

Undergraduate Policy Updates

FINANCIAL ASSISTANCE AND ACADEMIC STANDARDS

Both the federal and the state governments require that you meet certain basic standards of scholarship in order to remain eligible for financial assistance. These standards have to do with how many credits you attempt each semester, how many credits you accumulate, and the grade point average you attain while doing so. It would be helpful if the federal government and the state government could agree on the same standards, but unfortunately for everyone, they don't. This means you must pay attention to two slightly different sets of rules, depending on whether you are receiving federal Title IV aid – Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Stafford Loans, (William D. Ford Federal Direct Stafford Loan Programs, Subsidized and Unsubsidized) Work-Study, Perkins Loans, and TEACH Grant - or state aid such as TAP. In most cases, if you are moving steadily along towards your degree, you are probably in no danger. You must beware of the state's "Pursuit of Program" requirement, however, which insists that you complete a certain number of credits each semester. This one can surprise a perfectly satisfactory student, who just happens to drop below the required minimum some semester, for reasons that have nothing to do with being in academic difficulty. There is one huge difference between the two standards that you should know. State standards require that the College evaluate the progress of state aid recipients at the completion of each semester, while progress according to federal standards is evaluated each academic year, at the end of the spring semester. A mid-year notification will be sent at the end of the fall semester to inform students that they may be in jeopardy of non-compliance of Federal Academic Standards.

FEDERAL FINANCIAL ASSISTANCE PROGRAMS

Federal PELL Grant

The foundation of federal student aid, awarded to eligible undergraduate students working toward their first bachelors degree. Student eligibility is based on the Expected Family Contribution (EFC) as it is calculated from information provided on the Free Application for Federal Student Aid (FAFSA). Students with lower EFCs have greater financial need. Thus, the neediest students are eligible for larger Pell Grants. Conversely, as students' EFCs increase, there is less financial need, and the award amount of the Pell Grant decreases. The amount of the Pell Grant may be prorated based on a student's enrollment status (full-time, part-time, full academic year attendance or less). Unlike many other types of aid, students who are enrolled less than half-time may be eligible to receive a Pell Grant.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This campus-based award program is awarded to students with exceptional financial need. Priority is given to those students with a Federal Pell Grant. Unlike Pell Grants, the amount of FSEOG that a student can receive depends not only on their financial need but, also, on the amount of other aid they receive and the availability of funds at the institution. FSEOG award amounts can range from \$100 to \$4,000.

Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant Program

The Federal TEACH Grant provides up to \$4,000 per year to students who intend to teach in

a public or private elementary or secondary school that serves students from low-income families.

The recipient must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. As a recipient of a TEACH Grant, a student must teach for at least four academic years within eight calendar years of completing the program of study for which they received a TEACH Grant.

IMPORTANT: if the recipient fails to complete this service obligation, all amounts of TEACH Grant received will be converted to a Federal Direct Unsubsidized Stafford Loan.

The TEACH Grant was available for the first time beginning with the 2008-2009 academic year. To be eligible, the student must:

- complete the FAFSA, although you do not have to demonstrate financial need
- be a US citizen or eligible non-citizen
- be enrolled as an undergraduate, post-baccalaureate, or graduate student in a postsecondary educational institution
- be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such course work
- meet certain academic achievement requirements (generally, scoring above the 75th percentile on one battery of a college admissions test or maintaining a cumulative GPA of at least 3.25)
- sign a TEACH Grant Agreement to Serve.

Further information on the TEACH Grant can be found at www.FederalStudentAid.ed.gov.

Federal Work-Study Program (CWSP)

This program offers jobs to matriculated students demonstrating financial need and desire to work. Positions are available in almost every department and administrative office. Every effort is made to correlate the job with the student's interest and schedule.

William D. Ford Federal Direct Loan (Subsidized and Unsubsidized Stafford Loans)

These federal loans are for matriculated students who are enrolled at least half-time (six credits). They have a low fixed interest rate, and repayment begins six months after the student graduates or falls below half-time enrollment. The two types of Federal Stafford Loans are subsidized and unsubsidized. The US Department of Education pays the interest that accrues on the subsidized loans while the borrower is enrolled for at least six credits and during their grace period. In order to be eligible for the subsidized loan, the student must show financial need. The unsubsidized version is not need-based and interest does accrue during in-school periods. Apply yearly by filing the FAFSA in January for the next academic year. No separate application is required.

Federal Direct PLUS Loan

Federal Direct Undergraduate PLUS loans for undergraduate students are available to parents who wish to obtain a loan to assist their dependent undergraduate child with the cost of education. This loan has a fixed interest rate. The repayment of the loan begins 60 days after the last disbursement date, or may be deferred until six months after the student graduates.

