

Undergraduate Financial Aid

This material was prepared in advance of the 2024-2025 academic year and is subject to changes in state or federal laws or regulations.

Grants

Federal Pell Grant

A Pell Grant is gift aid, with no repayment required, and is available to undergraduate students who show financial need and who have not received a bachelor's degree. A FAFSA is required.

Federal Supplemental Educational Opportunity Grant (SEOG)

SEOG is gift aid, with no repayment required and is available to undergraduate students who show financial need and who have not received a bachelor's degree. First priority goes to students who also qualify for a Federal Pell Grant and have the greatest need. A FAFSA is required.

Vocational Rehabilitation Assistance

Vocational Rehabilitation provides assistance to students with physical limitations. Usually fees are paid for eligible students. Apply through your local Office of Rehabilitation Services.

Other Federal Programs

Veterans Financial Aid Services

The Veterans Affairs Office, a part of the Office of Financial Aid, is located in the University Center. A full-time counselor assists all veterans in completing applications for educational benefits, making adjustments in payments, providing tutorial assistance, updating enrollment certifications, and with other services to assist veterans with their education.

VSU provides priority registration to our military veteran students who utilize the GI Bill®.

Veterans Administration Assistance

Veterans, service personnel, and eligible dependents may qualify to receive benefits through the Veterans Administration. Applications may be made through the VSU Office of Veterans Affairs. Veterans enrolled in physical education courses can be certified to the Veterans Administration for VA benefits when the courses will be credited toward the completion of their approved educational program. It must be documented that credit cannot be granted for the courses based upon prior military training or experience. Veterans should refer any problems to the Veterans Office for assistance. Telephone 229-333-5935.

Post-9/11 GI Bill®

The Post-9/11 GI Bill® provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill®. The Post-9/11 GI Bill® became effective for training on or after August 1, 2009. The amount of support that an individual may qualify for depends on where they live and what type of degree they are pursuing. Approved training under the Post-9/11 GI Bill® includes graduate and undergraduate degrees and vocational/technical training. All training programs must be offered by an institution of higher learning (IHL) and approved for GI Bill® benefits. Additionally, tutorial assistance and licensing and certification test reimbursement are approved under the Post-9/11 GI Bill®. The Post-9/11 GI Bill® will pay your tuition based upon the highest in-state tuition charged by an educational institution in the state where the educational institution is located. The Post-9/11 GI Bill® also offers some service members the opportunity to transfer their GI Bill® to dependents.

Montgomery GI Bill® (Active Duty)

This program of education benefits is for students who enter active duty for the first time after June 30, 1985. The student must, with certain exceptions, serve continuously on active duty for three years of a 3-year enlistment, or for a lesser benefit, two years of an initial active duty obligation of less than three years. A student also may qualify for benefits by initially serving two continuous years on active duty, followed by four years of Selected Reserve Service.

Montgomery GI Bill® (Selected Reserve)

This program of education benefits is for reservists of the armed forces as well as the Army National Guard and the Air National Guard. To be eligible for this program, a reservist must have a 6-year obligation to serve in the Selected Reserve, complete Initial Active Duty for Training, have a high school diploma or its equivalent, and remain in good standing in a drilling Selected Reserve Unit.

If a student has a parent who is a military veteran with a disability, the student may qualify for help from the U.S. Department of Veterans Affairs. Benefits may be awarded for pursuit of associate, bachelor, or graduate degrees at colleges and universities. Details are available in the Office of Veterans Affairs of Valdosta State University.

Veterans Benefits Tuition and Fee Payment

Students Utilizing Chapter 31 (Vocational Rehabilitation and Employment) and Chapter 33 (Post-9/11 GI Bill®):

Veterans using Chapter 31, Vocational Rehabilitation and Employment, or Chapter 33, Post-9/11 GI Bill® benefits, can attend Valdosta State University and receive tuition and fee benefits payments for a term provided the student submits a certificate of eligibility for entitlement to educational assistance under Chapter 31 or 33 (a "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Veterans Affairs' (VA) website - eBenefits, or a VAF 28-1905 form for Chapter 31 authorization purposes) and ending on the earlier of the following dates:

- The date on which payment from VA is made to Valdosta State University;
- 90 days after the date Valdosta State University certifies tuition and fees following the receipt of the certificate of eligibility.

