**FINANCIAL AID**

Course Program of Study – for Students

**Course Program of Study (CPOS) Changes for Academic Minors/Concentrations – Effective Fall 2023**

**Students not enrolled full-time (12 or more hours) in courses required for their major, may not be eligible for full federal and/or state financial assistance.**

Based on recently updated federal guidelines, there are changes in financial aid that may apply to you. If you wish to receive your maximum aid eligibility while working towards a minor/concentrations, you will need to be enrolled in 12 or more CPOS hours, fulfill your elective credits, or meet general education requirements. Federal and state aid affected by this guidance includes but is not limited to: Pell, Federal Direct Loans, Frank O’Bannon, or Twenty-First Century Scholars.

*Course Program of Study (CPOS)* is a federal/state requirement that allows only courses that count toward your program of study (your declared major) to be considered when determining federal/state financial aid eligibility. CPOS was designed to help students finish their degree faster by focusing on coursework directly related to that program of study. Students who can complete their degree in a timely manner are able to graduate with reduced costs as well as less financial debt.

***Helpful reminders:***

* An undergraduate student does not have to be full-time (12 hours or more) in their program of study to be eligible for federal and/or state aid; however, some types of aid will prorate if they are less than 12 hours required in their program.
* Undergraduate students must register for at least 6 credit hours required in their program of study to be eligible for federal aid. Students must be registered in 12 credit hours to get state aid.
* Institutional aid is based on any registered hours, regardless of CPOS, but most require full-time enrollment.
* While federal and/or state aid may be affected by non-CPOS hours, this does not always mean the student will not have enough total aid to cover all charges incurred.
* A graduate student must register for at least 6 credit hours required in their program to study to be eligible for federal loans.

**Frequently Asked Questions (FAQs)**

If you have questions about a course and whether it is in your Program of Study of the degree you are pursuing, please contact the Registrar’s Office or your advisor. **Financial Aid cannot answer questions about your academic program and what classes count toward your degree.**

**What is Course Program of Study (CPoS)?**

Course Program of Study (CPoS) is a federal/state requirement that allows only courses that count towards your program of study (your declared major) to be considered when determining federal/state financial aid eligibility.

**When did CPOS become a requirement?**

While CPoS is not a new requirement, software enhancements became available for Rose-Hulman to begin actively monitoring, specifically classes that apply to a minor. This is a requirement for any higher ed institution administering federal/state aid.

**What type of financial aid does CPoS impact?**

CPoS originally only applied to federal financial aid (e.g., Federal Pell Grant, Federal SEOG Grant, Federal Direct Loans and Federal PLUS Loans).

CPoS applies to all state programs. CPoS does not impact eligibility for institutional financial aid (e.g., RHIT Merit and RHIT Grant).

Also refer to the FAQ: “Why do the CPoS guidelines say that Institutional Aid is not affected, but then says it could be reduced?”

**Why do the CPoS guidelines say that Institutional Aid is not affected, but then say it could be reduced?**

The rules and regulations for institutional aid are not affected by CPoS. This means that CPoS guidelines do not change your eligibility for receiving institutional aid. However, institutional aid has always been held to your total cost of attendance (budget) assigned each academic year. This means that on a very rare occasion, if you have a total financial aid package that is up to budget, it could be impacted if a course taken is not included in your program of study (declared major) and the cost of attendance must be adjusted.

***Example:*** If you take 12 hours fall/winter/spring, you could have a budget of $77,950 for the academic year. If 3 hours did not count in your program each term, this could reduce your total budget for the year to $58,462 due to CPoS guidelines for federal/state aid. The only time institutional aid might be affected would be if it was necessary to reduce those funds to stay within the new cost of attendance.

**What is federal, state, and institutional financial aid?**

The term “financial aid” refers to any funding designed to assist with your educational expenses. Most financial aid flows through the institute and is applied directly to your student account.

**Federal Financial Aid** is generally determined based on the information included in your Free Application for Federal Student Aid (FAFSA) and comes from the U.S. Department of Education.

Examples include Federal Pell Grant, Federal SEOG Grant, Federal Loans, and Federal PLUS Loans to name a few. CPoS **does** impact these awards.

**State Financial Aid** may also use information included on the FAFSA to determine eligibility. The primary difference is the source of funding is from the state of Indiana for eligible in-state students. Examples include Frank O’Bannon and Twenty-First Century Scholars.

**Institutional Financial Aid** may also use information included on the FAFSA to determine eligibility, but primarily looks at other factors such as high school GPA, standardized test scores, extracurricular activities, essays, and letters of recommendation. Examples include Endowment scholarships, RHIT Merit, RHIT Grant, etc. CPoS does not impact any of these awards (refer to FAQ: Why do the CPoS guidelines say that Institutional Aid is not affected, but then says it could be reduced?).

**How and when will I know if I am impacted by CPoS?**

If you are enrolled in courses impacted by CPoS, you will be notified via student email. You will only be notified if CPoS impacts your federal/state financial aid eligibility. Please note, some portions of your federal/state aid may be prorated/reduced based on less than full time status.