Federal Perkins Loan

The Federal Perkins Loan is a low-interest (5%) loan for matriculated students with exceptional financial need. Repayment of the loan begins nine months after the student graduates or falls below half-time enrollment.

Federal Nursing Loan

The Federal Nursing Loan is a low-interest (5%) loan for matriculated junior and senior nursing majors with financial need. Repayment of the loan begins nine months after the student graduates or falls below half-time enrollment.

NEW YORK STATE FINANCIAL ASSISTANCE

TUITION ASSISTANCE PROGRAM (TAP)

Students who are matriculated, legal residents of New York State and are full-time or have equivalent full-time status are eligible to apply for assistance under the Tuition Assistance Program. For purposes of TAP eligibility, full-time is normally defined as 12 undergraduate credits. Students should complete the Free Application for Federal Student Aid (FAFSA) to apply for TAP. If the FAFSA is electronically processed online, students will be directly transferred to the TAP application web site. Students should complete this page and click "Submit." If a student does not complete the form or is not transferred to the TAP web site, the student will be sent a pre-printed Express TAP Application (ETA) or notification of award. FAFSA forms are available in January for the next academic year. Students must reapply each year. Students are advised that continued eligibility for TAP awards requires that students maintain Good Academic Standing.

AID FOR PART-TIME STUDY (APTS)

APTS is a grant program funded by New York State and is available to matriculated, part-time, undergraduate students who meet certain eligibility requirements. Generally, to be eligible to receive APTS a student must:

- Be working toward an undergraduate degree as a part-time student taking a minimum of three (3), but less than twelve (12) semester credit hours;
- Be a resident of New York State;
- Be either a US citizen, permanent resident alien, or refugee;
- Meet the income limits (taxable income less than \$50,550 for a dependent student or and independent student with dependents. Taxable income less than \$34,250 for an independent student without dependents);
- Not have exhausted Tuition Assistance Program eligibility;
- Have a tuition charge of at least \$100 per year (after employee reimbursements and related grants);
- Not be in default of a Federal Direct Stafford Loan or Federal Family Education Loan;
- Must have a GPA of at least 2.0; and
- Submit all documentation by the published deadline.

Applications for APTS are available in the financial aid office and online beginning the month of August, and are generally due six weeks into the semester for which you are applying. APTS is not available for the summer semester.

STATE-ESTABLISHED ACADEMIC STANDARDS FOR NEW YORK STATE FINANCIAL AID

GRANTS, SCHOLARSHIPS, AND SPECIAL AWARDS

A. Full-time Awards:

- Tuition Assistance Program (TAP)
- Regents Award – Child of Veteran (CV)
- World Trade Center Scholarship (WTC)
- New York State Scholarship for Academic Excellence
- Regents Professional Opportunity Scholarships
- Memorial Scholarships for Families of Deceased Firefighters, Volunteer Firefighters, Police Officers, Peace Officers, and Emergency Medical Service Workers
- Persian Gulf Veterans Tuition Awards
- Vietnam Veterans Tuition Assistance Program (VVTA)
- Volunteer Recruitment Services Scholarship for Volunteer Fire and Ambulance Recruits
- Military Service Recognition Scholarship (MSRS)

B. Part-time Awards (special requirements apply in some instances):

- Aid for Part-time Study (APTS)
- Persian Gulf Veterans Awards
- Vietnam Veterans Tuition Assistance Program (VVTA)
- Volunteer Recruitment Services Scholarship for Volunteer Fire and Ambulance Recruits
- Part-time TAP

Students who receive New York State financial awards are required to maintain good academic standing in order to remain eligible. The State Education Department, for these purposes, defines a student in good academic standing as one who (1) pursues the program of study in which he is enrolled (Pursuit of Program); and (2) makes satisfactory academic progress toward the completion of his or her program's requirements (Satisfactory Academic Progress). These are defined as follows:

PURSUIT OF PROGRAM*

State regulations define program pursuit as receiving either a passing or a failing grade in a certain percentage of a full-time course load. For undergraduates, the percentage increases from 50 percent of the minimum full-time load in each semester of the first year of award (6 credits each semester), to 75 percent each semester of the second award year (9 credits each semester), to 100 percent each semester of the third and fourth award years (12 credits each semester). In general, graduate students are expected to complete 100 percent, 12 credits, starting with the first semester of a graduate program. Students who fail to meet these standards become ineligible to receive an award during the succeeding semester, and remain ineligible until good standing is regained. (For details on regaining eligibility or waiving eligibility standards, see below.) Generally, the State Education Department will accept any grade that indicates that the student attended the course for the entire semester and completed all necessary assignments. By these standards, both passing and failing grades are acceptable. However, "W" (Withdrawal) grades are not acceptable. Grades of "I" and "PR" are acceptable because they are automatically changed to either a passing or failing grade before the completion of the succeeding semester.