Valdosta State University will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, and will not require eligible veteran students to borrow additional funds because of the individual's inability to meet his or her financial obligations to Valdosta State University due to the delayed disbursement funding from VA under Chapter 31 or 33.

Valdosta State University requires the following information in order to process Veterans Benefits under Chapter 31, Vocational Rehabilitation and Employment, or Chapter 33, Post -9/ 11 GI Bill®:

- Submit a certificate of eligibility for entitlement to educational assistance no later than the first day of the term for which benefits are being requested;
- Submit a written request to the Valdosta State University School Certifying Official (SCO) to use such entitlement;
- Provide additional information necessary for proper certification of enrollment by the Valdosta State University School Certifying Official (SCO).

Students are required to pay any balance due for the amount that is the difference between the amount of the student's financial obligation and the amount of the VA education benefit disbursement by the established payment deadline for the term. Balances not paid by the stated deadline may be imposed additional fees.

Loans

The Federal Direct Stafford/Ford Loan

This loan allows students enrolled at least half-time to borrow money at low interest for educational expenses. There are two types of Federal Direct Stafford/Ford Loans: (1) Federal Direct Subsidized Stafford/Ford Loans and (2) Federal Direct Unsubsidized Stafford/Ford Loans. The Federal Direct Subsidized Stafford/Ford Loans is need based, and the Federal Government subsidizes and pays the interest on this loan while the student is in school and during the six-month grace period. The unsubsidized loan is not need-based. This loan was created for borrowers who do not qualify for federal interest subsidies. The student either pays the interest while in school and during the six-month grace period or it is added to the balance of the loan. A FAFSA is required.

VSU Short-Term Loans

Short-term loans are available to qualified students, for assistance in paying tuition and fees. Applications are accepted in the University Bursary. For more information about Short-Term loan qualifications and the application process, click here (<http://www.valdosta.edu/administration/finance-admin/financial-services/students/services/short-term-loans.php>).

Federal Direct Parent (PLUS) Loan

This loan is an educational loan for parents of dependent undergraduate students enrolled at least half-time. Financial need is not an eligibility requirement; parent borrowers must be credit worthy to qualify. Loan eligibility is based on the cost of attendance minus other aid received. A FAFSA is required.

Work

Federal Work-Study Program (FWSP)

The University participates in the Federal Work-Study Program. Eligible students may work part-time during the academic year. To be considered for the FWSP, the student can apply for and be selected for a position posted through the VSU Office of Human Resources and our online application system.

Student Assistant Program

On-campus jobs, financed by the University, are also available. Each department has its own funds for this program. To apply, visit our employment web site (<https://www.valdosta.edu/administration/finance-admin/human-resources/employment-opportunities.php>).

Other Employment

The Job Location and Development Program, administered through the Office of Career Opportunities, University Center entrance #5, assists students in obtaining part-time employment off-campus. For more information, visit the web site (<http://www.valdosta.edu/student/student-services/career-services/off-campus-part-time-jobs.php>).

Scholarships

Regardless of your family's income, to ensure you are considered for all potential financial aid you should complete all financial aid applications available through the VSU Office of Financial Aid. VSU Scholarship Applications are available in our scholarship portal Scholarship Universe (<https://valdosta.scholarshipuniverse.com/>) by March 1 or as indicated in the portal. Other scholarship information is also available in Scholarship Universe (<https://valdosta.scholarshipuniverse.com/>).

State-Wide Scholarships

The following scholarships, available to Georgia residents only, are awarded by state committees.

