

## **Financial Aid Policies Relating to Course Program of Study (CPOS)**

Institutional scholarships and State grants are based on credit hours, but federal funds are subject to CPOS hours. Institutional funds are not available to make-up for reductions in federal or state grant eligibility. Consistent with our proration policy, all institutional scholarships and grants are subject to proration based on enrolled credit hours.

Financial aid awards are recalculated throughout the semester based on changes to enrollment status. Financial aid recipients who receive a tuition refund due to changes of enrollment during add/drop periods will not be able to receive a credit balance refund until their financial aid is reevaluated. Students who withdraw from courses outside of add/drop periods due to extenuating circumstances but remain enrolled part-time, may appeal for continued or partial institutional aid eligibility if they were not eligible for a tuition refund.

Cost-of-Attendance (COA) is based on CPOS eligible courses. This means that when a student has less CPOS eligible hours than credit hours, the tuition and book allowance amounts in the COA may only include the tuition expense and book allowance for their CPOS eligible courses. If the reduced COA creates an over award for a student, Federal Work Study or loan portion of the financial aid award will be reduced before reducing the institutional grant.

For students enrolled in an Accelerated MA program, their federal, state, and institutional financial aid eligibility is determined based on courses required for the undergraduate degree. The COA budget will only include CPOS courses applicable to the undergraduate degree. Therefore, to receive full financial aid eligibility, accelerated MA students must be registered in 12 credits of required undergraduate coursework each semester. Graduate level courses that also apply to a bachelor's degree are CPOS eligible. If the reduced COA creates an over award for a student, Federal Work Study or loan portion of the financial aid award will be reduced before reducing the institutional grant.

Doctoral students also enrolled in an MA program must be enrolled at least half-time in doctoral program CPOS eligible courses each semester to qualify for the higher annual and aggregate loan limits. Only the tuition costs for the program in which the student is enrolled at least half-time can be included in the COA for that term. Even though a student is enrolled in two programs, they only have one annual loan limit in an academic year. The loan limit is applicable for the academic year, so if a student is half-time in both programs one term, the higher loan limit applies. Students taking courses in both programs, but are not half-time in either, are not eligible for federal loans for the term.

### **B-Quad Courses and Schedule Changes**

CPOS evaluations are run regularly until census date for a semester. Financial aid awards are adjusted after census date prior to disbursement. Students who had a curriculum change and add or drop B-Quad courses after census will not have CPOS re-run, but the financial aid will be revised if there were changes in the number of CPOS or credit hours due to adding or dropping a B-Quad class.

Students receiving federal or institutional financial aid who are enrolled in B-Quad courses after census and do not have a curriculum change, will have their enrollment status and CPOS regularly re-evaluated until the end of the payment period (semester). Cost of Attendance budgets and federal financial aid funds are adjusted based on CPOS eligible courses. If the reduced COA creates an over award for a

student, Federal Work Study or loan portion of the financial aid award will be reduced before reducing the institutional grant.