



**Important
Federal & State
Financial Aid Quick Facts**

Definition of Required Coursework

Only courses required for a student's current major are aid eligible. Required coursework consists of courses needed to fulfill major and general elective requirements. Students that enroll in non-required courses jeopardize their aid eligibility in the current semester as well as future semesters. Time limits and aggregate lifetime limits exist for all aid programs; therefore, timely degree completion is critical for students depending on financial aid.

FEDERAL FINANCIAL AID (TITLE IV AID)

<u>Federal Aid Type</u>	<u>Credit Load per Semester</u>
Pell Grants	3 to 12+ credit hours (federal guidelines followed)
SEOG Grants	Must also be eligible for Pell (federal guidelines followed)
Federal Work-Study	6+ credit hours (federal guidelines followed)
All Federal Loans	6+ credit hours (federal guidelines followed)
Federal Loans consist of:	
-Direct Subsidized and Unsubsidized Loan	
-Direct Parent PLUS Loan	

Federal Aid Guidelines/Regulations

All credit courses are required for their degree program for **every** semester. **It has been under the understanding that a student can take any course during their final semester. However, this is NOT permitted.**

Federal aid will be prorated according to their credits if the student is enrolled in less than 12 credits. It is based on 3, 6, 9 or 12+ credits.

Full time	12+ credits
Three-Quarter time	9-11 credits
Half time	6-8 credits
Less than half time	1-4 credits

Federal Aid - Repeating Coursework

1. A student can receive Title IV aid for a **previously passed** course only **once** as long as the student is again receiving credit for the course.
2. For a student who previously passed a course and then subsequently failed the same course, any additional attempt of that course cannot again be included in the student's enrollment status for Title IV purposes.
3. There is no regulatory limit on the number of times that a student may be paid to retake a failed course, unless the student has also previously passed that course (in which case the student may not receive Title IV aid to pay for that course).

NEW YORK STATE FINANCIAL AID

State Aid Type

Credit Load per Semester

Excelsior Scholarship

30 credits earned over one year (state guidelines followed)

NYS TAP

12+ credits (state guidelines followed)

Aid for Part-Time Study (APTS)

3 to 11 credits (state guidelines followed)

The Excelsior Scholarship has very strict, unique guidelines. If eligible, a student has to be enrolled in an undergraduate degree program. Certificate programs are not included for this scholarship.

New York State Guidelines/Regulations

Must be matriculated in an approved program of study and be in good academic standing with at least a "C" average as of the 4th semester payment.

Taking at least 12 credits towards your degree—also referred to as your program of study—if you are an undergraduate student.

To avoid losing an award because of your enrollment status, you must take at least 12 credits in classes that are applicable **toward your program of study** each semester except your final semester (see below). This means that you must be taking classes that are required for your major or electives that are accepted toward the completion of your degree.

NYS Aid – Repeating Courses

If you repeat a class that you already passed and received credit for while in college, the class **IS NOT** counted toward your full-time status for NYS financial aid purposes.

If, as a college student, you repeat an Advance Placement or other college-credit bearing class that you took as a high school student, the class is not counted toward your full-time status for NYS financial aid purposes.

EXCEPTION: If you repeat a class for your major in which you did not initially receive a passing grade, credits for the repeated class **WILL** count toward your full-time status. For example, if you require a "B" in a certain class but you earned a "C," you can repeat the class and the class credits will count toward meeting the full-time requirement for your program. If you repeat a class because you received a failing grade, the class is counted toward your full-time status for NYS financial aid purposes.

Check before taking classes not needed for your program. If you are taking a class that is not needed for your program, be sure to take at least 12 credits in classes that go toward your major, including electives, to be deemed in full-time status for NYS financial aid purposes.

New York State TAP - Final Semester of Student

The requirement for a recipient to be enrolled in 12 credits towards his/her program(s) of study per semester is waived during the final year of study.