Wine and Spirits Wholesalers of Georgia Scholarship

Full tuition awarded throughout the State of Georgia on a rotating basis. Must be a Georgia resident undergraduate with superior academic achievement, good citizenship, and financial need. Apply to the VSU Office of Financial Aid by completing a VSU General Scholarship Application.

Ty Cobb

Awarded annually to rising sophomores, juniors, and seniors. To qualify, one must be a Georgia resident, demonstrate financial need, and possess at least a "B" average. Applications available from: Ty Cobb Foundation, P.O. Box 725, Forest Park, Georgia 30051, or by e-mail, tycobb@mindspring.com.

HOPE Scholarship (Helping Outstanding Pupils Educationally)

HOPE Scholarship (Helping Outstanding Pupils Educationally) is funded by the Georgia Lottery for Education and is available to eligible Georgia 1993 or later high school graduates. HOPE provides funding to assist students in paying tuition.

HOPE Scholarship Eligibility Requirements

- Be a Georgia resident or receive a tuition waiver and be a graduate of a Georgia high school.
- As an entering freshman, have a final high school GPA of 3.0 or better as determined by the high school and reported to the Georgia Student Finance Commission (GSFC). The GSFC will submit to VSU a final list of the freshmen who are eligible to participate in the program in July.
- Regardless of high school graduation or high school grade point average, students with a cumulative grade point average of 3.0 at the 30th, 60th, or 90th attempted hour are eligible to participate in the Program if they were Georgia residents at the time they first enrolled in a post-secondary institution in Georgia.
- Maintain a 3.0 cumulative grade point average while in college. This requirement covers all prior colleges attended as well as VSU. The grade point average is reviewed at the 30th, 60th, and 90th attempted hour and at the end of each spring semester.
- The HOPE Scholarship Regulations for public institutions are different from those at the private and technical institutions.

If you lose the HOPE Scholarship at any checkpoint because your grade point average drops below 3.0, you are eligible to reapply for the HOPE at the 30th, 60th, or 90th attempted hour, provided your cumulative grade point average is a 3.0.

The HOPE Scholarship will not pay for more than 127 attempted hours at VSU and any other college(s) combined. Attempted hours include any letter grade for A, B, C, D, F, W, WF, I, IP, U, S, V. The HOPE scholarship is limited to 127 paid hours. Paid hours include all hours paid for by the Dual Enrollment program, the HOPE grant program since summer 2003, the Zell Miller Scholarship, and the HOPE Scholarship Program.

Full-time enrollment is not a requirement.

All students who meet the HOPE Scholarship eligibility requirements and wish to apply for the HOPE Scholarship are required to complete the FAFSA and provide any additional documents as requested by the Office of Financial Aid for verification purposes or the Georgia Student Finance Commission's GSFAAPS Application.

For the complete HOPE Scholarship Program Regulations and the GSFAAPS Application, visit the Georgia Student Finance Commission web site (<https://www.gafutures.org>); or if you have questions, you may contact the VSU HOPE Scholarship Coordinator in the Office of Financial Aid at 229-333-5935, or contact the Georgia Student Finance Commission at 1-800-505-GSFC.

Zell Miller Scholarships

Zell Miller Scholarships are funded by the Georgia Lottery for Education and are available to eligible Georgia high school graduates of 2007 or later. The Zell Miller Scholarship provides funding to assist students in paying tuition and fees.

Zell Miller Scholarship Eligibility Requirements

- Must be a Georgia resident or be receiving a tuition waiver and be graduated from a Georgia high school.
- Had a final high school GPA of 3.7 or better as determined by the high school and reported to the Georgia Student Finance Commission (GSFC) and earned a 1200 math/reading SAT or 26 composite ACT score. GSFC will submit to VSU a final list of the freshmen who are eligible to participate in the program in July.

- Maintain a 3.3 cumulative grade point average while in college. This requirement covers all prior colleges attended as well as VSU. The grade point average is reviewed at the 30th, 60th, and 90th attempted hour and at the end of each spring semester.
- Students who do not meet the high school requirements cannot earn the Zell Miller Scholarship.

