

## **COURSE PROGRAM OF STUDY (CPoS) POLICY**

Course Program of Study (CPoS) is a federal/state requirement that allows only courses that count toward a student's program of study (your declared major/minor) be considered when determining federal/state financial aid eligibility. Any courses that deviate from what is prescribed on the degree plan are generally ineligible for financial aid.

### **WHAT TYPE OF AID DOES CPoS IMPACT?**

At St. Ambrose University, CPoS applies to federal aid (e.g., Pell Grant, SEOG Grant, TEACH Grant, Federal Direct Loans, Federal Direct PLUS Loans, Federal Work Study, Veterans Benefits, etc.) as well as State aid (Iowa Tuition Grant, Iowa National Guard (NGEAP), AIOS, ETV, GEARUP, etc.). Institutional aid is not subject to the same regulatory restrictions. However, because a student's Cost of Attendance (COA) will be reduced for ineligible coursework, institutional aid may be reduced given that a student's total aid cannot exceed COA.

#### **Examples:**

**Scenario 1: Student is enrolled in 12 credits, but 4 of those credits do not apply to the student's degree or certificate. Federal and State financial aid will be based on 8 credits; therefore, the student's eligibility will be as follows:**

- Federal Pell Grant is awarded for 8 credits instead of full-time.
- Federal Direct Loans are not impacted.
- Federal Work-Study is not impacted.
- State programs are awarded for 8 credits instead of full-time.

**Scenario 2: Student is enrolled in 9 credits, but 6 of them do not apply to the student's degree or certificate.**

**Federal and State financial aid will be based on 3 credits; therefore, the student's eligibility will be as follows:**

- Federal Pell Grant is awarded for 3 credits instead of 9.
- Student is not eligible for Federal Direct Loans (minimum of 6 hours required for Federal loans).
- Federal Work-Study is not impacted.
- Iowa Tuition Grant is awarded for 3 credits instead of 9.

**Scenario 3: Student is enrolled in 16 credits but 4 of them do not apply to the student's degree or certificate.**

**Federal and State financial aid will be based on 12 credits; therefore, the student's eligibility will be as follows:**

- Federal Pell Grant is not impacted.
- Federal Direct Loans are not impacted.
- Federal Work-Study is not impacted.
- State programs are not impacted.

### **HOW WILL CPoS IMPACT COA?**

Cost of Attendance is an estimate of the cost for students to go to school for a specific amount of time (semester or year) and is based on the student's enrollment status. It includes allocations for tuition and fees, housing and food, personal expenses, transportation, and other direct and indirect costs, and establishes the amount of financial aid students can receive in a specific term.

Enrollment status for financial aid is based on outstanding coursework that applies toward the officially declared program of study. Undergraduate students enrolled in 12 hours that count towards their program of study will be considered full-time students for cost of attendance purposes. However, if only 9 of the 12 hours are required for the officially declared program of study, the tuition and book components of the COA will be reduced to a three-quarter time amount, and the total amount of aid the student can receive will also be reduced.

Enrollment Status	Undergraduate	Graduate
Full Time	12+ credits/semester	6+ credits/semester
Three Quarter Time	9-11 credits/semester	4-5 credits/semester
Half Time	6-8 credits/semester	3 credits/semester
Less Than Half Time	1-5 credits/semester	1-2 credits/semester

## HOW WILL CPOS AFFECT MY FINANCIAL AID REFUND?

It depends. PELL grants and student loans are the only refundable types of Federal financial aid, and both could be reduced if you take courses outside your program of study. Additionally, because your COA will be reduced to the hours that are in your program of study, your overall financial aid may be reduced. Institutional financial aid will pay for any academic related charges; however, the financial aid you receive may not be sufficient to cover all tuition costs, leaving you responsible for paying the remaining balance, or reducing your expected refund from financial aid.

## HOW WILL I KNOW IF I AM IMPACTED BY CPOS?

Students enrolled in courses impacted by CPOS will be notified via email. If an adjustment is made to your financial aid offer, you will receive an email from financial aid alerting you that there has been a change in your financial aid eligibility.

NOTE: Students will only be notified if CPOS impacts their Federal or State aid eligibility.

## WHAT SHOULD I DO IF I AM NOTIFIED THAT ONE OR MORE OF MY COURSES DOESN'T COUNT IN MY PROGRAM OF STUDY (DECLARED MAJOR/MINOR)?

Do NOT begin modifying your schedule without consultation with an academic advisor! An advisor will be able to review your academic record and Degree Audit to determine whether the CPOS process is accurately assessing your courses. If your declared program of study requires a concentration or specialty, work with your advisor to ensure your Degree Audit is accurately reflecting your selection. In some cases, an academic advisor can facilitate a course substitution.

NOTE: St. Ambrose offers no majors that require a minor to graduate. Minors are meant to be finished at the same time as your major, they cannot be used to extend eligibility for federal or state financial aid.

## **MY ADVISOR HAS DETERMINED THAT ONE OR MORE OF MY COURSES ARE NOT REQUIRED FOR MY PROGRAM OF STUDY (DECLARED MAJOR/MINOR), WHAT DO I DO?**

If an academic advisor, registrar's office, or financial aid office determines that a course does not satisfy a requirement for your program of study (declared major/minor), it will not count toward your Federal and State aid eligibility. You should consult with an academic advisor and the financial aid office to consider an appropriate course of action (adding a required course, dropping the ineligible course, or remaining enrolled in the ineligible course with the understanding that your aid will adjust).

