

**Repeated Coursework and Receipt of Federal Aid**

A student can repeat a course and still receive Federal aid as long as the student has never passed the course. If the student passed the course, it may be repeated once and the receipt of Federal aid would not be impacted. Any second or subsequent repetition of the passed course may not be included in the student’s enrollment status for purposes of the receipt of Federal aid; therefore, the Federal aid may be impacted.

**Repeated Coursework and Receipt of State Aid**

Generally, courses in which the student has already received a passing grade cannot be included in meeting full-time study requirements for state-sponsored financial aid. Repeated courses may be counted toward full-time study only when a student repeats a failed course, if a student repeats the course for additional credit, if a student has received a grade that is passing at the institution but is unacceptable in a particular curriculum, or when a student repeats a previously withdrawn course.

**Key reminders**

- The total amount of all financial assistance you receive (scholarships, grants, Work Study and loans) cannot exceed the cost of attendance.
- All of these aid programs are based on **one academic year**. You must re-apply for financial aid each year. This process includes completing the FAFSA and any other forms your school requires, such as Verification paperwork.
- You should notify the Financial Aid Office in writing if you will be enrolled less than full time so that your aid can be adjusted.
- Graduate students must be enrolled in 12 credit hours to be considered full time for financial aid and billing purposes.



- For Department of Homeland Security (DHS) purposes: Graduate students must be enrolled for a minimum of 9 credit hours to satisfy Department of Homeland Security immigration requirements.
- For graduate assistants: 6 credit hours is the minimum amount of credit hours required to be considered full time for financial aid purposes, except for calculation of the Federal TEACH Grant.

**Calculation of expected family contribution**

These factors will help determine how much aid you may qualify for and are used to calculate “expected family contribution” by the Federal Central Processor:

- Parents’ Income
- Assets
- Family Size
- Age and Number of Working Parents
- Number of Children in School
- Student’s Income and Expenses

**Check your eligibility...**

| Aid Program   | Student Seeking First BA Degree | Second BA Degree  | Teacher Certificate | Extended Learning | 3-1-3 Students | Graduate Students                | Graduate Non-Degree |
|---|---------------------------------|---|---------------------|-------------------|----------------|----------------------------------|---------------------|
| Federal Pell Grant (PELL)                                 | Eligible                        | Not Eligible  | Not Eligible        | Not Eligible      | Not Eligible   | Not Eligible                     | Not Eligible        |
| TEACH Grant   | Eligible                        | Not Eligible  | Eligible            | Not Eligible      | Not Eligible   | Eligible                         | Not Eligible        |
| Federal Supplemental Educational Opportunity Grant (SEOG) | Eligible                        | Not Eligible  | Not Eligible        | Not Eligible      | Not Eligible   | Not Eligible                     | Not Eligible        |
| Tuition Assistance Program (TAP)                          | Eligible                        | Eligible if eight semesters of TAP were not used during first undergraduate program | Not Eligible        | Not Eligible      | Not Eligible   | Not Eligible                     | Not Eligible        |
| Federal Work Study  | Eligible                        | Eligible  | Eligible            | Not Eligible      | Not Eligible   | Eligible                         | Not Eligible        |
| Federal Stafford Subsidized Loan                          | Eligible                        | Eligible  | Eligible            | Not Eligible      | Not Eligible   | Not Eligible                     | Not Eligible        |
| Federal Stafford Unsubsidized Loan                        | Eligible                        | Eligible  | Eligible            | Not Eligible      | Not Eligible   | Eligible                         | Not Eligible        |
| Educational Opportunity Program (EOP)                     | Eligible                        | Not Eligible  | Not Eligible        | Not Eligible      | Not Eligible   | Eligible if EOP as undergraduate | Not Eligible        |
| Aid for Part-Time Study (APTS)                            | Eligible                        | Eligible  | Not Eligible        | Not Eligible      | Not Eligible   | Not Eligible                     | Not Eligible        |
| Fredonia Scholarships                                     | Eligible                        | Not Eligible  | Not Eligible        | Not Eligible      | Not Eligible   | Not Eligible                     | Not Eligible        |