If you lose the Zell Miller Scholarship after your freshman year because your grade point average drops below 3.3, you are eligible to reapply for the Zell Miller Scholarship at the 30th, 60th, or 90th attempted hour, provided your cumulative grade point average is a 3.3. If you lose the Zell Miller Scholarship for failing to maintain a 3.3 GPA, but you still maintain a 3.0 GPA, you can be awarded the HOPE Scholarship in its place.

The Zell Miller Scholarship will not pay for more than 127 attempted hours at VSU and any other college(s) combined. Attempted hours include any letter grade for A, B, C, D, F, W, WF, I, IP, U, S, V. The Zell Miller Scholarship is limited to 127 paid hours. Paid hours include all hours paid for by the Move On When Ready program, HOPE grant program since summer 2003, the HOPE Scholarship Program, and the Zell Miller Scholarship.

Full-time enrollment is not a requirement.

All students who meet the HOPE Scholarship eligibility requirements and wish to apply for the HOPE Scholarship are required to complete the FAFSA and provide any additional documents as requested by the Office of Financial Aid for verification purposes or the Georgia Student Finance Commissions GSFAAPS Application.

For the complete HOPE Scholarship Program Regulations and the GSFAAPS Application, visit the Georgia Student Finance Commission web site (<https://www.gafutures.org>); or if you have questions, you may contact the VSU HOPE Scholarship Coordinator in the Office of Financial Aid at 229-333-5935, or contact the Georgia Student Finance Commission at 1-800-505-GSFC.

University-Wide Scholarships

Valdosta State University offers academic scholarships each year to incoming freshmen. Various criteria are considered, such as SAT or ACT scores and high school grades. You must be accepted for admission and complete the required scholarship applications in our scholarship portal Scholarship Universe (<https://valdosta.scholarshipuniverse.com/>) by March 1. The scholarships offered are as follows:

R. B. Whitehead Scholarship

Provided from funds donated to the University by the late Mr. and Mrs. R. B. Whitehead of Valdosta. The Whiteheads were enthusiastic supporters of the University, donating money not only to scholarships but to campus beautification. Selected by the VSU Office of Admissions.

John and Gertrude Odum Scholarships

Provided from funds donated to the University by the late John and Gertrude Odum. Mrs. Odum was a Professor of English at VSU for many years and a long-time supporter of academic excellence. Selected by the VSU Office of Admissions.

Clare Philips Martin Scholarship

This scholarship is available to a student currently enrolled at VSU who has completed no fewer than 60 semester hours at VSU with a GPA of 3.5 or higher. To qualify, a student must have demonstrated intellectual growth and leadership through involvement in clubs, organizations, projects, and work experience while in college. This award is presented during the University Honors Day program, during spring semester.

The deadline for application is April 1 and is available in our [Scholarship Universe \(https://nam12.safelinks.protection.outlook.com/?url=https%3A%2F%2Fvaldosta.scholarshipuniverse.com%2F&data=05%7C02%7Cekostopolus%40valdosta.edu%7C5944d0bbbf334f01ba6908dc6b860870%7C25a5d3408abc4053b4b4ddc1213280353%7C0%7C0%7C638503470662389893%7CUnknown%7CTWFpbGZsb3d8eyJWljiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IklhaWwiLCJXVCi6Mn0%3D%7C0%7C%7C%7C&sdata=My385Xx%2BPsv4GWZIFG8hrDld6B9%2BMmGRMqfS8MmONQ8%3D&reserved=0\)](https://nam12.safelinks.protection.outlook.com/?url=https%3A%2F%2Fvaldosta.scholarshipuniverse.com%2F&data=05%7C02%7Cekostopolus%40valdosta.edu%7C5944d0bbbf334f01ba6908dc6b860870%7C25a5d3408abc4053b4b4ddc1213280353%7C0%7C0%7C638503470662389893%7CUnknown%7CTWFpbGZsb3d8eyJWljiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IklhaWwiLCJXVCi6Mn0%3D%7C0%7C%7C%7C&sdata=My385Xx%2BPsv4GWZIFG8hrDld6B9%2BMmGRMqfS8MmONQ8%3D&reserved=0) Portal.

