

Verification Facts & Policy

If you are a half-time or full-time student, you may have your enrollment verified electronically by the National Student Clearinghouse, or via a UMD request form (www.d.umn.edu/registrar/enrollment_cert.html), or in person at One Stop Student Services. Enrollment verification is frequently used to obtain repayment deferments on student loans, or to qualify for student discounts on auto insurance.

Minnesota law allows a student who takes at least 60% of a full-time credit load to qualify as a full time student for purposes of continued insurance coverage on a family policy if the reduced credit load is due to illness, injury, mental or physical disability and with appropriate documentation from a physician. You can receive verification of your credit load and the number of credits at One Stop Student Services. Your physician should then forward your verification with the appropriate medical documentation to your insurance company.

One Stop Student Services

23 Solon Campus Center
University of Minnesota Duluth
1049 University Drive
Duluth MN 55812-3011

E-mail: umdhel@d.umn.edu

Phone: 218-726-8000

National Student Clearinghouse

www.studentclearinghouse.org

Phone: (703) 742-4200

FAX: (703) 742-4239

Business hours for customer support are

Monday-Thursday, 9 a.m.-7 p.m., EST

Friday, 9 a.m.-5 p.m., EST

Undergraduate and non-degree seeking students

Minimum credit rule

Academic year (fall, spring terms) and May/summer term

FULL TIME: 12 cr; HALF TIME 6 cr

Undergraduates need to average 15-16 credits a semester to graduate in four years, and students may actually save money by taking more than 13 credits each semester. Every credit over 13 is free for most undergraduates.

REMEMBER: Your Minnesota State Grant award amount may be reduced or canceled if you enroll for fewer than 15 credits per term; if you have attended post-secondary institutions full time for more than the equivalent of eight semesters; or if your award is revised due to changes in the state formula.

No credit

The following types of coursework do not count toward certifying credit: Special examination, Advanced Placement, CLEP exam, IB (International Baccalaureate), and AIR 100 0-credit course.

Audit coursework

Audit registration ("V" registration) may not be used in credit totals for certification or financial aid.

Graduate & Professional students

Minimum credit rule

For students in the Graduate School, or master's programs in the College of Education and Human Service Professions, the College of Liberal Arts, and the College of Science and Engineering, full-time status is defined as:

FULL TIME: 6 cr; HALF TIME: 3-5 cr

Non-degree graduate credits

Students taking non-degree graduate credits in a professional college plan will follow the requirements for that college. All other students taking non-degree graduate credits follow the requirements of the Graduate School.

Audit coursework

Audit registration ("V" registration) may not be used in credit totals for certification or financial aid purposes.

Exceptions

Medical School students in a residency program—Effective January 1, 1990, in compliance with U.S. Department of Education regulations, Medical students enrolled in a residency program cannot be certified as students for loan deferment purposes.

Graduate level coursework—Graduate level (5xxx- to 8xxx-level) coursework does not always meet Graduate School criteria for enrollment verification purposes. Students must also be registered in a University of Minnesota Graduate School or a departmental master's program to be certified as doing graduate-level work. Refer to the Graduate School Catalog for more information.

Accreditation

The University of Minnesota is accredited by the North Central Association of Colleges and Secondary Schools, 5454 South Shore Drive, Chicago, IL 60615.

UMD is an equal opportunity employer and educator.