

GUIDELINES FOR MAINTAINING UNDERGRADUATE FULL-TIME STATUS FOR NEW YORK STATE AND FEDERAL FINANCIAL AID PROGRAMS

NYS and federal regulations stipulate that undergraduate students may receive financial aid *only* for courses that are *required* for their degree program. Undergraduate NYS financial aid programs include the Tuition Assistance Program (TAP), SUNY Tuition Credit, and other miscellaneous programs administered by the Higher Education Services Corporation (www.hesc.ny.gov). Undergraduate Federal Aid Programs include Work-Study, Pell Grants, Supplemental Grants (SEOG), Perkins Loan, Nursing Loans, Subsidized Loan, Unsubsidized Loans, and Parent PLUS Loans (www.studentaid.ed.gov). Visit the corresponding links for a comprehensive description of eligibility requirements and additional information.

Undergraduate students need to enroll in 12 credits or more of *required* coursework in order to maintain full-time status for NYS and federal aid programs. Failing to maintain full-time status can result in the cancellation and/or reduction of financial aid, along with the bill balances that result from these adjustments. NYS and federal governments have different regulations regarding what constitutes *required* coursework. The purpose of this document is to help students and advisors identify *required* courses that would count toward full-time status for NYS and federal aid programs, and in doing so prevent award cancellations and reductions. We encourage students and advisors to use the degree audit function in Degree Works to assist with this process. Ultimately, maintaining full-time status is the student's responsibility.

There are many issues that can impact a student's full-time status in a semester. These include [Programs of Study](#), [Required Coursework](#), [Full-Time Status](#), [Undeclared Students](#), [Double Majors](#), [Minors](#), [Change of Major](#), [Repeat Coursework](#), [Final Term of Study](#), [Experiential Learning](#), [Pre-Requisite Coursework](#), [Course Deviations](#), and [Withdrawals](#). The rules surrounding these issues are complicated and overwhelming at times. Below are some general guidelines to help students enroll in 12 credits of *required* coursework and maintain full-time status for NYS and federal aid programs:

- If you have a major, enroll in at least 12 credits of **non-repeat** courses that satisfy general education (GE), major, or elective requirements in your **primary** major. The number of required elective credits for each major is equivalent to the minimum credits required for graduation less the number of required GE and major credits.
- Any course that meets this standard could **also** apply toward a second major or minor. Any course beyond these 12 credits would have no restrictions and could **also** be used for second majors, minors, and repeat coursework.
- If you are undeclared, all **non-repeat** coursework during freshmen and sophomore years (i.e. before earning 60 credits) is considered required for both NYS and federal aid programs. Remember Alfred State policy required students to declare a major upon completion of two semesters of coursework.

- If you plan to declare a major or change majors, make the change effective next semester and ensure coursework in the upcoming semester is considered required for NYS and federal aid programs under your new major.
- If you plan to repeat a course, enroll in 12 credits of required **non-repeat** coursework and then repeat courses beyond these 12 credits. Visit [Repeat Coursework](#) for additional rules and exceptions.
- If you are considering withdrawing from some or all your courses, contact the Student Records and Financial Services Office and ask how this would impact your financial aid in both the current and next semester.
- See below for additional rules, explanations, and exceptions to these guidelines.

Programs of Study

Only programs of study approved by the New York State Education Department (NYSED) are eligible for NYS and federal aid. Minors are only aid eligible when required by a major, when satisfying other requirements, or when taken beyond 12 required credits (see [Minors](#)). Visit the [NYS Inventory of Registered Programs](#) for a list of approved programs of study.

The college catalog defines the courses required to graduate in each major at Alfred State. A major includes general education (GE) course requirements, major course requirements, and elective credits. The college catalog defines the specific courses in these areas.

Required Coursework

NYS: A course is considered *required for NYS aid programs* if the course satisfies a student's GE requirements, major requirements, or elective requirements in **one** NYSED approved major. There are exceptions for undeclared students and students in their final term of study (see [Undeclared Students](#) and [Final Term of Study](#)). For double majors, the primary major on file with the Student Records and Financial Services Office is used to establish required coursework for NYS aid programs (see [Double Majors](#)).

Federal: A course is considered *required for federal aid programs* if the course satisfies a student's GE requirements, major requirements, or elective requirements in a NYSED approved major. While the federal definition has no restrictions on the number of majors, double majors should sequence courses in order to avoid loss of the following federal aid programs: Pell, and SEOG (see [Double Majors](#)).

