching Licensure & Financial Aid

Under federal financial aid rules, students enrolled in additional teaching license only coursework have different aid options than students in a degree-seeking program at the University.

The federal aid available to students enrolled in qualified additional teaching licensure courses at the University is subsidized or unsubsidized Direct Loans.

The following additional teaching licenses do not qualify for any federal financial aid:

- Adult Basic Education
- Administrative licensure only coursework
- Parent and Family Education
- Early Childhood Special Education

Before you may borrow Direct Loans to fund your additional teacher license, there are several important limitations to consider.

Enrollment criteria

If you are admitted specifically into additional teacher licensure coursework at the University, you must be enrolled in at least **6 required additional teacher license credits** in order to receive Direct Loans for the additional license each semester. If you add courses to reach the 6 credit level, they must be required in the additional teacher license and you must maintain these credits through the end of the semester.

What happens if I drop below 6 credits?

If your enrollment for the semester drops below 6 credits before the end of the drop/add period, any Direct Loans will be canceled.

If you drop below 6 credits after the drop/add period has closed, your Direct Loans for the semester will be adjusted, according to the University of Minnesota refund policy.

Loan maximums

Federal Direct Loans are subject to annual and lifetime maximum amounts. The annual limit is \$12,500 per year (of which, no more than \$5,500 may be subsidized). The lifetime limit for independent students is \$57,500 (of which, no more than \$23,000 may be subsidized).

How do I apply for Direct Loans?

If you have not exceeded the loan maximums and will be enrolled in at least 6 additional teacher license credits for the semester, you may apply for Direct Loans by completing the Free Application for Federal Student Aid (FAFSA) online at (<http://www.fafsa.ed.gov>). After the Office of Student Finance has received your FAFSA information, you may be contacted via University email if any additional information or forms are needed. Once your financial aid documentation is complete, you will receive an email from the Office of Student Finance with the results of your financial aid eligibility.

Once you have submitted your FAFSA, complete the Additional Teacher Licensure Financial Aid form online (https://onestop.umn.edu/sites/onestop.umn.edu/files/forms/fa873_2018.pdf).

Other loan options

If you want to fund your additional teaching license using student loans but you don't meet the federal criteria, private loans may be able to assist with your educational expenses. Review the private loan information on the One Stop website for a commercial lending program that allows for non-degree enrollment (<https://onestop.umn.edu/finances/loans>).