SATISFACTORY ACADEMIC PROGRESS*

Satisfactory Academic Progress is defined both in terms of the number of credits completed and the grade point average attained at the end of a given semester. To remain eligible for awards, students must meet the following minimum standards. (Special conditions apply for part-time student awards.)

Satisfactory Academic Progress Standards for Awards:

Semester	*Fall 2010 or after*	2006-2010	1981-2006 or after*	*Fall 2010	2006-10	1981-2006
	Credits	Credits	Credits	GPA	GPA	GPA
1	0	0	0	0.0	0.0	0.00
2	6	3	3	1.5	1.1	0.50
3	15	9	9	1.8	1.2	0.75
4	30	21	18	2.0	1.3	1.20
5	45	33	30	2.0	2.0	2.00
6	60	45	45	2.0	2.0	2.00
7	75	60	60	2.0	2.0	2.00
8	90	75	75	2.0	2.0	2.00
9	105	90	90	2.0	2.0	2.00
10	120	105	105	2.0	2.0	2.00

(Only the students in specially approved five-year programs are eligible for TAP awards beyond eight semesters of undergraduate study.)

As shown in the table above, full-time students are not expected to have earned college credits in order to be eligible for their first award payment. For the second payment, an undergraduate student must have earned six credits towards graduation with a GPA of 1.5 or higher, for the third, to have completed fifteen credits with a cumulative GPA of 1.8 and so on. Grades of "I" and "PR" are not counted toward either completion rate or GPA until they are changed to a passing or failing grade.

Remedial and Aid for Part Time Study (APTS) students are not subject to the fall 2010 standards. Remedial (EOP) & APTS students are under the 2006-2010 requirements.

**These standards apply only to students who received their TAP award in September 1981 or later. Students who received their first TAP award prior to September 1981 can be advised of applicable standards by the Office of Academic Advisement.

TRANSFER AND READMITTED STUDENTS

Transfer students and students readmitted to the College after an absence of at least one year will be placed on the above scale either in accordance with the number of credits earned toward graduation or the number of TAP payments previously received, whichever is more beneficial to the student. For example, a transfer student who has received six TAP payments and earned 45 credits would be placed at (payment) semester four, rather than (payment) semester five.

LOSS AND REINSTATEMENT OF STUDENT ELIGIBILITY

Students who fail to maintain good academic standing, either through failure in Pursuit of Program or in making Satisfactory Academic Progress, become ineligible for further awards. Eligibility may be regained (and payments restored) by any of the following methods:

1. Achieving the required GPA and/or number of credits during a semester of attendance in which no state award is paid
2. Transferring to another institution
3. Being readmitted to Brockport after an absence of one calendar year or more. (Acceptance at Brockport or another institution is deemed evidence of a student's ability to successfully complete an approved program.)
4. Waiver of eligibility

WAIVER OF ELIGIBILITY STANDARDS FOR STATE AWARDS

Students who fail to meet state standards for either Pursuit of Program or Satisfactory Academic Progress may request a waiver of these standards that will allow them to continue to receive award payments for the succeeding semester. When such a waiver has been granted for failure to make Satisfactory Academic Progress, the student is expected to use the semester to advance to the level he could not achieve without the waiver. The waiver may be used if the student fails in Pursuit of Program, fails to make Satisfactory Academic Progress, or fails by both standards. However, Pursuit of Program and Satisfactory Academic Progress may not be waived separately for different semesters.

Students are eligible for only one waiver as an undergraduate student (not one for each institution attended). However, the granting of such a waiver is not automatic. It is intended only to accommodate extraordinary or unusual situations. The waiver process must include an assessment of the reasons for a student's failure to meet the established requirements for good standing, and the decision to grant the waiver must be based upon a reasonable expectation that the student will meet future requirements.

NOTIFICATION OF INELIGIBILITY FOR STATE FINANCIAL AWARDS

Since payment of state awards is made through the Office of Student Accounts, students who fail to maintain good academic standing, and therefore are ineligible for a state award, will be notified by the Office of Student Accounts. Students affected are encouraged to discuss their status with a member of the Financial Aid staff, Academic Advisement staff, or with the TAP Certifying Officer located in the Office of Student Accounts.

ADDITIONAL REQUIREMENTS TO MAINTAIN STATE FINANCIAL AID ELIGIBILITY

Repeat of "D" Grades

Repeat of any course in which a passing grade (D- or above) has already been recorded and which the College does not require the student to repeat may not be considered as part of that student's minimum course load for financial aid purposes. In other words, the student would have to be registered for 12 or more different credits in order to be considered as a full-time student. In addition, the repeated course may not be considered in determining whether the student has met the Pursuit of Program requirement and is in good academic standing.