Additionally, once students meet the degree requirements to complete one of the majors, they are considered to have earned a degree if the student elects to graduate, even if they are still completing the requirements for their other major. Additional credits required to complete the second program of study after completing the first program of study may be considered loan eligible courses (ineligible for Pell and SEOG). Students might remain Iowa Tuition Grant eligible but will need to contact the Financial Aid Office to confirm eligibility status.

**Example:** A student is pursuing a Bachelor of Science major in Computer Science and a Bachelor of Arts in History. At the end of spring semester, the student meets the requirements to complete the Computer Science degree but will not finish the History major until after the end of the next fall semester. If the student elects not to graduate due to finishing the second major, the student is not eligible for any Federal or State of Iowa financial aid for subsequent semesters, including the Iowa Tuition Grant, because the student has already completed the requirements for a first bachelor's degree.

As in the prior paragraph, if the student elects to graduate, they may be eligible for federal loans and/or Iowa Tuition Grant as a post-degree student. The Financial Aid Office can advise you on eligibility as a post-degree student.

## **I'M ENROLLED IN COURSES THAT AREN'T PART OF MY PROGRAM OF STUDY (BASED ON PERSONAL/CAREER INTEREST, OR TO MAINTAIN FULL TIME ENROLLMENT FOR ATHLETICS OR HOUSING). WILL CPOS AFFECT ME?**

Yes. If your enrollment isn't satisfying a requirement for your declared major/minor, the system will flag the courses as ineligible, and they will not count toward your Federal and State aid eligibility.

## **CAN I CHANGE MY PROGRAM OF STUDY TO RECEIVE FEDERAL FINANCIAL AID FOR A COURSE THAT DOES NOT APPLY TOWARD MY CURRENT PROGRAM OF STUDY?**

There may be an impulse to simply change your course of study (e.g., declare a new major or minor) for a class(es) you really want or think you need. However, given the Federal/State guidelines, this action tests the ethical boundaries designed to accommodate your financial aid needs. Changing your program of study should be done with caution. Always consult with an academic advisor when you are changing from one program to another as it can cause you to lose financial aid eligibility by reaching the maximum timeframe for completion of degree (i.e., the 150% rule which declares that financial aid recipients will be terminated upon reaching 150 percent of the number of credits needed to complete their degree program).

For example, a typical undergraduate degree requires 120 credits which would result in a maximum timeframe of 180 credit hours (120 x 150%).

The 150 percent rule applies to all classes attempted by the student, including vocational and transfer hours. Repeated coursework is allowed as stated in the college catalog. However, these repeated courses count towards the calculation of 150%-time limit.

## **WHAT IS THE LAST DAY TO MODIFY MY ENROLLMENT OR CHANGE MAJOR/MINORS TO POTENTIALLY IMPACT CPOS?**

Any changes to your semester enrollment should be completed by the Add/Drop date (approximately after the first 10 days of classes) after a semester starts. Please refer to the academic calendar for semester start dates, and don't wait until the last minute to contact your academic advisor to make changes to your curriculum/program of study. These requests require manual updates to your academic record and can take 3-5 days for processing. We recommend that you connect with your academic advisor as soon as you are aware of the issue.

If you change your major, your CPoS will be evaluated based on your new requirements and registration; aid will not be retroactively adjusted for prior semesters. However, if you change majors, and not coursework, you could be deemed ineligible.

## **DO ELECTIVES COUNT TOWARD CPOS?**

Possibly. Open electives must satisfy a graduation requirement of your declared program of study. If you have been notified that an elective does not count toward your Federal or State aid eligibility, contact your academic advisor. If an advisor determines that the elective satisfies a requirement and will count toward your studies, they will facilitate any adjustments needed in your academic record.

## **CAN I STILL TAKE A COURSE THAT DOESN'T COUNT TOWARD MY PROGRAM OF STUDY?**

Yes, you may take a course that is not required in your program. However, the course will not count toward your enrollment status for determining financial aid eligibility. If your aid, at the educed/prorated enrollment status, does not cover all your semester charges, you will need to pay the balance due through a payment plan, out of pocket, or with an alternative loan.

## **WILL FINANCIAL AID COVER PREREQUISITES, INTERNSHIPS, OR LICENSURE REQUIREMENTS BECAUSE THEY ARE NOT LISTED AS PART OF MY PROGRAM OF STUDY?**

According to federal regulations, financial aid can cover a maximum of 30 remedial/development credits; therefore, if you have not exceeded the 30-credit limit, financial aid will count remedial/developmental credits in your enrollment status.

Other courses are covered by financial aid only if they are required and/or listed in the student's course plan of study. This includes necessary prerequisite classes.

## **HOW DOES THIS AFFECT GRADUATING SENIORS IN THEIR LAST SEMESTERS?**

Only courses that are part of the program of study are eligible for financial aid. For example, if you only need 3 hours to graduate but you choose to register for 6 hours to qualify for a Federal Direct Loan, you will not be eligible for the Direct Loan.