Full-Time Status

NYS: Students must enroll in at least 12 credits of *required* coursework, per the NYS definition above, in order to be eligible for most NYS aid programs. If a student enrolls in at least 12 required credits, then he or she is considered full-time for NYS aid programs. Students who enroll in 11 or fewer required credits are not eligible for most NYS aid programs. Repeat coursework only counts as required under certain conditions (see [Repeat Coursework](#)). Note that courses taken beyond 12 required credits would not impact full-time status, and could be required or not.

Federal: If a student enrolls in at least 12 required credits, per the federal definition above, then he or she is considered full-time for federal aid programs. Note that while students must be full-time to remain eligible for most NYS aid programs, students may be part-time and remain eligible for most federal aid programs. However, if a student moves from full-time to part-time status, some federal

aid programs may need to be reduced or cancelled. Repeat coursework only counts as required under certain conditions (see [Repeat Coursework](#)).

- Example: Student A is a declared business administration major. Per the undergraduate course catalog, in order to graduate business administration majors can complete credits of GE requirements, major requirements, and electives for a total of 120 credits. For the fall semester, Student A enrolls in 6 credits of GE requirements, 7 credits of business administration requirements, and 3 credits of electives. Before the fall, Student A had completed a portion of the required elective credits leaving more to satisfy. Student A satisfies the full-time status requirement in the fall for both NYS and federal aid because he or she is enrolled in 12 credits of GE, major, and elective requirements in a NYSED approved major.

Note that Student A would not have been eligible for TAP, and also considered part-time for federal aid (i.e. $\frac{3}{4}$ time), if he or she entered the fall semester with all elective credits completed. If this would have been the case, the electives block would have already been satisfied, and the 3 elective credits would not be required and would not count toward full-time status for NYS and federal aid. In this scenario, to regain TAP eligibility and full-time status for federal aid, he or she could elect to register for another 3 credits of GE or major requirements for a total of 15 credits, of which 12 of them would be required for TAP and federal aid.

Undeclared Students

NYS and Federal: At Alfred State students are required to declare their major by the time they complete two semesters of coursework. NYS regulations state that to remain eligible for aid students must declare a major within 30 days of the first term of their junior year (i.e., earning 60 credits). All *non-repeat* coursework taken by undeclared majors before this, during their freshmen and sophomore years, is considered required for both NYS and federal aid programs. Any repeat coursework in an undeclared freshman and sophomore years would have to meet standard conditions (see [Repeat Coursework](#)). This exception does not apply to any declared majors, who must comply with the standard definitions of required coursework (see [Required Coursework](#)).

- Example: Student B is an undeclared student who has earned less than 60 credits. If Student B registers for 12 credits in the upcoming spring semester and remains an undeclared student for the entire semester, all 12 credits are considered required for both NYS and federal aid programs. Student B must remember to declare a major after their second semester and before earning 60 credits and becoming a junior.

Note that if Student B decides to declare an information technology major that is effective during this spring semester, than the exception for undeclared majors no longer applies. The 12 credits would have to satisfy the standard definitions of required coursework in order for Student B to remain full-time for both NYS and federal aid programs. If not, NYS and federal aid programs would have to be cancelled or reduced (see [Change of Major](#)).

Double Majors

NYS: Students are allowed to declare more than one major at Alfred State. However, only courses that apply toward the primary major are considered required for NYS aid programs. A course that *only* applies toward a second major is not considered required for NYS aid programs and does not count toward full-time status. A course that applies toward both majors is considered required for NYS aid programs because it is required for the primary major. Any course beyond 12 required credits could apply solely to a second major and not impact eligibility for NYS aid.

Federal: The federal rules for double majors are specific to three grant programs: Pell and the SEOG grants. For these three programs, the federal government considers an undergraduate student to have graduated once the student completes all of the required coursework for a

Bachelor's degree, whether the student has been conferred the Bachelor's degree or not. A student is no longer eligible for Pell, and SEOG once this occurs, but will remain eligible for other federal aid programs (ex. student loans). Double majors can avoid losing these three aid programs by arranging courses to enter their final semester with required courses in *both* majors.

