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GUIDELINES FOR RULES ON FULL-TIME STATUS FOR NEW YORK STATE AND FEDERAL FINANCIAL AID PROGRAMS AND OTHER INFORMATION FOR ADVISORS

NYS and federal regulations stipulate that undergraduate students may receive financial aid only for courses that are required for their degree program. Therefore undergraduate students need to enroll in 12 credits or more of required coursework to maintain full-time status for NYS and federal student aid programs. Failing to maintain full-time status can result in the cancellation and/or reduction of financial aid, along with balances due on bills resulting from these adjustments. NYS and federal governments have different regulations regarding what constitutes required coursework. The purpose of this document is to help students and advisors identify required courses that would count toward full-time status for NYS and federal aid programs, and in doing so prevent award cancellations and reductions. We encourage students and advisors to use the degree audit function in Degree Works to assist in this process. Our goal is to provide the student with the best advice possible.

The rules surrounding this issue can be complicated and overwhelming. Below are some general guidelines to help students enroll in 12 credits of required coursework and maintain full-time status for NYS and federal aid programs.

- Enroll in at least 12 credits of courses of non-repeat (not previously passed) coursework that satisfy general education (GE), major, or elective requirements in the student's major program.
- Any course that meets this standard could also apply toward a second major or minor. Any course beyond the initial 12 credits would have no restrictions and could also be used for second majors, minors, and repeat coursework.
- If student is undeclared, all non-repeat (not previously passed) coursework while undeclared would be considered required. When declaring a major for the upcoming semester ensure that the course work being registered is required for the new program.
- If planning to repeat a course previously passed the student should enroll for 12 credits of required, non-repeated coursework and then repeat courses above the 12 credits (exceptions for NYS aid if the passed course is not a satisfactory grade per the college catalog)
- If at any time a student considers withdrawal from some or all courses they should contact the Financial Aid Office in the Whipple Administration Building to ask how it would affect their eligibility for both current and future semesters.

The following sections are designed to help clarify how different things impact the definition of full-time status. If there is ever a doubt to a students' eligibility, they should be referred to Financial Aid for clarification.

Programs of Study

Only programs of study approved by the NYS Education Department (NYSED) are eligible for NYS and federal aid. Visit the NYS Inventory of Registered Programs for a list of approved programs of study here <http://www.nysed.gov./heds/IRPSL1.html>.

The college catalog defines the courses required to graduate in each major at Morrisville State College. A major includes general education (GE) course requirements, major course requirements, and elective credits. The college catalog defines the specific courses in each area.

Required Coursework

NYS: A course is considered required for NYS aid programs if the course satisfies a student's GE requirements, major requirements, or elective requirements in one NYSED approved major. There are exceptions for undeclared students and students in their final term of study (see Undeclared Students and Final Term of Study).

Federal: A course is considered required for federal aid programs if the course satisfies a student's GE requirements, major requirements, or elective requirements in a NYSED approved major.

Full-time Status

NYS: Students must enroll in at least 12 credits of required coursework, per the NYS definition above, in order to be eligible for most NYS aid programs. If a student enrolls in at least 12 required credits, then he or she is considered full time for NYS aid programs. **(Exception for final term of study – see Final Term of Study).** Students enrolling in 11 or fewer required credits are not eligible for many NYS aid programs, however, you may apply for some part time programs like Aid for Part time Study, Part Time TAP, and Veterans Tuition Awards). It is important to note that just because a student is not enrolled in 12 credits does not mean they will not receive state assistance. It will vary by student and it can be a significant amount of aid.

Federal: If a student enrolls in at least 12 required credits, per the federal definition above, then he or she is considered full time for federal aid programs. Unlike most state programs, students may be part-time and remain eligible for most federal aid programs. However, if a student moves from full-time to part-time status, some federal aid programs may need to be reduced or cancelled. Repeat coursework only counts as required under certain conditions (see Repeat Coursework).

Example: Student A is in an NYSED approved major and registering for their third semester. The first year they were Undeclared and took several electives during the year. Student A wants to enroll for 12 credits, however, only 9 of them will apply to their degree audit due to electives being covered. Their financial aid (both federal and state) will be based on 9 credits. If student A enrolled for 15 credits and only 12 would apply for their degree they would still be considered full time for financial aid.

Undeclared

NYS and Federal: At Morrisville State College student may be undeclared for up to their first 29 attempted credits. They must declare a major prior to attempting the 30th credit hour. All non-repeat coursework taken by undeclared majors within this 29 attempted credits is considered required. Any repeat coursework taken while undeclared would have to meet certain standard conditions (see Repeat Coursework). This exception does not apply to declared majors, who must comply with the standard definitions of required coursework (see Required Coursework).