"C" Average Requirement

Effective fall 1996, undergraduate students are required to achieve a "C" average (2.0 GPA at Brockport) prior to receiving their fifth TAP payment, and must maintain a "C" average in each succeeding semester in order to continue receiving state financial aid. Please note that students who receive their first TAP payment fall 2010 or after are required to achieve a "C" average before receiving their fourth payment in order to maintain Satisfactory Academic Progress.

Declaration of Major

In order to maintain eligibility for New York State financial aid, the State Education Department requires undergraduate students to declare an academic major no later than the beginning of the junior year of the baccalaureate program. The College defines a junior as any student who has attained 54 or more credits toward the baccalaureate.

Satisfactory Academic Progress Standards to Retain Eligibility for Federal Title IV Financial Aid Recipients at the Undergraduate Level

Students are advised that continued eligibility for federal financial aid awards requires that students maintain Federal Academic Standards. Federal Academic Standards are reviewed at the end of each spring semester.

Award programs applicable to undergraduate students and affected by the federal standards include:

Federal Nursing Loans

Federal Perkins Loans

Federal Pell Grant

Federal Supplemental Educational Opportunity Grants (SEOG)

Federal Teacher Education Assistance for College and Higher Education Grant (TEACH)

Federal Work-Study

William D. Ford Federal Direct Loans-Subsidized Stafford Loans

William D. Ford Federal Direct Loans-Unsubsidized Stafford Loans

Federal PLUS Loan for Parents

Federal law requires that satisfactory academic progress standards be measured in both quantitative (i.e., pace) and qualitative terms (i.e., grade point average or GPA)

Maximum Time Frame Standard

The Maximum Time Frame Standard is measured in credit hours. Federal law requires that students receiving funds under Title IV must complete their educational programs in no longer than 150 percent of the published length of the educational program for full-time students. For example, the standard time frame for an undergraduate program is usually 120 credit hours. The student would be required to complete their program within 180 credit hours. In addition, students must show evidence of making satisfactory progress toward their degree objectives to remain eligible for further funds. This requirement also applies to students with a second major and Second Degree students.

Pace

Pace measures a student's progression to ensure the student will graduate within the maximum time frame of their program. The student's pace is calculated by dividing the cumulative number of hours the student has successfully completed by the cumulative number of hours the student has attempted. Students must successfully complete 67 percent of cumulative courses attempted.

GPA

Students must also maintain an acceptable GPA based on class status determined by credits successfully completed. See chart below:

Credits Completed	GPA
0 < 24	1.0
24 < 54	1.5
54 < 84	2.0
84 ≥	2.0

To continue receiving federal aid, a student must successfully complete at least 67 percent of their attempted courses with the required GPA within the allowable maximum time frame.

In calculating the pace, the following grades are treated as attempted but not successfully completed E, I, PR, N, U, and W. Remedial/developmental courses will be included in the calculation until a student reaches junior status, and then remedial courses will be removed from the calculation. Courses that are repeated to improve a grade are counted as attempted each time they are taken, but are only counted as completed once.

Title IV financial aid will pay for only ONE retake of a previously passed course. Students must be registered for 12 credit hours in addition to any course repeated more than once. In other words, after the second taking of a course in which a passing grade has been received, the course will no longer count as part of the student's enrollment for federal aid purposes. Students who are taking 12 credit hours and 3 of these credits are from a course that is being taken for the 3rd time, would be considered ¾ time for Title IV financial aid eligibility. Courses that are allowed to be repeated for additional credit are not subject to this requirement unless the maximum number of credits has been attained.

Transfer credits will be counted towards both the attempted and completed credit hours. Transfer credit from two-year colleges may not exceed 64 credits. Total transfer credits may not exceed a maximum of 90 credits from one or more four-year colleges or a combination of two- and four- year institutions.

Courses removed by the Forgiveness Policy for students readmitted after dismissal will be counted in credits attempted.

Students who are in danger of losing their federal aid will be notified after the fall grades are calculated and will receive an alert of the potential loss through BMAIL – the college’s official mode of communication. An annual review of Federal Academic Standards for Title IV Aid compliance is completed at the end of the spring semester for all students. Students who do not meet the Federal Academic Standards at the end of the spring semester will be considered out of compliance and ineligible to receive federal Title IV aid for future semesters. Notification of ineligibility following the spring term will be sent to students after the semester grades have been analyzed.

Regaining Eligibility for Federal Title IV Aid:

A student will not be eligible to receive federal Title IV aid until they have re-established compliance with Federal Academic Standards. A student may re-establish eligibility by:

- Meeting Federal Academic performance standards
- Completing a Mitigating Circumstance Appeal
- Completing a Mitigating Circumstance Appeal with an approved Academic Plan of Study

Students who fail to meet the established standards for reasons beyond their control may appeal their loss of eligibility due to mitigating circumstances. Such “mitigating circumstances” may include injury or extended illness, the death of a relative, or other special circumstances. Appeals must explain why the student failed to meet the standards and what has changed in the situation that will allow the student to meet the standards by the next evaluation. Mitigating Circumstance Appeals will not be accepted without third party documentation. If the student will not be able to regain satisfactory standards in one semester, an Academic Plan of Study may be developed to ensure meeting satisfactory academic progress standards within a specified amount of time or by successful completion of program. Federal regulations, however, do not allow for mitigation under any circumstance for students not completing their program of study within 150 percent of the published length of the educational program for full-time students.