Scholarships with Specific Requirements

Many VSU scholarships are designed for students with specific majors or who meet specific requirements. These scholarships require a student to apply for each scholarship for which they wish to be considered. Most scholarship applications should be submitted before March 1 of each year. On any scholarship for which financial need is a criteria for consideration, the student must have a FAFSA (Free Application for Federal Student Aid) form on file with the Office of Financial Aid.

Click here (<http://www.valdosta.edu/admissions/financial-aid/scholarships>) for scholarship requirements and application information.

Other Scholarships

Air Force ROTC

Scholarships are available to students enrolled in ROTC at VSU and are based on performance, academic achievement, and leadership potential. Air Force ROTC offers 2- and 3-year scholarships to qualified freshmen and sophomores in any major. Apply through your Air Force ROTC detachment. Awards are for \$15,000 and \$9,000 scholarships. For further information contact the VSU Air Force ROTC Office at 229-333-5954 or visit their web site (<http://www.afrotc.com/>).

Athletic Department Scholarships

For scholarship information regarding a particular sport, contact the VSU Athletic Office.

Georgia Gulf Sulfur Athletic Scholarship

These scholarships were established to assist academically and athletically talented students who are members of the VSU Men's or Women's basketball team. Selection is made by the coaching staffs of the basketball programs and the athletic director.

Billy Grant Golf Scholarship

This scholarship was established in memory of Billy Grant, for his many contributions to the VSU Athletics Program. The scholarship is awarded to a member of the VSU golf team on the basis of recommendations from the golf coach and the athletic director.

Jessie F. Tuggle Scholarship

The Jessie F. Tuggle Scholarship was established as an endowed scholarship, to assist members of the VSU football team. Recipients of the scholarship must be in good academic standing. Selection is determined by the football coaching staff and the athletic director.

Satisfactory Academic Progress Policy for Undergraduate Students

In order for a student to receive Federal or State financial aid or Veterans Education Benefits at Valdosta State University, the student must demonstrate Satisfactory Academic Progress (SAP). SAP includes two standards: qualitative and quantitative. Students must meet both standards at the end of each Spring Semester to continue to receive Federal or State financial aid or Veterans Education Benefits.

Qualitative:

All undergraduate students are expected to maintain the minimum cumulative GPA required based on the number of semester hours they have attempted, including courses taken at Valdosta State University and courses transferred from other institutions. If a student repeats a course, only the latest course grade will be included in the GPA calculation. Any student who does not meet the minimum cumulative GPA requirement at the end of the Spring Semester will be placed on financial aid suspension and will no longer be eligible for Federal or State financial aid or Veterans Education Benefits.

Minimum GPA Requirements:

Total Attempted Hours	Minimum GPA
1-29 semester hours	1.6
30-59 semester hours	1.75
60 or more semester hours	2.0

Programs with More Rigorous GPA Requirements

Students who are enrolled in a program of study which requires that they maintain a GPA higher than the standard GPA required for SAP must be meeting the higher GPA standard when evaluated for SAP at the end of each Spring Semester. Students not meeting the higher GPA required by their academic department are not considered meeting the Qualitative SAP Standard to maintain eligibility for financial aid and are no longer eligible for financial aid or VA benefits.

