

# FULL-TIME STUDENT

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To be considered full-time, an undergraduate student must be enrolled in 12 or more credits for the semester. The U.S. Department of Education and the Department of Veterans Affairs classifies a student enrolled in 9 to 11 credits as three-fourths time. 6 to 8 credits is considered half-time, and 5 credits or fewer is less than half-time.

If a student intends to graduate in eight semesters, normal progress towards a degree is as follows: A minimum of 28 credits completed in the first two semesters and 15 to 18 credits completed during each of the remaining six semesters, for a total of 120 credits for B.A./B.S./BSEd/BLS (see Class Standing and Academic Progress (<https://catalog.umw.edu/undergraduate/academic-policies/class-standing-academic-progress/>)).

A student who starts with more than 12 credits in a semester may drop below a 12-credit course load; however, a residential student may not live in a residence hall while carrying fewer than 12 credits unless special written permission has been obtained. Students receiving financial aid should consult the Office of Financial Aid before dropping below a full course load. Students participating in NCAA intercollegiate sports must maintain a minimum credit course load unless they have been granted a special written exemption from the Director of Athletics.

*Also see:* Overload (<https://catalog.umw.edu/undergraduate/academic-policies/overload/>).