Completing a Mitigating Circumstance Appeal and/or Academic Plan of Study does not guarantee approval. Failure to meet Federal Academic Standards at the end of the payment period or failure to establish and meet an Academic Plan of Study will result in termination of federal Title IV aid.

The Mitigating Circumstance Appeal is available through the Financial Aid Office. Completed appeals, including third party documentation, should be returned to the Financial Aid Office. The Federal Academic Standards Committee will review the appeal and will send a letter of decision within two weeks of receiving the appeal. All committee decisions are final.

If the Mitigating Circumstance Appeal is approved, the student will be placed on financial aid probation for one semester and will be eligible to receive federal Title IV aid for that semester. If the student fails to meet Federal Academic Standards at the end of the “probationary semester”, the student will no longer be eligible for federal aid. A new Mitigating Circumstance Appeal cannot be submitted unless a new and different situation has occurred.

Academic Plan of Study - Undergraduate:

An Academic Plan of Study may be required with an approved Mitigating Circumstance Appeal. If an Academic Plan of Study is required, the student must follow the Plan for a specified period of time to meet Federal Academic Standards. The student must successfully complete a specific number of credit hours with a 2.0 GPA for the semester. Plans will be adjusted accordingly on a student-by-student basis.

Students requiring an Academic Plan of Study must meet with their advisor(s) to plan for current and future semesters to determine courses, number of credits and required GPA for each semester. The plan will be reviewed at the end of each semester to determine if the student is eligible to continue receiving federal Title IV aid. Students will be eligible to receive federal Title IV aid for the semester in which the plan is implemented. Students must notify the Academic Compliance Officer of any changes to the Academic Plan of Study. The Plan must be updated for all academic changes such as adding or dropping a major/minor, dropping or withdrawing from course(s), taking a Leave of Absence, or changing enrollment status (full-time, part-time). Failure to meet the terms of the Plan or to notify the Academic Compliance Officer of changes to the Plan will void the current plan and may result in termination of federal Title IV aid. If the current Plan is made void, the student may appeal the Plan, but ONLY if a new and different situation has occurred. Only appeals with third party documentation will be considered.

Graduate Policy Updates

FINANCIAL ASSISTANCE FOR GRADUATE STUDENTS

NEW YORK STATE FINANCIAL ASSISTANCE

TUITION ASSISTANCE PROGRAM (TAP)

All students who are matriculated, legal residents of New York state and are full time or have equivalent full-time status are eligible to apply for assistance under the Tuition Assistance Program. Graduate students applying for or receiving an assistantship must complete a TAP application each academic year.

For purposes of TAP eligibility, full time is normally defined as 12 graduate credits. Those students who are graduate assistants, research assistants or are working on thesis research should contact the TAP Clerk in the Office of Student Accounts for details regarding equivalent full time status for TAP eligibility. Students who are at least half time and who have a documented disability on file at the Office for Students with Disabilities may be eligible for a part-time TAP award.

Students should complete the *Free Application for Federal Student Aid* (FAFSA) to apply for TAP. If the FAFSA is electronically processed on the Web, students will be directly transferred to the TAP application Web site. Students should complete this page and click "Submit." If a student does not complete the form or is not transferred to the TAP Web site, the student should visit the New York State Higher Education Services Corporation (NYSHESC) Web site at www.hesc.com and click on "Students," then "Apply for TAP." FAFSA forms are available in January for the next academic year.

Awards range between \$75 and \$550 per year. Students must reapply each year. Students are advised that continued eligibility for TAP awards requires that students maintain Good Academic Standing.

Please note: The TAP Program for graduate students will be discontinued beginning with the 2011-2012 academic year.

FEDERAL FINANCIAL ASSISTANCE PROGRAMS

To be considered for federal financial aid programs, students must complete the *Free Application for Federal Student Aid* (FAFSA) and must be matriculated. The FAFSA form may be filed on the Web at www.FAFSA.gov. Applications should be filed by March 15 for consideration for an award for the next academic year.

Federal Work-Study Program (CWSP)

This program offers jobs to matriculated students demonstrating financial need and desiring to work. Positions are available in almost every department and administrative office. Every effort is made to correlate the job with the student's interest and schedule.

Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant Program

The Federal TEACH Grant provides up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. The recipient must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. As a recipient of a

TEACH Grant, a student must teach for at least four academic years within eight calendar years of completing the program of study for which they received a TEACH Grant.