**Why should I be aware of CPoS?**

Courses that are not eligible cannot be counted toward your full-time status. In other words, if you are pursuing an undergraduate degree, the full-time cost of attendance (COA) requirement says you must be enrolled in at least 12 eligible hours.

For example, if 9 of your 12 hours are in your Course Program of Study, but 3 of your hours do not count towards your major, your COA will reflect that you are not a full-time student (only 75%), which could reduce your federal aid. Remember: we cannot award aid more than your specific cost of attendance.

**One or more of my courses doesn’t count in my program. What should I do?**

After consulting with the Financial Aid office, do **not** begin modifying your schedule without consulting with an academic advisor. First check with the Registrar’s Office to see if there are any needed course substitutions to more accurately reflect how some courses apply to your program of study. If you need to change the courses that you are enrolled in consult with your academic advisor.

Course Program of Study (CPoS) works in conjunction with the students degree audit. Therefore, it is important for you and your advisor to refer to this audit tool available through Banner Web. Requirements are based on the catalog year in effect when you officially entered your program of study (when the major was officially declared at the time of admission to Rose-Hulman Institute of Technology, or a change of major was filed with the Registrar’s Office).

**An academic advisor has determined one or more of my courses is not required for my program of study (declared major). What can I do?**

If a course is identified as not satisfying a requirement for your program of study (declared major), it will not count toward your federal/state financial aid eligibility. You should work with your advisor to consider an appropriate course of action (adding a required course, dropping the ineligible course, or remaining enrolled in the ineligible course). It is important to remember most forms of financial aid, including federal/state financial aid, are limited in nature. Using financial aid to fund coursework required for your program of study is a wise way to use this limited source.

If you are an undergraduate student, taking more than 12 hours per term is usually the best way to graduate on time. However, if those excess hours are outside your program of study and are funded by federal loans, you may reach the maximum loan limit before graduation. Once maximum loan limits are reached, the only way to regain eligibility is to repay the aid. Avoiding (or at least limiting) coursework which is outside your program of study will maximize your financial aid funding.

**Can I appeal the determination that a course does not apply toward my program of study?**

No. There is no appeal process for courses that do not satisfy the requirement of your program of study. However, if a course has been approved as a substitution, your audit will be updated to officially reflect this substitution and verified by the Registrar’s Office. This will allow the course to count toward your federal/state financial aid eligibility. Additionally, certain courses/scenarios may not be accurately assessed by the system. These situations will need to be reviewed on a case-by-case basis to make a final determination of the course is eligible in your program. Do not begin modifying your schedule without consultation with an academic advisor.

**How can the federal Repeat Rule affect CPoS?**

A course may be in your program of study, but not count toward aid eligibility if it exceeds the number of repeat attempts allowed for federal aid. This is known as the Repeat Rule. If you received an ‘F’ grade in the course, you are permitted to retake the course as many times as you need until you get a ‘D’ or higher. Once you have made a ‘D’ or higher, you are only permitted to retake the course one additional time. This is regardless of what you make the next time, or the grade required for progression in the major (CPoS).

**While a ‘D’ may not be successful passing to advance a student’s academic program, the federal government’s Repeat Rule considers a ‘D’ as having a passing grade.**

**Eligibility and enrollment status for retaking coursework 34 CFR 668.2(b)**

The regulatory definition for full-time enrollment status (for undergraduates) allows you to retake, one time, any previously passed course. For this purpose, passed means any grade higher than an ‘F’, regardless of any school or program policy requiring a higher qualitative grade to have been considered to have passed the course. This retaken class may be counted towards your enrollment status and awarded Title IV aid for the enrollment status based on inclusion of the class.

***EXAMPLE 1***

**Scenario 1:** You take and repeat the same course as follows:

1. The first time you take the course, you receive a final grade of ‘D’.
2. You repeat the course and officially withdraw with a ‘W’ in the academic record, (no final grade).
3. You repeat the course again and receive a final grade of ‘F’; and
4. You repeat the course again and receive a final grade of ‘C’.

**Answer:** A course from which you withdraw does not count as a repetition of a previously passed course for determining your enrollment status. Based on the example provided, you could be paid for the first three courses, but not the fourth. You withdrew from the second attempt, so it does not count as completing or retaking the course. Since you passed the first course attempt, the third attempt counts as the paid course retake, so you are not eligible for Title IV funds to pay the fourth attempt (even if a ‘C’ is required for progression of the student’s program of study).

***EXAMPLE 2***

**Scenario 2:** You take and repeats the same course as follows:

1. The first time you take the course, you receive a final grade of ‘F’.
2. You repeat the course and officially withdraw with a ‘W’ in the academic record, (no final grade).
3. You repeat the course again and receive a final grade of ‘D’; and
4. You repeat the course again and receive a final grade of ‘C’.