**Financial aid eligibility requirements**

| Eligibility Requirements   | Grants         |       |                |                | Loans          |           |                |            |
|--|----------------|-------|----------------|----------------|----------------|-----------|----------------|------------|
|  | Pell           | TEACH | TAP            | SEOG           | Stafford       | Grad PLUS | PLUS           | Work Study |
| Demonstrated financial need  | ■              |       | ■              | ■              | ■ <sup>1</sup> |           |                | ■          |
| Enrolled in a certificate program                                      |                | ■     |                |                | ■              | ■         |                |            |
| Enrolled in a degree program   | ■ <sup>2</sup> | ■     | ■              | ■ <sup>2</sup> | ■              | ■         | ■ <sup>6</sup> | ■          |
| Maintaining satisfactory academic progress as determined by the school | ■              | ■     | ■              | ■              | ■              | ■         | ■              | ■          |
| Must be enrolled part time (6 credit hours or more)                    |                |       | ■ <sup>5</sup> | ■              | ■              | ■         | ■              | ■          |
| Must be enrolled full time (12 credit hours or more)                   |                |       | ■              |                |                |           |                |            |
| Not in default on any loan   | ■              | ■     | ■              | ■              | ■              | ■         | ■ <sup>3</sup> | ■          |
| Does not owe a refund on any grant                                     | ■              | ■     | ■              | ■              | ■              | ■         | ■ <sup>3</sup> | ■          |
| Provides Social Security Number  | ■              | ■     | ■              | ■              | ■              | ■         | ■ <sup>3</sup> | ■          |
| Registered for the draft, male 18 years old                            | ■              | ■     | ■              | ■              | ■              | ■         | ■              | ■          |
| U.S. citizen (or permanent resident)                                   | ■              | ■     | ■ <sup>4</sup> | ■              | ■              | ■         | ■ <sup>3</sup> | ■          |

<sup>1</sup> Stafford Subsidized only. Stafford Unsubsidized is not based upon need.

<sup>2</sup> Available for undergraduate students only.

<sup>3</sup> Both the parent borrower and the student on whose behalf he or she is borrowing must meet the eligibility requirement.

<sup>4</sup> Resident of New York State attending an eligible school in New York State.

<sup>5</sup> Available to summer aid recipients only. Any Summer TAP will not be refunded until October of the following year.

<sup>6</sup> Available for dependent undergraduate students only.

**GOOD ACADEMIC STANDING AND RECEIPT OF STATE UNDERGRADUATE FINANCIAL AID**

**Requirements**

State regulations require that all financial aid recipients maintain program pursuit and make satisfactory progress toward completion of degree program requirements for continued receipt of State assistance. The Financial Aid Office at Fredonia evaluates academic progress according to *State requirements* for SUSTA, TAP and APTS at the

completion of each semester. All three criteria in the charts must be met in order to retain financial aid for the following semester. If you withdraw from a course, it may affect your aid for the next semester/year. The Financial Aid Office strongly encourages you to make an appointment with a financial aid advisor before officially withdrawing from a course(s).

**New York State Good Academic Standing Chart for Undergraduate State Aid for Students Whose First TAP Payment was in 2010-11 and thereafter (TAP, SUNYTC, SUSTA, APTS, PTAP)**

| Before receiving this TAP payment you must meet all three criteria below         | 1 | 2                   | 3                   | 4                   | 5                   | 6                     | 7                     | 8                     | 9*                    | 10*                   |
|--|---|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Receive passing/failing grade for this % of hours attempted during last semester | 0 | 50%<br>ft=6<br>pt=3 | 50%<br>ft=6<br>pt=3 | 75%<br>ft=9<br>pt=6 | 75%<br>ft=9<br>pt=6 | 100%<br>ft=12<br>pt=6 | 100%<br>ft=12<br>pt=6 | 100%<br>ft=12<br>pt=6 | 100%<br>ft=12<br>pt=6 | 100%<br>ft=12<br>pt=6 |
| Student must have accrued at least this many credits                             | 0 | 6                   | 15                  | 27                  | 39                  | 51                    | 66                    | 81                    | 96                    | 111                   |
| With a minimum grade point average of  | 0 | 1.50                | 1.80                | 1.80                | 2.00                | 2.00                  | 2.00                  | 2.00                  | 2.00                  | 2.00                  |

\* Only students in approved five-year programs (EOP and Public Accountancy) are eligible for 10 semesters of undergraduate TAP. All other students are limited to eight semesters of undergraduate TAP.