According to the academic catalog, the following programs require students to maintain the indicated GPA:

Bachelor of Science in Nursing	2.8
Bachelor of Fine Arts--Art Education	2.75
Bachelor of Science in Education--American Sign Language/English Interpretation	2.75
Bachelor of Science in Education--Communication Disorders	2.75
Bachelor of Science in Education--Elementary Education	2.75
Bachelor of Science in Education--Foreign Language Education	2.75
Bachelor of Science in Education--Health and Physical Education	2.75
Bachelor of Science in Education--Middle Grades Education	2.75
Bachelor of Science in Education--Secondary Education	2.75
Bachelor of Science in Education--Special Education (Deaf Education)	2.75
Bachelor of Science in Education--Workforce Education and Development	2.75

Quantitative:

The maximum timeframe for completion of an undergraduate program of study is 150% of the minimum semester hours required for that program of study. Students remain eligible until they have attempted 150% of the credit hours required to receive their degree. In order to meet this quantitative standard, students must successfully complete and pass (earn) 67% of courses attempted. At the end of the Spring Semester, any student who has attempted 150% or more of the semester hours required for their program of study will be placed on financial aid suspension and will no longer be eligible for Federal or State financial aid assistance or Veterans Education Benefits. For example, if you are pursuing a degree which requires 120 hours and you have attempted 180 hours or more without earning your degree at the end of the Spring Semester, you will no longer be eligible for Federal or State financial aid or Veterans Education Benefits.

All undergraduate students must successfully complete 67% of their cumulative attempted hours including all courses taken at Valdosta State University and courses transferred from other institutions. The grades of A, B, C, D or S count as successful completion of a course. The grades of F, W, WP, WF, WY, WH, I, IP, U, NR, NC, or V do not count as successful completion of a course. Students who have not successfully completed 67% of their cumulative attempted hours at the end of the Spring Semester will be placed on financial aid suspension and will no longer be eligible for Federal or State financial aid or Veterans Education Benefits.

All attempted hours will be included in quantitative calculations. This includes attempted hours for courses from prior institutions, courses which are not included in the student's GPA calculation due to withdrawal or repeated coursework, or courses taken during terms for which the student did not receive any financial aid. Students who are seeking a double major or double degree will have 150% of the total amount of hours it would take to complete both majors and degrees.

A student can receive financial aid for no more than 30 hours of remedial course work (including Learning Support courses and CPC courses); however, students who are required to take remedial course work will be eligible to have their maximum time frame extended by the number of remedial hours taken, up to a maximum of 30 hours.

We have provided a calculator for you to monitor your completion rate: **CLICK HERE FOR OUR ONLINE 67% CALCULATOR.**

Appeal Process:

Students who fail to meet Satisfactory Academic Progress (SAP) may appeal their status based on extenuating circumstances. Examples may include, but are not limited to, student's illness, illness or death in the immediate family, other family circumstances, or other extenuating circumstances.

The student should complete a Satisfactory Academic Progress Appeal Form, which is available from the Office of Financial Aid Student Forms Portal (<https://www.valdosta.edu/admissions/financial-aid/forms/>). Additionally, there must be a written Appeal Statement from the student which explains the extenuating circumstances and a written Action Plan which explains the corrective measures which have been or will be taken to ensure the student will come into compliance with all SAP policies. Documentation verifying the extenuating circumstances described in the student's appeal must be submitted along with the appeal. Only SAP appeals containing both required statements and documentation will be processed and evaluated. Incomplete appeals will be denied.

If a student's SAP appeal is approved, and they can come into compliance within one semester, the student will be granted a one semester SAP probation and be eligible for financial aid for one semester. If the student cannot come into compliance in one semester they will be placed on an Academic Plan which will ensure that they come into compliance with all SAP policies within a specified period of time or prior to graduation.

All attempted course hours must be included in this calculation, including those that are not included in the student's GPA for repeated coursework and terms for which the student did not receive any financial aid. Students who are seeking a double major or double degree will have 150% of the total amount of hours it would take to complete both majors and degrees.