**Answer:** A course from which you withdraw does not count as a repetition of a previously passed course for determining your enrollment status. Based on the example provided, you could be paid for all 4 attempts because an ‘F’ is not a passing grade. You withdrew from the second attempt, so it does not count as completing or retaking the course. Since you passed the third attempt, the fourth attempt counts as the paid course retake, so you are eligible for Title IV funds to pay the fourth attempt.

**An advisor has submitted a course substitution form. When will my financial aid be updated to reflect this request?**

The substitution process requires action from multiple departments. Once received by the Registrar’s Office, please allow 3-5 business days for your financial aid to reflect substitution.

**When is the last day to make major changes or modify my enrollment to potential impact CPoS?**

The federal financial aid census (a snapshot of your account) happens on the last day to add courses for the term, normally the 4th week of classes after the start of the term. Your federal/state financial aid eligibility will be based on this snapshot. Do not wait until the last minute to submit updates as major program changes are not immediate. It is **your responsibility** to ensure your major accurately reflects your current enrollment **and** any updates are submitted in sufficient time to allow for processing.

**Do electives count toward CPoS?**

Possibly. Electives must satisfy a requirement in your declared major. Each degree program has a variable number of electives. Some programs have very few, if any, electives, while others have a significant number of electives available. If you have been notified an elective is not counting toward your federal/state financial aid eligibility, ***contact your advisor***. If an advisor determines that the elective is satisfying a requirement and will count toward your declared major, they will submit a substitution request.

**How will this affect study abroad?**

Study abroad courses may count for federal/state financial aid if they apply towards outstanding coursework in your official declared program of study. Students planning to study abroad should consult with financial aid regarding the pre-transfer approval for their coursework.

**How will courses needed for double majors be treated?**

Undergraduate double majors must be officially declared and reflected in your degree audit by the census date (4th week of classes) to be included as eligible coursework for federal/state financial aid.

**How will courses needed for completion of minors/concentrations be treated?**

Your undergraduate minor/concentration must be officially declared and reflected in your degree audit by the census date (4th week of classes) to be included as eligible coursework for federal/state financial aid. Most students who wish to receive their maximum aid eligibility while working towards a minor would need 12 or more CPoS hours in addition to any hours applicable to their minor unless the minor coursework is required for degree completion, fulfills elective credits or general education requirements. Federal and state aid affected by this guidance includes but is not limited to: Pell, Federal Direct Loans, Frank O’Bannon, and Twenty-First Century Scholars. If you have declared a minor, please discuss the minor coursework with your advisor.

**I’m enrolled in 12 undergraduate hours, but 4 of those hours don’t count towards my officially declared program of study. How does this affect my financial aid?**

Federal/state financial aid will be disbursed based on the 8 credit hours that apply towards your officially declared program of study. The federal Pell grant award will be reduced from the full-time enrollment award to a halftime enrollment award. You may be eligible to receive federal loans because you are enrolled at least half-time status in eligible coursework. As applicable, your institutional aid will be based on full-time enrollment. However, because your cost of attendance (COA) will also be reduced to half-time, your total aid may be reduced since it cannot exceed your COA.

**I want federal student loans, but only 4 out of my 9 enrolled hours apply towards outstanding requirements in my officially declared program of study. Can I still get loans?**

No. To receive a federal student loan, you must be enrolled at least half-time in credit hours that apply toward your officially declared program of study. Because only 4 credits apply to your program of study, you are not enrolled at least half-time to be eligible.

**For the upcoming term, I plan to enroll in 17 hours, which includes a 3-hour class that doesn’t apply toward outstanding requirements in my officially declared program of study. Will financial aid pay for the ineligible class?**

Financial aid will be disbursed based on full-time enrollment status (this is 12 hours for undergraduate students). If at least 12 of your credits apply towards outstanding requirements in your officially declared program of study, then you are still considered a full-time student for federal/state financial aid purposes. If eligible, you may receive a full-time federal Pell grant and federal student loans (if you have applied for them). Financial aid will pay for any academic related charges, including the charge for the additional class. However, the financial aid you receive may not be enough to cover all tuition costs, leaving you responsible for paying the remaining balance.

**I have been notified one or more of my courses are not counting toward my federal/state financial aid eligibility due to CPoS. I consulted with an advisor, and we made updates to my enrollment and/or program of study (declared major). When will I know if the changes “fixed” the problem?**

The CPoS automated review process happens nightly. It only reviews updates that are reflected on your account. If the updates have been fully processed and your course is determined to be eligible, the CPoS alert/flag will be cleared within 24 hours of the overnight CPoS process. Your financial aid will automatically update to reflect your new eligibility within 24 hours of the overnight CPoS process. Note: Requests for major changes are not immediate and require manual updates in the system.

**What if I only need 4 credit hours in the last term that goes toward my major?**

Financial aid will not pay for only 4 credit hours and your student loans grace period will start. I suggest that you contact the financial aid office, and they will give you options that might stop the grace period and give you institutional aid.

If you have questions about how taking a course not in your program of study may impact your financial aid, please email finaid@rose-hulman.edu