**Repeated Courses.** Courses in which the student has already received a passing grade cannot be included in meeting full-time study requirements for state-sponsored financial aid. Repeated courses may be counted toward full-time study requirements if a student repeats a failed course, if a student repeats the course for additional credit, if a student has received a grade that is passing at the institution but is unacceptable in a particular curriculum, or when a student repeats a previously withdrawn course.

**New York State Good Academic Standing Chart for EOP Undergraduate Students and Students Whose First TAP Payment was 2006-07 through 2009-10 (TAP, SUNYTC, SUSTA, APTS, PTAP)**

| Before receiving this TAP payment you must meet all three criteria below         | 1 | 2                   | 3                   | 4                   | 5                   | 6                     | 7                     | 8                     | 9*                    | 10*                   |
|--|---|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Receive passing/failing grade for this % of hours attempted during last semester | 0 | 50%<br>ft=6<br>pt=3 | 50%<br>ft=6<br>pt=3 | 75%<br>ft=9<br>pt=6 | 75%<br>ft=9<br>pt=6 | 100%<br>ft=12<br>pt=6 | 100%<br>ft=12<br>pt=6 | 100%<br>ft=12<br>pt=6 | 100%<br>ft=12<br>pt=6 | 100%<br>ft=12<br>pt=6 |
| Student must have accrued at least this many credits                             | 0 | 3                   | 9                   | 21                  | 33                  | 45                    | 60                    | 75                    | 90                    | 105                   |
| With a minimum grade point average of  | 0 | 1.10                | 1.20                | 1.30                | 2.00                | 2.00                  | 2.00                  | 2.00                  | 2.00                  | 2.00                  |

\* Only students in approved five-year programs (EOP and Public Accountancy) are eligible for 10 semesters of undergraduate TAP. All other students are limited to eight semesters of undergraduate TAP.

**Repeated Courses.** Courses in which the student has already received a passing grade cannot be included in meeting full-time study requirements for state-sponsored financial aid. Repeated courses may be counted toward full-time study requirements if a student repeats a failed course, if a student repeats the course for additional credit, if a student has received a grade that is passing at the institution but is unacceptable in a particular curriculum, or when a student repeats a previously withdrawn course.

### Notification procedure

The Financial Aid Office will notify the student within one month after the conclusion of the Fall semester if good academic standing requirements were not met while the student received State aid, and within one month after the Spring semester while the student received State aid. The letter will inform the student of loss of aid at Fredonia for the semester immediately following the one in which the program pursuit and satisfactory academic progress standards were not met and will also apprise the student of the waiver procedure to follow if the student feels financial aid should be reinstated.

### Waiver procedure

A request to reinstate State aid for the next semester at Fredonia will be evaluated and granted only if exceptional circumstances (e.g., family

illness or death, personal illness, personal emotional disturbances, changes in education objective) can be documented by the student. Waivers of the Good Academic Standing criteria and reinstatement of aid are not automatic. They are approved only if in the best interest of the student and only if unusual circumstances prevented the student from meeting the expected criteria. A waiver to reinstate State aid is available only once during undergraduate study (with the exception of "C" average waiver). The waiver request form is mailed with the notification of aid loss to the student by the Financial Aid Office. A student choosing to use the waiver process to reinstate aid the next semester at Fredonia should complete and submit the waiver form (with appropriate documentation) to the Office of Student Affairs for evaluation.

## GOOD ACADEMIC STANDING AND RECEIPT OF FEDERAL UNDERGRADUATE FINANCIAL AID

### Federal Good Academic Standing (Pell/TEACH/SEOG Grant, Work Study, Perkins/Stafford/PLUS Loan)

| Before receiving Federal aid at this grade level, you must meet the criteria below     | Prior to Grade Level 1 | Freshman Prior to Grade Level 2 | Sophomore Prior to Grade Level 3 | Junior Prior to Grade Level 4 | Senior Prior to Grade Level 5 | 5th Year Senior Prior to Grade Level 6 |
|--|------------------------|---------------------------------|----------------------------------|-------------------------------|-------------------------------|--|
| Receive passing/failing grades for this % of hours attempted during last two semesters | 0, ft=0, pt=0          | 50%, ft=12, pt=6                | 75%, ft=18, pt=9                 | 100%, ft=24, pt=12            | 100%, ft=24, pt=12            |  |
| Accrue at least this many total credits  | 0                      | 12                              | 30                               | 54                            | 78                            | 102                                    |
| Maintain at least this cumulative Grade Point Average                                  | 0                      | 1.00                            | 2.00                             | 2.00                          | 2.00                          | 2.00                                   |