IMPORTANT: if the recipient fails to complete this service obligation, all amounts of TEACH Grant funding received will be converted to a Federal Direct Unsubsidized Stafford Loan.

The TEACH Grant was available for the first time beginning with the 2008-2009 academic year. To be eligible the student must complete the FAFSA (although the student does not have to demonstrate financial need); be a US citizen or eligible non-citizen; be enrolled as an undergraduate, post-baccalaureate, or graduate student in a postsecondary educational institution; be enrolled in course work that is necessary to begin a career in teaching or plan to complete such course work; meet certain academic achievement requirements (generally, scoring above the 75th percentile on one battery of a college admissions test or maintaining a cumulative GPA of at least 3.25); and sign a TEACH Grant Agreement to Serve. Further information on the TEACH Grant can be found at www.FederalStudentAid.ed.gov.

William D. Ford Federal Direct Loan (Subsidized and Unsubsidized Stafford Loans)

These federal loans are for matriculated students who are enrolled at least half time (six credits). They have a low fixed interest rate and repayment begins six months after the student graduates or falls below half-time enrollment. The two types of Federal Stafford Loans are subsidized and unsubsidized. The US Department of Education pays the interest that accrues on the subsidized loans while the borrower is enrolled for at least six credits and during their grace period. In order to be eligible for the subsidized loan the student must show financial need. The unsubsidized version is not need based and interest does accrue during in-school periods. Apply yearly by filing the FAFSA during the spring to ensure funds for the fall. No separate application is required.

Please note: The Federal Subsidized Stafford Loan Program for graduate students will be discontinued beginning with the 2012-2013 academic year.

Federal Direct Graduate PLUS Loan

Federal Direct Graduate PLUS loans are available to graduate students who wish to obtain a loan to assist with the cost of education. The loan approval is based on the borrower's credit history. This loan has a fixed interest rate and repayment begins 60 days after the last disbursement date. Payment of this loan may be deferred by completing a separate application with the US Department of Education. The borrower must fill out the FAFSA and complete an institutional request form to apply.

Federal Perkins Loan

The Federal Perkins Loan is a low-interest (5%) loan for matriculated students with exceptional financial need. Repayment of the loan begins nine months after the student graduates or falls below half-time enrollment.

ACADEMIC STANDARDS FOR TITLE IV RECIPIENTS

Both the federal and the state governments require that you meet certain basic standards of scholarship in order to remain eligible for financial assistance. These standards have to do with how many credits you attempt each semester, how many credits you accumulate, and the grade point average you attain while doing so. It would be helpful if the federal government and the state government could agree on the same standards, but unfortunately for everyone, they don't. This means you must pay attention to two slightly different sets of rules, depending on whether you are receiving federal Title IV aid – Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Stafford Loans, (William D. Ford Federal Direct Stafford Loan Programs, Subsidized and Unsubsidized) Work-Study, Perkins Loans, and TEACH Grant - or state aid such as TAP. In most cases, if you are moving steadily along towards your degree, you are probably in no danger. You must beware of the state's "Pursuit of Program" requirement, however, which

insists that you complete a certain number of credits each semester. This one can surprise a perfectly satisfactory student, who just happens to drop below the required minimum some semester, for reasons that have nothing to do with being in academic difficulty. There is one huge difference between the two standards that you should know. State standards require that the College evaluate the progress of state aid recipients at the completion of each semester, while progress according to federal standards is evaluated each academic year, at the end of the spring semester. A mid-year notification will be sent at the end of the fall semester to inform students that they may be in jeopardy of non-compliance of Federal Academic Standards.

STATE-ESTABLISHED ACADEMIC STANDARDS FOR NEW YORK STATE FINANCIAL AID

Grants, Scholarships and Special Awards

A. Full-time Awards:

- Persian Gulf Veterans Tuition Awards
- Vietnam Veterans Tuition Assistance Program (VVTA)
- Military Service Recognition Scholarship (MSRS)
- NYS Math & Science Teaching Incentive Scholarship

B. Part-time Awards (special requirements apply in some instances):

- Persian Gulf Veterans Awards
- Vietnam Veterans Tuition Assistance Program (VVTA)

Students who receive New York state financial awards are required to maintain good academic standing in order to remain eligible. The State Education Department, for these purposes, defines a student in good academic standing as one who (1) pursues the program of study in which the student is enrolled (Pursuit of Program); and (2) makes satisfactory academic progress toward the completion of the student's program requirements (Satisfactory Academic Progress). These are defined as follows:

Pursuit of Program*

State regulations define program pursuit as receiving either a passing or a failing grade in a certain percentage of a full-time course load. The percentage increases from 50 percent of the minimum full-time load in each semester of the first year of award (six credits each semester), to 75 percent each semester of the second award year (nine credits each semester), to 100 percent each semester of the third and fourth award years (12 credits each semester). In general, graduate students are expected to complete 100 percent, 12 credits, starting with the first semester of a graduate program. Students who fail to meet these standards become ineligible to receive an award during the succeeding semester and remain ineligible until good standing is regained. (For details on regaining eligibility or waiving eligibility standards, see below.)