You may not appeal for the following circumstances:

- Financial reasons or lack of knowledge that your aid was in jeopardy
- Not being prepared for or mature enough for college
- Unfair or incorrect grade for a course
- Problems with professor or course content
- Living situation is not conducive for academic success
- Child care or day care issues
- Work-related issues

Students whose initial appeal is denied may appeal to the Faculty Senate's Student Financial Aid Subcommittee. Second appeals should be addressed to the Chair of the Student Financial Aid Subcommittee and submitted to the Office of Financial Aid. Second appeals must meet all of the same requirements as initial appeals. The decision of the Student Financial Aid Subcommittee is final and cannot be appealed further.

Students who appeal and are denied and either attend Valdosta State University at their own expense, including the use of a private education loan to pay tuition and fees, or who have credits accepted from another institution and come into compliance with all SAP policies will have their eligibility reinstated.

Students who appeal and are denied and either attend Valdosta State University at their own expense, including the use of a private education loan to pay tuition and fees, or who have credits accepted from another institution and are still not in compliance with all SAP policies and who have extenuating circumstances may submit an additional initial appeal.

Students terminated from financial aid for failure to exit Learning Support may apply for reinstatement of aid when they have exited Learning Support.

REINSTATEMENT OF AID (Pending Availability):

1. A student terminated from aid for failure to maintain the required Cumulative GPA or complete 67% of attempted courses may apply for reinstatement once they have earned the required Cumulative GPA and are in compliance with the 67% pace of completion.
2. A student terminated from aid for failure to exit Learning Support may apply for reinstatement of aid when he/she has exited Learning Support.

Academic Renewal:

VSU is required to include the attempted hours for all courses in the SAP quantitative evaluations regardless of Academic Renewal; however, when students are granted Academic Renewal by VSU, grades for courses approved to be omitted from GPA calculations will not be included in the qualitative GPA calculation for SAP.

Summer Semester:

Courses taken during a Summer Semester are treated as any other semester and are counted in the maximum time frame and GPA calculation and are considered in the 67% completion rate requirement.

Transfer Students:

Until transfer credits from other institutions are accepted, students will be treated as incoming freshmen for the initial disbursement of aid. All grades, including transfer courses accepted from prior schools, will be used to determine the qualitative SAP grade point average and all courses in academic history, including transfer credits from prior schools, will be included as attempted and earned hours for quantitative SAP calculations when evaluating financial aid eligibility.

Repetition of Courses, Remedial Coursework, Withdrawals and Incompletes:

Students should be careful in repeating courses as all attempts at a course are counted in the maximum hours allowed to obtain a degree. Students are also reminded that withdrawing from a course does not count as successful completion and does not count toward the required 67% completion rate. Incompletes also do not count as the successful completion of a course and excessive incompletes can result in the termination of financial aid. A student can receive financial aid for no more than 30 hours of remedial course work (including Learning Support courses and CPC courses); however, students who are required to take remedial course work will be eligible to have their maximum time frame extended by the number of remedial hours taken, up to a maximum of 30 hours.

Federal Financial Aid Regulations allow a student to retake any previously passed course one time. For this purpose, passed means any grade higher than an "F," regardless of any school or program policy requiring a higher grade in order to meet academic program requirements. This retaken class may be counted towards a student's enrollment status and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class. After the one allowed repeat of any course in which a student receives an "F," we are not allowed to count this course towards a student's enrollment status or award federal financial aid for enrollment in this course. If a student withdraws from a course they are repeating, the attempt of this course does not count as the one allowed repeat and they may again repeat the course one time.

Financial Obligations Resulting from Academic Load Changes

Financial aid recipients who have loans and reduce their academic load to below half-time may have a financial obligation to the University. The undergraduate half-time load is six hours; the graduate half-time load is five hours. Students receiving a Pell Grant who drop classes to reduce their academic load may also have a reduction in their Pell Grant and thus incur a financial obligation to the University.

Students who add classes through the appeal process after the announced Drop/Add dates may incur a financial obligation, which is due upon receipt of the approval of the added classes. Classes added and not paid for are subject to cancellation.

All these financial obligations are due within five working days after the processing of the load changes and are payable at the Bursary.