Federal Aid receipt is limited to 12 semesters (for students enrolled full time) according to Federal Regulation 34CFR PART 668.16. Part-time students enrolled beyond 12 semesters (up to 24 semesters maximum) must continue to complete 100% of hours attempted and maintain a 2.00 GPA.

### Federal Satisfactory Academic Progress (SAP)

Final regulations published in the Federal Register on October 29, 2010 (668.16 and 668.34) by the U.S. Department of Education require institutions that participate in the student financial aid programs under Title IV of the Higher Education Act of 1965, as amended to (the HEA), to implement new guidelines, effective July 1, 2011; tied to the annual Satisfactory Academic Progress (SAP) review for Federal student aid. Fredonia conducts a review of Satisfactory Academic Progress tied to the receipt of Federal student aid on an annual basis, at the completion of the Spring semester. If a student fails to achieve satisfactory academic progress at that time, the institution may not award and disburse Federal Title IV program funds to the student from that point forward until the student gets back on track academically.

**Incompletes and Withdrawals** – Effective 7/1/11, GPA and pace of completion are affected by course incompletes and withdrawals. Transfer courses must count as both attempted and completed hours when measuring quantitative progress.

**Financial Aid Probation** – This will be a new status assigned to a student who fails to meet the Satisfactory Academic Progress review at the completion of the Spring semester, who has appealed that determination via the institutional waiver process, and has subsequently had eligibility for Federal aid reinstated as a result of the waiver being approved. This status will be assigned for a single consecutive payment period and the student will receive Title IV funding while in this status. At the end of that payment period, the student must meet the institution's SAP standards or meet the requirements of the "academic plan" that may have previously been developed by the institution to qualify for further Federal aid in subsequent semesters/terms.

The institutional **SAP Waiver Policy and Use of Academic Plans** is based on the following set of procedures:

- A student will be notified within four weeks at the conclusion of the Spring semester if he/she fails to meet Federal Satisfactory Academic Progress requirements.
- If the student chooses to appeal the loss of Federal student aid for the subsequent semester, he/she must submit a letter and include supporting documentation with the Waiver Application that supports the reason for failing to meet Federal Satisfactory Academic Progress requirements along with an academic plan for reestablishing eligibility.
- The basis on which a student may file an appeal are the death of an immediate family member, student illness, illness of a family member, and/or other personal and emotional difficulties.
- The Satisfactory Academic Progress (SAP) Waiver Committee will review the documentation and either approve or deny the Federal Aid Waiver request and will subsequently notify the student via written and electronic means.
- If the Federal Aid Waiver is approved, the student is placed in a Financial Aid Probation status for the next semester.
- Once in a Financial Aid Probation status, a determination will be made as to whether or not a student could meet the required SAP standards after the subsequent payment period and if not, the Dean/Department Chair will develop an "academic plan" in collaboration with the student to ensure that the student meets Federal SAP standards by a specific point in time. The "academic plan" then becomes the student's mandate to meeting Federal Satisfactory Academic Progress requirements in place of the standard Federal SAP Chart for future SAP reviews.

## GOOD ACADEMIC STANDING AND RECEIPT OF FEDERAL GRADUATE FINANCIAL AID

### Requirements

Federal regulations require that all financial aid recipients maintain program pursuit and make satisfactory progress toward completion of degree program requirements for continued receipt of Federal assistance. The Financial Aid Office at Fredonia evaluates academic progress according to *Federal requirements* for TEACH,

Stafford and Graduate PLUS at the completion of the academic year. All three criteria in the charts must be met in order to retain financial aid for the following semester. If you withdraw from a course, it may affect your aid for the next semester/year. The Financial Aid Office strongly encourages you to make an appointment with a financial aid advisor before officially withdrawing from a course.

