

# FINANCIAL AID QUICK FACTS

## Clarion University of PA

### ALL CAREERS:

Students are not eligible to receive federal Title IV assistance for credit hours/course work which will not count towards the completion of that student's degree program requirements.

For example, many degree programs include "elective" courses and, as such, students may receive Title IV aid only for those elective courses which are a required part of the program completion requirements. If audited or "pass/fail" courses are elective courses and the credits received will count towards program completion, they may be included in the student's enrollment status. The same would be true for graduate level courses taken while enrolled in an undergraduate program; the student would only be allowed to receive Title IV aid to cover the graduate courses if one or more of those graduate courses counted as elective credit towards the student's undergraduate degree program requirements.

Certain exceptions exist for remedial courses and non-degree students who are taking courses that are required for enrollment in a program leading to a degree.

### CERTIFICATE PROGRAMS:

Clarion does not participate in Gainful Employment reporting. Therefore, federal or state financial aid cannot be awarded to students enrolled in a certificate program. Unless the certificate course is a requirement of the student's program of study, or fulfills an elective requirement not already met, those credits cannot count towards the student's enrollment status for financial aid. Students enrolled in a certificate course that fulfills a program requirement need to provide documentation to Student Financial Services so they can adjust the student's aid to include these credits. An email from the advisor to [stfinservice@clarion.edu](mailto:stfinservice@clarion.edu) will suffice at this time.

### REPEAT COURSES:

Federal (Title IV) aid will pay for only one repeat of a previously passed course. A previously passed course is defined as the student earned credits for the course. It does not matter if the program requires a minimum grade for the course. The student can repeat the course multiple times if student received an F until they pass the course, then they are only permitted one more attempt. (See undergraduate for the PA State Grant repeat conditions).

Example:

Eligible for aid for Term	Term	Grade	Eligible for Aid to repeat course after term
Yes	Fall 2017	F	Yes
Yes	Spring 2018	D	Yes
Yes	Fall 2018	F	No
No	Spring 2019	No Aid	No Aid

\* Please refer to Clarion's *Repeating Course Policy* for limits to repeating courses (Registrar's Office, click on Academic Policies) <http://clarion.edu/about-clarion/policies/cu-policies/repeating-courses.pdf>.

## **FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP):**

Financial Aid has a separate Satisfactory Academic Progress Policy. Financial Aid checks progress at the end of the spring term after grades are posted. Students meeting progress after the current spring term will be eligible for aid for the entire next academic year. Federal regulations require the student to:

- Maintain a cumulative GPA of 2.0 for undergraduate, 3.0 for graduate/doctoral.
- Maintain a credit earned / credit attempted ratio of 67%. A ratio of 66.99% is considered not meeting.
- Complete their program of study within 150% timeframe of the reported program length. Once it is determined it is mathematically impossible for the student to complete their program of study within the 150% timeframe, the student is longer eligible for federal aid.
- Students not meeting progress for the first time can appeal. If the appeal is approved, the student will be placed on an academic plan. The student will remain on an academic plan on a term by term basis until they once again meet progress, or as long as the student complies with the academic plan requirements. If the student does not comply with the requirements of the academic plan, they are no longer eligible for federal aid and will need alternate means of payment until progress is met.

*Note:* For undergraduate students with a cum GPA less than 2.0, Financial Aid will accept the same academic plan issued by Academic Affairs.

Once a student completes the requirements for the first bachelor degree, the student is no longer eligible for federal or state grants, only federal loans with the exception of the Federal TEACH Grants for students in certain programs.