Generally, the State Education Department will accept any grade that indicates that the student attended the course for the entire semester and completed all necessary assignments. By these standards, both passing and failing grades are acceptable. However, "W" (Withdrawal) grades are not acceptable. Grades of "I" and "PR" are acceptable because they are automatically changed to either a passing or failing grade before the completion of the succeeding semester or within a specific period of time.

Satisfactory Academic Progress*

Satisfactory Academic Progress is defined both in terms of the number of credits completed and the grade point average attained at the end of a given semester. To remain eligible for awards, students must meet the following minimum standards: (Special conditions apply for part-time student awards.)

Satisfactory Academic Progress Standards for Awards for Graduate Students:
Semester Credit Accumulated Toward GPA

	Graduation Prior to Semester	
1	0	.00
2	6	2.00
3	12	2.50
4	21	2.75
5	30	3.00
6	45	3.00
7	60	3.00
8	75	3.00

As shown in the above table, full-time students are not expected to have earned college credits in order to be eligible for their first award payment. For the second payment, a graduate student must have earned six credits toward graduation, with a GPA of 2.00 or better; for the third, to have completed 12 credits with a cumulative GPA of 2.50; and so on. Grades of "I" and "PR" are not counted toward either completion rate or GPA until they are changed to a passing or failing grade.

* These standards apply only to students who received their TAP award in September 1981 or later. Students who received their first TAP award prior to September 1981 can be advised of applicable standards by the Office of Academic Advisement.

Transfer and Readmitted Students

Transfer students and students readmitted to the College after an absence of at least one year will be placed on the above scale either in accordance with the number of credits earned toward graduation or the number of TAP payments previously received, whichever is more beneficial to the student. For example, a transfer student who has received three TAP payments and earned 10 credits would be placed at (payment) semester two, rather than (payment) semester three.

Loss and Reinstatement of Student Eligibility

Students who fail to maintain good academic standing, either through failure in Pursuit of Program or in making Satisfactory Academic Progress, become ineligible for further awards. Eligibility may be regained (and payments restored) by either of the following methods:

1. Achieving the required GPA and/or number of credits during a semester of attendance in which no state award is paid.
2. Transferring to another institution.
3. Being readmitted to The College at Brockport after an absence of one calendar year or more. (Acceptance at Brockport or another institution is deemed evidence of a student's ability to complete successfully an approved program.)
4. Waiver of eligibility.

Waiver of Eligibility Standards for State Awards

Students who fail to meet state standards for either Pursuit of Program or Satisfactory Academic Progress may request a waiver of these standards that will allow them to continue to receive award payments for the succeeding semester. When such a waiver has been granted for failure to make Satisfactory Academic Progress, the student is expected to use the semester to advance to the level the student could not achieve without the waiver. The waiver may be used if the student fails in Pursuit of Program, fails to make Satisfactory Academic Progress, or fails by both standards. However, Pursuit of Program and Satisfactory Academic Progress may not be waived separately for different semesters.

Students are eligible for only one waiver as an undergraduate student (not one for each institution attended), and one waiver as a graduate student. However, the granting of such a waiver is not automatic; it is intended only to accommodate extraordinary or unusual situations. The waiver process must include an assessment of the reasons for a student's failure to meet the established requirements for good standing, and the decision to grant the waiver must be based

upon a reasonable expectation that the student will meet future requirements.

Notification of Ineligibility for State Financial Awards

Since payment of state awards is made through the Office of Student Accounts, students who fail to maintain good academic standing, and therefore are ineligible for a state award, will be notified by the Office of Student Accounts. Students affected are encouraged to discuss their status with a member of the Academic Advisement staff or with the TAP Certifying Officer located in the Office of Student Accounts.

Additional Requirement to Maintain State Financial Aid Eligibility: Repeat of C Grades

Repeat of any course at the graduate level in which a passing grade (C or above) has already been received and which the College does not require the student to repeat may not be considered as part of that student's minimum course load for financial aid purposes. In other words, the student would have to be registered for 12 or more different credits in order to be considered as a full-time student. In addition, the repeated course may not be considered in determining whether the student has met the Pursuit of Program requirement and is in good academic standing.

Satisfactory Academic Progress Standards to Retain Eligibility for Federal Title IV Financial Aid Recipients at the Graduate Level

Students are advised that continued eligibility for federal financial aid awards requires that students maintain Federal Academic Standards. Federal Academic Standards are reviewed at the end of each spring semester.