### Graduate Good Academic Standing Chart for Federal Aid (TEACH/Stafford/Grad PLUS Loan)

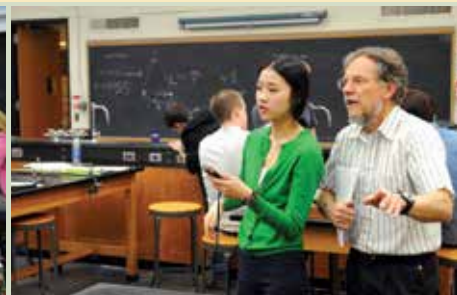
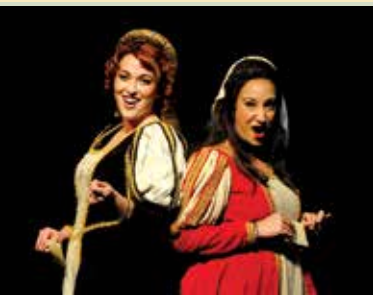
| Before receiving Federal aid prior to this semester, you must meet all three criteria below | 3rd  | 5th  | 7th  |
|---|------|------|------|
| Percentage of attempted hours that must be completed with a passing or failing grade        | 65%  | 85%  | 85%  |
| Student must have accrued at least this many credits  | 12   | 24   | 48   |
| With a minimum grade point average of   | 2.50 | 2.75 | 3.00 |

### Notification procedure

Compliance with guidelines for receipt of Federal financial aid (see chart above) is evaluated for all graduate students on a yearly basis at the end of the Spring semester. The Financial Aid Office will notify students who become ineligible for financial aid within one month after the Spring semester if they have not met the eligibility requirements. The notification letter will inform the student of loss of aid at Fredonia for the subsequent semester and it will also outline the waiver procedure that must be followed if the student chooses to appeal the decision.

### Waiver procedure

Reinstatement of graduate Federal financial aid may be approved only when unusual circumstances prevented the student from meeting the expected criteria (see chart above) and there is sufficient documentation supporting the request for reinstatement. A request to reinstate Federal graduate financial aid for the next semester is initiated via the **Waiver Application Form** sent to you by the Financial Aid Office and will be evaluated based on the student's documentation of the unusual circumstances that led to the cancellation of such aid. A student choosing to use the waiver process to request reinstatement of financial aid must complete and submit the **Waiver Application Form** (with appropriate documentation) to the Graduate Studies Office, 2144 Fenton Hall, for evaluation by the committee.



## Other considerations

### Appeals for additional financial assistance

During the course of a year, a family may experience unemployment, death, or disability of a wage earner. These cases are grounds for a review of the applicant's aid eligibility.

The procedure for filing an appeal due to severe income changes within a family is as follows:

1. The initial FAFSA/Renewal FAFSA using prior prior year income has been filed by the family and the resulting Student Aid Report (SAR) has been received by the student.
2. Current year family income has been reduced due to unemployment for a period of 10 weeks or more, death or disability.
3. The family then submits a letter to the Financial Aid Office which details the reason for income change, the date of the income change, and total taxable and untaxed income for the family during the present calendar year.

4. If additional documentation is required by the Financial Aid Office, it will be requested.
5. The appeal is evaluated, and eligibility is recalculated if possible.
6. A response regarding the appeal determination is sent to the student.

### Independent student

Students will be considered independent if they:

1. are 24 years of age or older before January 1 of the award year,
2. are veterans of the U.S. Armed Forces,
3. were age 13 or older and both parents were deceased, or they were in foster care, or were a ward of the court,
4. are graduate students,
5. are married at the time of application,
6. have legal dependents (other than a spouse),

## SPECIAL CIRCUMSTANCES

7. are an emancipated minor, as determined by a court of law,
8. are in legal guardianship, as determined by a court of law,
9. are an unaccompanied homeless youth, or
10. are in active duty in the U.S. Armed Forces for purposes other than training.

If you do not meet any of the ten criteria above, you will be considered Dependent for Federal Assistance and must complete parent and student sections of the FAFSA.

Prior to the starting of a school year, each new student should be prepared to provide proof of their self-reported independent status when contacted by the Financial Aid Office.