- Example: Student C is a double major in agricultural technology and veterinary technology. Agricultural technology is the first major and veterinary technology is the second major. Student C has also not completed the graduation requirement for either major. Student C registers for 12 credits in the upcoming fall semester: 3 credits of GE requirements, 3 credits of major requirements for agricultural technology, 3 credits satisfy major requirements for both majors, and 3 credits of major requirements for only veterinary technology. Student C satisfies the full-time status for all federal aid programs because upon entering the fall semester he or she still had graduation requirements left to satisfy in both majors. Student C also satisfies the full-time status requirement for NYS aid in the fall semester because he or she is enrolled in 12 credits of GE, major, and elective requirements for agricultural technology. The 3 credits of veterinary technology major requirements also count as electives for agricultural technology and therefore count toward full-time status for NYS aid programs.

Note that if Student C entered the fall semester with electives for agricultural technology completed, the electives block would have already been satisfied, the 3 veterinary technology credits would not count toward full-time status for TAP, and the student would be ineligible for NYS aid programs. In this scenario, to regain TAP eligibility, he or she could elect to register for another 3 credits of GE or agricultural technology requirements for a total of 15 credits, of which 12 of them would be required for TAP.

Minors

NYS and Federal: Coursework that *solely* satisfies a minor is not considered required for NYS and federal aid programs. The only exception is when a minor is included in an approved NYSED major. A course that applies towards both a primary major and minor is also considered required for NYS and federal aid programs because it is required for the primary major. A course beyond 12 required credits has no restrictions and could apply solely to a minor.

- Example: Student D is a forensics science technology major with a minor in digital media and animation. This is an optional minor, not one required by the major. Student D registers for 9 credits in the spring that are considered required for both NYS and federal aid. Student D is deciding whether to enroll in a course that only applies toward a minor or a course that applies to both a major and minor. Student D would not be considered full-time for aid if he or she selected the course that solely applies to the minor, but would if the other course was chosen. Student D would also be considered full-time for aid if he or she elected to enroll in both courses since 12 credits are for the major and any course beyond this has no restrictions.

Change of Major

NYS: In order to be eligible for NYS aid programs, NYS regulations state that students must enroll in at least 12 credits of *required* coursework for *one* NYSED approved major. If a student changes their major and it becomes effective at any point in the current term, then full-time status would be re-evaluated based upon required coursework in the new major rather than the previous major. If the student is no longer considered full-time under the new major, NYS aid programs would be cancelled in the term of the major change. Avoid this by making any major changes effective in the next term and ensuring all coursework in the next term is required for the new major.

Federal: Full-time status for federal aid programs is determined at the time of aid disbursement. If a student changes majors after all of their federal aid has disbursed, full-time status is not re-evaluated and this change has no impact on federal aid. If a student changes their major before the

disbursement of federal aid, then his or her full-time status will be re-evaluated based upon required coursework in the new major rather than the previous one.

- Example: Student E is an accounting major and is enrolled in 15 credits of required coursework for NYS and federal aid programs. Student E changes their major to criminal justice prior to the deadline to change majors in the fall semester. After this change, only 6 of 15 credits are now considered required under the new major. Student E would no longer be considered full-time for NYS aid programs and all fall NYS aid programs would have to be cancelled. Student E would remain full-time for federal aid programs as long as all federal aid had disbursed by the effective date of the major change. Student E could avoid all loss in aid by delaying the effective date until after the semester is over.

Repeat Coursework

NYS: A repeat course counts toward full-time status for NYS aid programs when both the following conditions are satisfied: a) the course is required for NYS aid purposes and; b) the initial grade was not acceptable for graduation as defined in the college catalog. A student who originally earned a passing grade in a course, one that would allow graduation, but wishes to repeat the course in the hopes of improving the grade and overall grade point average cannot count the repeated course toward full-time status for NYS aid programs. Any repeat course beyond 12 required credits does not impact full-time status.

Federal: A repeat course counts toward full-time status for federal aid programs depending upon whether the course was previously passed or not. For this purpose, federal regulations define passing as any grade higher than an “F” regardless of any graduation requirements or college policy that establish a minimum higher grade. A course that was previously failed will count toward full-time status until the course is passed with a grade higher than “F”. There are no restrictions on the number of repeats for a previously failed course (i.e. grade = “F”). However, a course that was previously passed (i.e. grade > “F”) may only be repeated *once* for federal aid programs. In other words, a previously passed course will only count toward full-time status for federal aid programs *once* after the original take. Any repeat course beyond 12 required credits will not affect full-time status.

