

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 catalogue*)
- If at any time a student considers withdrawal from some or all courses they should contact the Financial Aid Office in the One Hop Shop to ask how it would affect their eligibility for both current and future semester.

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. NYSED has approved all undergraduate majors at SUNY Canton as well as certificates in Electrical Construction-Maintenance, Air Conditioning Maintenance & Repairs, Heating and Plumbing Service, Powersports Performance and Repair, and Practical Nursing. Unfortunately minors are not recognized by NYSED. Minors are only aid eligible when required by a major, when satisfying other

requirements, or when taken beyond 12 required credits (see Minors). 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 catalogue defines the courses required to graduate in each major at SUNY Canton. A major includes general education (GE) course requirements, major course requirements, and elective credits. The number of required elective credits for each major is equivalent to the minimum of 120 credits for graduation less the number of required GE and major credits (for a bachelor's degree). The college catalogue defines the specific courses in these areas.

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 SUNY Canton students 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).

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 SUNY Canton we do not currently have any minors that are required with a major.

- *Example: Student B is in 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 repeated once. If the student happened to earn another “D” in 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, including Excelsior. 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.

Pre-Requisite Coursework

NYS and Federal Aid: Pre-requisite courses are only considered required when the course is included in an approved NYSED major program. Pre-requisites that are not included in an NYSED approved major are considered optional for both NYS and federal student aid programs. A pre-requisite course is considered required for NYS aid programs if the course satisfies a student's GER requirement, major requirements, or elective requirements in **one** NYSED approved major. The Regulations of the NYS Commissioner of Education do permit a full time student to carry six (6) credits of **remedial** coursework as part of a full-time course load **with the exception of the Excelsior Scholarship (See Excelsior Scholarship)**.

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 Student Service Center in the One Hop Shop 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 only 6 credits each semester for eligibility.

Excelsior Scholarship

- **Eligibility and Academic Requirements**

General Eligibility Requirements

- For 2017-18 family AGI must be less than \$100,000
- For 2018-19 family AGI must be less than \$110,000
- For 2019-20 and thereafter, family AGI must be less than \$125,000
- Students must be NYS residents
- Students must have filed their FAFSA and NYS TAP applications
- Students must be full time and on track for a degree (*more info below in academic eligibility*)
- Must agree to NYS residency requirements for term of receiving scholarship

Initial Academic Eligibility

Freshmen

For this purpose a freshman is considered someone who has not ever been matriculated at a college prior to their enrollment at SUNY Canton. A freshman is eligible as long as they meet general eligibility requirements and other grants/scholarships do not exceed tuition.

Transfers

For this purpose a transfer is considered someone who has been matriculated at a prior college in the past. A transfer is eligible if they transfer in the appropriate number of credits to remain on track for graduation. (*for ex. After 1 year of enrollment must transfer at least 30 credits toward new degree*)

Academic Requirements to Maintain Eligibility

Full Time Status

Students must enroll for a minimum of 12 credits that are applicable to their degree program each semester. Remedial credits are NOT counted in this 12 credit requirement. An **exception** to this rule are that students who meet ADA eligibility may enroll part time but must complete all coursework attempted.

Annual Credits completed

Students must successfully complete a minimum of 30 credits per year toward their degree program. Summer and Winterterm courses can assist in completing the 30 credits. A student's year begins when they first matriculate whether here or at their prior school if a transfer. See "*Exceptions to Above Rules*" for additional information.

- *Example – student is matriculated in the Fall 2017 term. They have the Fall 17, Winterterm 17, Spring 18 and Summer 18 term to complete the 30 credit requirement. However, it is important to note that if the student's Excelsior year starts in the Fall semester, the following summer is part of their first year and not their second. So a student who receives Excelsior receives 30*

credits in Fall/Spring 1718 and takes 6 credits in Summer 18 they still must complete 30 credits for their second year starting in the Fall of 2018.

- *Important Note: Jumpstart students matriculate now in the Summer so their year begins with Summer and ends with the next Spring.*

Maintain on track to graduate

Students must be on track to graduate in their current degree program. If they are in a 2-year degree they must be on track to graduate in 2 years and the same for 4 year programs. Certificate programs are not eligible for Excelsior Scholarships.

GPA Requirement

There is no GPA requirement for Excelsior. If the courses are acceptable to their program they are acceptable to Excelsior. Therefore we will be reporting completed credits when certifying awards and not GPA.

Breaks in Attendance

If there is a break in attendance the student automatically loses Excelsior and cannot regain eligibility due to not being on track to graduate any longer. If extenuating circumstances they can appeal this to Higher Education Services Corporation (HESC) in Albany.

Residency Requirement

They must live in NY state for the same length of time that they received the scholarship.

- *Ex. If they only get for one semester they need to live in NY for 4 months which can be while still in school.*

Exceptions to Above Rules

- EOP Students – need to enroll for 12 credits within their degree program but only need to complete 24 per year instead of 30.
- ADA Students - Can be part time or full time but must complete all courses enrolled for. They do not need to meet the 30 credit annual requirement. These students must be registered as ADA on our campus to meet this requirement.

ADDITIONAL IMPORTANT INFORMATION

Satisfactory Academic Progress (SAP)

The SAP charts can be found at www.canton.edu/fin_aid/sap.html and also in the Academic Catalog and Student Handbook.

NYS Aid: NYS has specific satisfactory academic progress criteria for its aid programs. There are 6 different charts for specific groups of people.

- Associates Degree/Certificate students (*remedial**)
- Bachelor's Degree students (*remedial**)
- Associates Degree/Certificate students (*non-remedial*)

- Bachelor's Degree students (*non-remedial*)
- Associates Degree/Certificate students (*ADA eligible***)
- Bachelor's Degree students (*ADA eligible***)

**Definition of remedial includes EOP students and students required to take BOTH MATH 100 and ENG 097.*

***ADA Eligibility is determined by the Accommodative Services Office*

Federal Aid: The federal guidelines generally follow the school's own re-registration requirements. 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 www.canton.edu/fin_aid/documents/Waiver-SAP.pdf and would be submitted to the Director of Financial Aid along with a letter and all required documents.

If a waiver is approved the student will be considered on "probation" for financial aid and will be given academic conditions which must be met during the probation semester and thereafter if indicated.

Tuition for Out-of-State/Foreign Students

It is important for advisors to note that there is a big difference in tuition between Associates Degree/Certificate students and Bachelor degree students for out-of-state and foreign students. Many times students choose to begin in an Associate's degree for this reason.

2017-18 Tuition Amounts based on FT attendance

- NY Residents: \$6,670/year (Excelsior Scholarship Recipients are \$6,470/year)
- Associate's degree non-resident: \$10,860/year
- Bachelor's degree non-resident: \$16,320/year
- All Online non-resident: \$8,000/year

All other costs are the same for residents and non-residents.

Contacts:

Students: Contact the Financial Aid Staff in the One Hop Shop in Miller Campus Center

- Phone – (315) 386-7616 or 1-800-388-7123
- Email – finaid@canton.edu

Faculty/Staff: Can contact the above numbers and email. For specific questions, advisors can contact Kerrie Cooper, Director of Financial Aid at x7043. ***Please do not give this number to students.***