Award programs applicable to graduate students and affected by the federal standards include:

Federal Perkins Loans

Federal Work-Study

William D. Ford Federal Direct Loans-Subsidized Stafford Loans

William D. Ford Federal Direct Loans-Unsubsidized Stafford Loans

Federal PLUS Loan for Graduate students

Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant

Federal law requires that satisfactory academic progress standards be measured in both quantitative (i.e., pace) and qualitative terms (i.e., grade point average or GPA).

Maximum Time Frame Standard

Students receiving funds under Title IV must complete their degrees within 150 percent of the published program length as measured in credits or forfeit federal aid eligibility. For example, for a program requiring 30 credits, a student could not complete more than 45 credits. The maximum time frame standard evaluation for transfer students will include only those credits attempted at The College at Brockport or accepted for transfer credit by the academic program in which the student is enrolled.

GPA

A student must be making satisfactory academic progress at the end of each spring semester to be eligible for federal financial aid. Graduate students at The College at Brockport must maintain a minimum cumulative grade point average of 3.0.

Pace

Pace measures a student's progression to ensure the student will graduate within the maximum time frame of their program. The student's pace progression is calculated by dividing the cumulative number of hours the student has successfully completed by the cumulative number of hours the student has attempted. This means that students who have attempted graduate credits must successfully complete at least two-thirds of the credits attempted (known as pace).

Title IV financial aid will pay for only ONE retake of a previously passed course. Students must be registered for 12 credit hours in addition to any course repeated more than once. In other words, after the second taking of a course in which a passing grade has been received, the course will no longer count as part of the student's enrollment for federal aid purposes. Students who are taking 12 credit hours and 3 of these credits are from a course that is being taken for the 3rd time, would be considered $\frac{3}{4}$ time for Title IV financial aid eligibility. Courses that are allowed to be repeated for additional credit are not subject to this requirement unless the maximum number of credits has been attained.

In calculating Pace, the following grades are treated as attempted but not successfully completed: E, I, PR, N, U and W. Courses that are repeated to improve a grade are counted as attempted each time they are taken, but are only counted as completed once. Every semester is considered when measuring the completion rate, whether or not the student received federal financial aid.

Students who fail to maintain Pace or who fall below the required GPA of 3.0 will be out of compliance for Federal Academic Standards.

Students who are in danger of losing their federal aid will be notified after the fall grades are calculated and will receive an alert of the potential loss through BMAIL – the college's official mode of communication. An annual review of Federal Academic Standards for Title IV Aid compliance is completed at the end of the spring semester for all students. Students who do not meet the Federal Academic Standards at the end of the spring semester will be considered out of compliance and ineligible to receive federal Title IV aid for future semesters. Notification of ineligibility following the spring term will be sent to students after the semester grades have been analyzed.

Regaining Eligibility for Federal Title IV Aid

A student will not be eligible to receive federal Title IV aid until they have re-established compliance with Federal Academic Standards. A student may re-establish eligibility by:

- Meeting Federal Academic performance standards
- Completing a Mitigating Circumstance Appeal

Students who fail to meet the established standards for reasons beyond their control may appeal their loss of eligibility due to mitigating circumstances. Such "mitigating circumstances" may include injury or extended illness, the death of a relative, or other special circumstances. Appeals must explain why the student failed to meet the standards and what has changed in the situation that will allow the student to meet the standards by the next evaluation. Mitigating Circumstance Appeals will not be accepted without third party documentation. If the student will not be able to regain satisfactory standards in one semester they will lose eligibility for continued financial aid. Federal regulations, however, do not allow for mitigation under any circumstance for students not completing their program of study within 150 percent of the published length of the educational program for full-time students.

The Mitigating Circumstance Appeal is available through the Financial Aid Office. Completed appeals, including third party documentation, should be returned to the Financial Aid Office. The Federal Academic Standards Committee will review the appeal and will send a letter of decision within two weeks of receiving the appeal. All committee decisions are final. Completing the Mitigating Circumstance Appeal does not guarantee approval.

If the Mitigating Circumstance Appeal is approved, the student will be placed on "financial aid probation" for one semester and will be eligible to receive federal Title IV aid for that semester. If the student fails to meet Federal Academic Standards at the end of the payment period, the student will no longer be eligible for federal aid. A new Mitigating Circumstance Appeal cannot be submitted unless a new and different situation has occurred.

A student who loses eligibility may also regain it by successfully completing courses at The College at Brockport with grades sufficient to meet the stated requirements. Such courses must be funded without benefit of Title IV aid and under no circumstances will aid be paid retroactively for those courses once

eligibility has been re-established. Upon completion of these courses, a student should submit a written request to the Financial Aid Office for re-evaluation of eligibility. The request will be reviewed by a committee of academic and financial professional staff whose determination is final.