- Example: Student F registers for 9 credits in the fall that are considered required for both NYS and federal aid. Student F also registers for 3 credits of repeat coursework for a total of 12 credits. Student F originally earned a “D” grade in the course. The college catalog indicates that a) the course is required for graduation; and b) that a “C” or higher is required for graduation. The student is considered full-time for both NYS and federal aid programs. The repeat course is allowed for NYS aid programs because the course is required for graduation and the original grade was not acceptable for graduation. The repeat course is allowed for federal aid programs because a previously passed course may be repeated once. If the student happened to earn another “D” in the course and needed to repeat it for a second time, it would not be allowed for federal aid since the “D” grade would have been considered passing according to their rules.

Final Term of Study

NYS: Students must enroll in 12 credits or more of required coursework in order to maintain full-time status for NYS aid programs. The only exception is in the student's final term of study. If a student needs fewer than 12 credits to graduate in their final term, other non-required courses may be included to determine full-time status. If the student does not graduate at the end of this term, all non-required courses would be removed from the calculation of full-time status and NYS aid programs would be retroactively cancelled.

Federal: For Pell and SEOG grants, the federal government considers an undergraduate student to have graduated once the student completes all of the required coursework for a Bachelor's degree, whether the student has been conferred the Bachelor's degree or not. A student is no longer eligible for Pell and SEOG once this occurs, but will remain eligible for other federal aid programs (ex. student loans). If a student satisfies all graduation requirements for a major and elects to enroll in classes in the following term, then he or she would be ineligible for Pell and SEOG whether a degree was conferred or not.

- Example: Student G is in their final term of study and only has 6 required credits remaining to graduate. Student G registers for these 6 required credits in the spring as well as 6 non-required credits. Student G is considered full-time for NYS aid programs because this is their final term of study. Student G is considered half-time for Pell and SEOG. Note that if Student G does not graduate at the end of spring, they would be ineligible for NYS aid in the spring and NYS aid programs would be cancelled even though the semester had already ended. They would also be ineligible for Pell and SEOG if they enrolled in classes in the next term and had already met all of her graduation requirements, whether a degree was conferred or not.

Experiential Learning

NYS and Federal Aid: Experiential learning includes internships, and both study-away and study-abroad programs. There are no specific exceptions for these experiential learning opportunities. Students who plan to use NYS and federal aid to help fund these opportunities should ensure that coursework is considered required. Sometimes students must change courses in study-away or study-abroad programs upon arrival at the host location, and students should ensure that any schedule revisions would also be considered required for NYS and federal aid purposes. Transcripts may be evaluated upon return to campus and aid may be retroactively impacted by non-required coursework.

- Example: Student H is participating in a study-abroad program in Italy in the spring. He submits his Permission to Attend Form to the Registrar and it includes 12 credits of required coursework in Italy. However, upon arriving at the campus in Italy, one of the original 3 credit classes is full and he substitutes it with a different course. When he returns to Alfred State, his official transcript indicates that the substitute class is not-required. His fall package would be retroactively adjusted to reflect 9 credits instead of 12 credits, and he would be responsible for any account balance resulting from this.

Pre-Requisite Coursework

Pre-requisite courses are only considered required when the course is included in an approved NYSED major. Pre-requisites that are not included in an NYSED approved major are considered optional for both NYS and federal aid. A pre-requisite course is considered required for NYS aid if the course satisfies a student's GE requirements, major requirements, or elective requirements in *the primary* NYSED approved major. A pre-requisite course is considered required for federal aid programs if the course satisfies a student's GE requirements, major requirements, or elective requirements in a NYSED approved major.

Course Deviations

NYS and Federal Aid: Students must enroll in 12 credits or more of required coursework in order to maintain full-time status for NYS and federal aid programs. The lack of class availability does not exempt students from satisfying the full-time status requirements except for students with NYS aid programs in their final term of study (see [Final Term of Study](#)). Approved course deviations

may substitute for required coursework as long as it is an appropriate substitution and there is no other path that would allow the student to take the required course.

Withdrawals

NYS and Federal: Withdrawing from some or all of your classes can impact semester charges (ex. tuition, fees, etc.) and financial aid, leaving students an unexpected account balance for a semester. There are two questions that students want to answer before making the final decision to withdraw:

- How will this affect my charges and financial aid *this* semester?
- How will this affect my financial aid *next* semester?

If a student is considering withdrawing from some or all their courses, we encourage the student to contact the Student Records and Financial Services Office and ask these two questions. It can impact either this semester or next, both, or neither. The impact depends upon the following factors: the timing of the withdrawal (i.e. the effective date of the withdrawal); the length of the course; the different aid programs in the aid package; and the number of credits retained after withdrawing.