## **FEDERAL (Title IV) Aid:**

- Undergrads must be enrolled in at least 6 credits per term for federal loans.
- Undergrads eligible for a PELL grant are limited to a lifetime eligibility of the equivalent of six years.
- Graduates must be enrolled in at least 4.5 credits per term for federal loans

## **PHEAA State Grant (Undergraduates only):**

- Must be enrolled in at least 6 credits per term.
- Must be attending minimum 15 weeks for fall/spring, 5 weeks for summer PHEAA Grant.
- Requires the student to earn 24 new credits per academic year for full-time, 12 new credits for part-time.
- If enrolled in 51% or more online courses for the term, PHEAA grant will be reduced.
- Maximum number of terms for grant eligibility is eight for a bachelor and 4 for an associate degree.
- If the student received a PHEAA grant for that term and earned credits for the course, they are not eligible for the grant to repeat the course.
- Per PHEAA regulations, students enrolled a module course (7W1, 7W2, and all summer sessions) for the term, the PHEAA grant cannot be credited to the student's account until enrollment is confirmed in the final module, which is after add/drop, even if the student is enrolled at least half-time prior to that final module.

## **FINANCIAL AID ENROLLMENT DEFINITIONS:**

Full-time enrollment = > 12 credits undergraduate and 9 credits graduate per term

Three quarter enrollment = 9 – 11 credits undergraduate and 7 – 8 credits graduate per term

Half-time enrollment = 6 – 8 credits undergraduate and 4.5 – 6 credits graduate per term

Less than half time enrollment = < 6 credits undergraduate and 4.5 credits graduate per term

## **7 WEEK COURSES**

For aid to disburse after add/drop at the beginning of the term, students must be enrolled in at least 6 credits for undergrad and 4.5 credits for graduate. The student's enrollment will determine if their aid will disburse in one or two disbursements for the term. If student is not enrolled in at least 6 credits for the term until the second 7 week session starts, students will receive their aid in two disbursements. Half after add/drop at the beginning of the term and half after add/drop for 7W2. Students anticipating a refund for the term will not receive the refund until after add/drop for 7W2.

Full Term Credits	7W1 Credits	7W2 Credits	All aid Disburse Beginning of term	Aid Disbursement Split 50/50 – Beginning 7W1 & 7W2	All aid Disburse Beginning of 7W2
3	3	0	Y	N	N
3	3	3	Y	N	N
0	3	3	N	Y	N
3	0	3	N	Y	N
0	0	6	N	N	Y

## **WITHDRAWALS:**

To be in compliance with Clarion's recent Department of Education Program Review, students who have notified any University employee of their intent to withdraw from all courses need to:

- Immediately notify the Registrar's office of the student's intent to withdraw.
- Have the student complete a withdrawal form and submit it to the Registrar's office the same day as the notification to withdraw.

Student Financial Services only has a limited number of days to determine the student's eligibility for aid depending upon the last day the student attended an "academic related activity" and to return those funds to the Department of Education.

### **Definition of an academic related activity**

Examples of Clarion University's academic-related activities include but are not limited to physically attending a class where there is an opportunity for direct interaction between the instructor and students.

#### **Proof of participation:**

- Exams or quizzes
- Tutorials
- Computer-assisted instruction
- Completion of an academic assignment, paper or project
- Participating in an online discussion about academic matters
- Initiating contact with a faculty member to ask a question about the academic subject studied in the course
- Clarion University required study group where attendance is taken

#### **Documentation not acceptable as proof of participation:**

- Living in Clarion University housing
- Participating in the school's meal plan

- Participating in academic counseling or advising
- Logging in to a D2L account

**SUMMER & 7 WEEK SESSION WITHDRAWALS:**

Once the regular academic term has begun, if a student drops a course from a session prior to the session start date, this may affect their financial aid eligibility. Students should be instructed to contact Student Financial Services to see how their aid eligibility may be affected.

**FINANCIAL AID TERMS OF ENROLLMENT:**

<http://www.clarion.edu/academics/academic-calendar.html>

Summer: Beginning of Session 1 to end of 7W2

Fall: Beginning of regular term to end of regular term

Spring: Beginning of regular term to end of regular term

Spring if student enrolled in winter intersession: Beginning of winter intersession to end of regular spring term.