



Second Degree Student Information

Students enrolled in a program at ETSU that leads to a second undergraduate, master's, or Ph.D. degree are eligible for only Federal Direct loans, Federal Graduate Plus loans (if in a master's or Ph.D. program), Federal Direct Parent Plus loans (if the student is dependent), or private loans.

After the student applies for admission to ETSU through either the Office of Undergraduate Admissions for undergraduates or to the College of Graduate and Continuing Studies for a master's or Ph.D. program the previous degree transcript will be evaluated and an outline will be generated reflecting the number of hours required for the second degree. The Office of Financial Aid and Scholarships will review the outline to determine aid eligibility.

Free Application for Federal Student Aid (FAFSA)

All students applying for federal student aid must complete the FAFSA at studentaid.gov. Federal aid consists of grants, loans, and federal work-study. Once you receive your first bachelor's degree you are not eligible for pell grant, TSAA (state grant), or SEOG grant funding for future certificates or degrees. Be sure to indicate that you have already completed a bachelor's degree and if you are working on a second bachelor's degree, select *Other Undergraduate*. If you are working on a second master's or Ph.D., select *Master's, doctorate, or graduate certificate program*.

Loans

Loan amounts from prior degrees are included when determining aid eligibility. Students cannot receive more than the undergraduate/graduate aggregate loan limits as determined by Department of Education (ED). Annual loan limits apply depending upon your classification of freshman, sophomore, junior or senior. See the [Direct Loan Program Loan Limits](#) for additional information. **NOTE:** Students seeking a second undergraduate bachelor's degree, the classification from admissions, in most cases, will not be the same for financial aid purposes.

Direct loans and private loans may not cover all costs or living expenses for second degrees. Consider your budget when taking out private loans as they have higher interest rates, credit verification, and co-signers.

Credit Hours and Satisfactory Academic Progress (SAP)

If a student qualifies for financial aid, students can only receive financial aid for the exact number of credit hours required to complete the second degree. If a student withdraws or fails classes they will have to pay for the deficient hours once they have attempted the required number of credit hours determined by admissions. Should a student need to file an appeal and approval is granted, the student will still be required to pay for classes once reaching the attempted credit hours required for the second degree as determined by admissions.

Financial Aid Award Process

Students will be awarded once aid eligibility is determined. An email will be sent to the student's ETSU email directing them to view and accept their awards in the GoldLink system. Further instructions for accepting aid, completing unsatisfied requirements, completing entrance loan counseling, completing a master promissory note for Direct loans, confirmation of classes, and how to set up direct deposit can be found in the [GoldLink Guide](#).