Double Majors

NYS: Students are allowed to declare more than one major at Morrisville State College. However, only courses that satisfy a degree requirement for the first major are considered eligible for NYS aid programs. A course that only satisfies a degree requirement for a second major is not eligible for NYS aid programs, excluding the NYS Excelsior Scholarship. The only exception is when the degree requirements for the first major include a second major. For example, some majors allow students to satisfy a cognate requirement by completing a second major. There are only a few majors at Morrisville State College that allow students to satisfy degree requirements with a second major.

A course that simultaneously satisfies a degree requirement for a first and second major is eligible for NYS aid programs. Any course beyond 12 required credits could apply solely to a second major and not impact eligibility for NYS aid.

Note that the NYS Excelsior Scholarship allows for double majors. It is the only NYS aid program that considers coursework that applies toward multiple majors as being aid-eligible.

Federal: The federal rules for double majors are specific to three grant programs: Pell, TEACH, and the SEOG grants. For these three programs, the federal government considers an undergraduate student to have graduated once the student completes all of the degree requirements for one major, whether the student has been conferred a Bachelor's degree or not. A student is no longer eligible for Pell, TEACH, and SEOG once this occurs, but will remain eligible for other federal aid programs (ex. federal student loans). Double majors can avoid losing these three aid programs by arranging courses to enter their final semester with degree requirements in both majors.

Example: Student C is a double major in marketing and psychology. Marketing is the first major and psychology is the second major. Student C has not completed the degree requirements for either major. Student C registers for 12 credits in the upcoming fall semester: 3 credits of GE requirements, 3 credits of major requirements for marketing, 3 credits satisfy major requirements for both marketing and psychology, and 3 credits of major requirements for only psychology. Before the fall, Student C had completed 10 of 20 credits in the elective block for marketing, leaving 10 more credits of electives to satisfy.

Student C is eligible for a full-time federal aid package because he or she is enrolled in 12 credits of degree requirements and upon entering the fall semester he or she still had degree requirements left to satisfy in both majors. Student C is also eligible for a full-time NYS aid package because he or she is enrolled in 12 credits of degree requirements in the first major (i.e. marketing); the 3 credits of psychology also count as electives for marketing.

Note that if Student C would have entered the fall semester with 20 or more credits of electives for marketing, his or her elective block would have already been full and the 3 psychology credits would not have satisfied any degree requirements in the first major, and would not be eligible for NYS aid programs. Under this scenario, the student would have had 9 credits of NYS aid-eligible credits and been ineligible for TAP. To regain TAP eligibility, he or she could elect to register for another 3 credits of GE or marketing requirements for a total of 15 credits, of which 12 of them would be eligible for TAP.

Minors

NYS and Federal: Coursework that solely satisfies a minor is not considered required for NYS and federal aid programs. The only exception is when a minor is included in an approved NYSED major. At Morrisville State College we do not currently have any minors that are required with a major.

Example: Student B is an approved program and is taking courses toward a minor. If they take courses that apply only to the minor they must be taking at least 12 additional credits that apply toward their current major program to be considered full time for financial aid purposes.

Change of Major

NYS: In order to be eligible for NYS aid programs, NYS regulations state that students must enroll in at least 12 credits of required coursework for one NYSED approved major. If a student changes their major they should ensure that it is effective for the following term. Generally this is policy however it is important to note that if it changes midterm the coursework in which the student is enrolled must be also required for the new program otherwise it can affect their current semester's aid eligibility.

Federal: Full time status for federal aid programs is determined at the time of disbursement. If a student changes majors after all of their federal aid has disbursed, full-time status is not re-evaluated and this change has no impact on current federal aid. If a student changes their major before the disbursement of federal aid, then his or her full-time status will be re-evaluated based upon required coursework in the new major rather than the previous one.

Example: Student C is currently in 12 credits of required coursework for the Nursing program but wants to change to the Engineering Science program of which only 3 of her current credits are required. If the change is made mid semester she could lose her NYS aid eligibility and her federal aid eligibility could be affected if it had not yet been disbursed. If the change is official as of the next semester the required coursework would be evaluated as of that term.

Repeat Coursework

NYS: A repeat course counts toward full-time status for NYS aid programs when both of the following conditions are satisfied: a) the course is required for NYS aid purposes and; b) the initial grade was not acceptable for graduation as defined for the major in the college catalog. A student who originally earned a passing grade in a course, one that is acceptable to the student's current program, but wishes to repeat the course in hopes of improving the grade and overall grade point average cannot count the repeated course toward full-time status for NYS aid programs. Any repeat course beyond 12 required credits does not impact full-time status.

Federal: A repeat course counts toward full-time status for federal aid programs depending upon whether the course was previously passed or not. For this purpose, federal regulations define passing as any grade higher than an "F" regardless of any graduation requirements or college policy that establishes a higher grade. A course that was previously failed will count toward full time status until the course is passed with a grade higher than "F". There are no restrictions on the number of repeats for a previously failed course however, the student will most likely have an issue with making Satisfactory Academic Progress at some point if this trend continues too long. A course that was previously passed (i.e. grade > "F") may only be repeated once for federal aid programs. In other words, a previously passed course will only count toward full-time status for federal aid programs once after the original take. Any repeat course beyond 12 required credits will not affect full-time status for aid.