A TAP recipient is deemed to meet the full-time study requirement in his/her last semester if he/she takes at least three credits needed to meet his/her graduation requirements and enrolls in at least 12 credits.

Additionally, effective December 27, 2017, a recipient is deemed to meet the full-time study requirement in the semester prior to his/her last semester if he/she takes at least six credits needed to meet their graduation requirements and enrolls in at least 12 credits.

WITHDRAWALS

The ***effective college withdrawal date*** is established based upon whether the student withdraws officially or unofficially. An official college withdrawal occurs when a student completes the college process to withdraw. For an official withdrawal, the effective date is the date the student starts the college withdraw or notifies an appropriate office of their intent to withdraw.

Withdrawing from All Courses (official)

Students that officially withdraw from the entire semester may result in a balance owed to the college that was previously covered by financial aid. Students receive their financial aid under the assumption they will complete the semester. Students that do not complete the semester must have their aid re-calculated to determine how much they earned. Any unearned aid must be returned to the federal government, thereby creating a balance owed to the college. Students that do not pay this balance will have a hold placed on their account.

Students should be referred to the Record's Office if they are thinking of withdrawing from the entire semester. There is a required document for the student to complete as well as the Office of Student Accounts, Financial Aid and Registrar. This will give each department time to counsel the student on what their rights are for financial aid, grades, balances and returning.

Students that withdraw from a single class but remain enrolled in others usually do not require a re-calculation of their aid, but it could impact the current semester or next semester's aid.

Emergency (Medical) Withdrawal

Students that leave the college due to an emergency withdrawal are still considered "withdrawn" for financial aid purposes. Therefore, all the rules for withdrawing (see above) apply. Inform students that an emergency withdrawal may result in a balance due to the college for the current semester and/or result in financial aid ineligibility in a future semester.

Unofficial Financial Aid Withdrawal (Financial Aid Process Only)

An unofficial college withdrawal occurs when a student never attends (E grades) or stops actively participating in all courses in the term. E grades are processed as a "no show" and financial aid is not processed. The Financial Aid Office is notified of all E grades from the Registrar's Office.

Active participation includes attending a class, completing an assignment, taking an exam or quiz, etc. If a course is online, it also includes participating in an online discussion, but would not include a simple login with no active participation.

At the mid-term point and after a term ends, the Financial Aid Office reviews all students who at mid-term all F's are reported in every course and at the end of term who received all F's in every course. The last date of attendance (LDA) will be reported as the effective withdrawal date. If the student is attending and actively participating in any courses, they will not be considered an unofficial withdrawal.

If a student is identified as "no longer attending" the Financial Aid Office will process a federal withdrawal calculation and a portion or all of the financial aid disbursed may have to be returned. If a student has received a refund and aid was returned, the student will be held responsible for the balance.

If the last date of active participation cannot be determined for all classes in a semester, per federal law, the effective college withdrawal date defaults to 50% or the latest date of active participation, whichever occurs later.

SATISFACTORY ACADEMIC PROGRESS

Academic Standing vs. Financial Aid Standing

Confusion exists between the college's academic standing classifications and financial aid standings. Students on academic probation (GPA below 2.0) often think that once they regain their eligibility academically they are also eligible for financial aid.

For federal and state aid, students must meet a GPA standard as well as a pace standard, therefore, it is possible for a student to be in good standing with the college but not with federal and/or state aid. In particular, students that have many course withdrawals could have an eligible GPA but not an eligible pace.

Academic eligibility for financial aid consists of quantitative and qualitative. Quantitative measure sets the time frame for a program completion. The maximum time frame for a program completion may not exceed 150% of the published length of the program measured in academic years, terms, or credit hours attempted.

See the Standards of Satisfactory Academic Progress document to maintain federal and state financial aid.

Students are encouraged to check their federal SAP status with the Financial Aid Office or website.

At the end of each semester, we evaluate each student's academic progress against their financial aid progress. We will notify the student if they are on warning, probation or financial aid suspension. Every student has the right to appeal.