Example: Student D registers for 9 credits in the Fall semester that are considered required for both NYS and federal aid programs. He also registers for 3 credits of repeat coursework for a total of 12 credits.

Student D originally earned a “D” in the course. The course catalog indicates that a) the course is required for his current program; and b) that a “C” or higher is also required for his current program. The repeat course is allowed for NYS aid programs because the course is required for his current program and the original grade was not acceptable for graduation. The repeat course is allowed for federal aid programs because a previously passed course may be the course and needed to repeat it for a second time, it would not be allowed for federal aid since the “D” grade is considered passing according to federal rules.

Final Term of Study

NYS: Students must enroll in 12 credits or more of required coursework in order to maintain full-time status for NYS aid programs. The only exception is in the student’s final term of study. If a student needs fewer than 12 credits to graduate in their final term, other non-required courses may be included to determine full-time status. If the student does not graduate at the end of this term, NYS aid can be cancelled.

Federal: For federal aid the federal government considers an undergraduate student to have graduated once the student completes all of the required coursework for one major. Non-required courses taken during the final term of study will not count toward federal aid programs.

Example: Student E is in her final term of study and only needs 6 credits to graduate in her major. She registers for these 6 credits as well as an additional 6 non-required credits. Student E is considered full-time for NYS aid programs because this is her final term of study as long as she graduates. She would be considered half-time, however, for the federal aid programs.

Experiential Learning

NYS and Federal Aid: Experiential learning includes internships and study-abroad programs. There are no specific exceptions for these experiential learning opportunities. Students who plan to use NYS and federal aid to help fund these opportunities should ensure that coursework taken is considered required for their current program. Sometimes students must change courses in study abroad programs upon arrival at the host location, and students should make sure any schedule revisions are also required coursework. Transcripts may be evaluated upon return to campus which could impact aid retroactively.

Course Deviations

NYS and Federal Aid: Students must enroll in 12 credits or more of required coursework in order to maintain full-time status for NYS and federal aid programs. The lack of class availability does not exempt students from satisfying the full-time status requirements except for students with NYS aid programs in their final term of study (see Final Term of Study). Approved course deviations may substitute for required coursework as long as it is an appropriate substitution and there is no other path that would allow the student to take the required course.

Withdrawals

NYS and Federal Aid: Withdrawing from some or all of registered classes can impact semester charges (ex. Tuition, fees...etc.) and financial aid, leaving students an unexpected account balance for the semester. There are two questions that students should ask prior to making the final decision to withdraw.

- How will withdrawal affect my charges and financial aid this semester?
- How will withdrawal affect my financial aid for next semester?

If a student is considering withdrawing from some or all of their courses, we encourage them to contact the Financial Aid Office and Student Accounts to ask the above questions. It can impact this semester or next, both or neither. The impact depends upon the following factors: the timing of the withdrawal (i.e. effective date of

withdrawal); the length of the course; the different aid programs in the aid package; and the number of credits retained after withdrawing courses.

Part Time Study

Students do have the option of attending part time. There is a misconception that students **MUST** be full time for financial aid. That is not true but can vary depending on a student's eligibility.

NYS Aid: The NYS TAP and SUNY Tuition Credit normally requires full time attendance. Most TAP Scholarships also require full time attendance. Certain students may be eligible for Part Time TAP or APTS (Aid for Part Time Study). These are two different programs and the Financial Aid Office can answer questions regarding this.

Federal Aid: Students with Pell Grant eligibility may take as few as 1 credit and receive a Pell Grant. Eligibility will vary depending on the student's Expected Family Contribution (EFC) calculated from the FAFSA. Student loans require a minimum of 6 credits each semester for eligibility.

ADDITIONAL IMPORTANT INFORMATION

Satisfactory Academic Progress (SAP)

The SAP charts can be found at http://morrisville.edu/financial_aid/policies.aspx and also in the Academic Catalog.

NYS Aid: NYS has specific satisfactory academic progress criteria for its aid programs. There are different charts for specific groups of people.

Federal Aid: Federal SAP guidelines allow for a "warning" semester so that students who don't meet SAP requirements can be placed on warning. Students are allowed one warning semester. Waiver: Students who fail to meet Federal and/or State SAP requirements lose that aid eligibility until they once again regain compliance. Students can apply for a one-time waiver if they document that they had extenuating circumstances that contributed to their failing to meet SAP and that those circumstances have resolved to the point where they will no longer affect their academics. Applications can be found at http://morrisville.edu/financial_aid/aidforms.aspx and would be submitted to the Director of Financial Aid along with a letter and all required documents or the Registrar along with a letter and all required documents. If a waiver is approved the student will be considered on "probation" for financial aid.

Contact Information

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