



BUFFALO STATE  
The State University of New York

# Financial Aid for *Academic Advising*

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## ***Declaring a Major***

Students must declare a major prior to earning 60 credit hours. Students who are in an undeclared major at 60 credits forfeit federal aid eligibility. Students in an undeclared major or pre-major status with 60 earned credit hours forfeit eligibility for New York State TAP.

### ***How you can help:***

- Provide realistic expectations and goals for students. Care should be taken in advising students to persist in a pre-major status, especially if there is a low probability that they will be admitted into their desired major. Also see *Changing Majors* below.
- Encourage students to utilize the [Career Development Center](#) for assistance in major and career exploration and decision making.

## ***Changing Majors*** [top](#)

There are limits to how long students can receive federal and state aid. Students who change majors may exceed these limits and lose eligibility for aid to complete their new program. In addition, transfer students who begin a different program at Buffalo State than their former school may require additional time and reach these limits.

### ***How you can help:***

- Before students change majors, especially those in their junior or senior year, refer them to the Financial Aid Office to determine if they will have enough financial aid eligibility to complete their new program.
- Use the “What If” tool in Degree Works to determine the number of credits the student will need.
- Encourage students to monitor their student loan debt and Pell Grant usage on [StudentAid.gov](#).

## ***Required Coursework*** [top](#)

Only courses required for a student’s current major are aid-eligible. Required coursework consists of courses needed to fulfill major, Intellectual Foundation, and general electives requirements. Courses required for a student’s minor *may* be eligible for financial aid if they are taken simultaneously with the student’s other degree requirements (see [Minors](#) for more information). Students who enroll in non-required courses jeopardize their aid eligibility in the current semester as well as future semesters. Time limits and aggregate lifetime limits exist for all aid programs; therefore, timely degree completion is critical for students depending on financial aid.

### ***How you can help:***

- Encourage students to review Degree Works; the “All College Elective Credits Above Degree Requirements” section lists courses not applied to the students' degree requirements and, hence are not required courses.
- The “Look Ahead” feature in Degree Works allows students to plan future coursework so they can determine in advance of registration how courses will be placed in their degree audit.

## **Dual Degrees** [top](#)

Students are eligible to receive aid in a dual degree status. However, since dual degrees require a minimum of 152 earned credit hours, some students may exhaust the lifetime aid limits before reaching graduation.

**Example:** *Caroline is pursuing a dual degree in Biology and Music. She takes 15 credits each fall and spring. After 8 successful semesters, she has earned 15 credits x 8 semesters = 120 credit hours. She still needs 32 credit hours to graduate. However, since New York State TAP limits students to 8 semesters of TAP, she will not have TAP funding for her final two semesters. If Caroline borrowed the maximum in federal student loans each year, she would also reach her lifetime undergraduate/dependent loan aggregate. Therefore, Caroline would need to budget how to pay for her final two semesters.*

### **How you can help:**

- Advise the student to make an appointment with a Financial Aid Advisor to review their eligibility for loans, TAP, and Pell. Each of these aid programs has different lifetime limits. Students who understand their aid eligibility ahead of time can better plan for an expected shortfall in their final semester(s) and thus, will not need to stop out.
- In addition to lifetime aid limits, there are time limits. Students must also be able to complete the dual degree within 228 credit attempts which is 150% of the published program length of 152 credit hours.
- If a student completes one degree (major and general education requirements) and has earned 152 credit hours, they will lose eligibility for the Pell Grant but may continue to borrow student loans. Therefore, if possible, it is best for the students to complete both degrees simultaneously.

## **Minors** [top](#)

Courses used solely for a student's minor cannot be used to determine a student's federal aid eligibility. Financial aid issues arise when minors are added or attempted to be completed after the student has completed all major and general education requirements, and has earned the minimum number of earned credit hours to graduate (typically 120).

**Example:** *James decides during his otherwise final fall semester to add a minor. James will receive federal aid during the fall semester since he is still enrolled in required courses. However, he will not be eligible in the spring because the minor courses are not required (he can graduate college without a minor).*

### **How you can help:**

- Encourage students to declare minors early in their academic career
- Encourage students to use Degree Works to ensure courses fulfill requirements as expected.

## **Planning Future Coursework / Attending Part-Time** [top](#)

Aid programs, such as the Pell Grant and student loans, have different stipulations regarding how many credits a student must enroll in to be eligible. Since students often do not need to be full-time in their final semester or may need to go part-time for personal reasons during their academic career, it is important they understand the various credit-hour requirements.

**Example:** *Christina just completed her junior year. She reviews what coursework she has remaining with her professor to see if she needs 18 credit hours. Due to a course prerequisite, she cannot take all 18 credits in the fall semester. Christina decides to enroll in the fall semester for 12 credit hours and the spring semester for 6 credit hours. She implements this strategy because she knows she must be 6 credits to receive a loan in spring and that*

is her main source of aid (she is not Pell-eligible). Since Christina will not be full-time in the spring, she will not qualify for full-time TAP. Christina may qualify for a part-time TAP award or she may apply for Aid for Part-Time Study instead. Had Christina not planned ahead and ended up with 15 credits in the fall and 3 credits in the spring, she would not have been eligible for loans during the spring.

### **How you can help:**

- Students should be encouraged to use the course-planning feature in Degree Works.
- Students should plan their final semesters to ensure they have enough required coursework to be eligible to receive federal aid.
- Below details course load needed for various aid programs:

<b>Aid Type</b>	<b>Credit Load per Semester</b>
Pell Grants	1 to 12+ credit hours
SEOG Grants	Must also be eligible for Pell
TEACH Grants	3 to 12+ credits
Excelsior Scholarship	12+ credits
NYS TAP	12+ credits
NYS Part-Time TAP	6 to 11 credits
SUNY Tuition Credit	12+ credits (must also be eligible for TAP)
Aid for Part-Time Study (APTS)	3 to 11 credits
Federal Work-Study	6+ credits
All Federal Loans	6+ credit hours
Private Loans	Varies by lender

### **Repeating Coursework** [top](#)

Federal and state rules pertaining to repeating coursework are significantly different and often cause confusion.

- ❖ **FEDERAL:** Federal aid regulations and the college policy allow students to repeat any course in which they received a C- or below. Students are eligible for aid for these repeated courses.
- ❖ **STATE:** State regulations do not allow a student to repeat any course they previously passed.

**Example:** Blake's first semester in school was more difficult than he expected. He received two D's and two C's, resulting in a GPA of 1.5. He receives a notice from the Financial Aid Office that if his cumulative GPA is not at least 2.0 after the next semester he will lose eligibility for federal aid. Blake works with his advisor and the Financial Aid Office to devise a plan to boost his GPA while maintaining aid eligibility. Together, they decide Blake will enroll in 15 credit hours for the spring. This allows Blake to repeat one of the D courses because he's full-time when this class is excluded for TAP (15 credits – 3 credits for D repeat = 12 credits). Blake plans to make better use of the on-campus resources to be successful and is confident he can earn a B in all courses. This will raise his overall GPA to 2.5 so he will maintain his eligibility for both federal and state aid.

### **How you can help:**

- Be mindful that a student who relies heavily on NYS TAP could be significantly harmed by repeating a course in which they received a passing grade (including a D).
- Refer the student to the appropriate office if any uncertainty exists:
  - *Student Accounts Office:* questions regarding TAP or any other NYS Scholarships
  - *Financial Aid Office:* questions about federal aid programs.
- Students who repeat a course for a third time will need to petition to have the third attempt counted. [See Illegal Repeats](#) below.

## ***Withdrawing from All Courses*** [top](#)

Students who withdraw from the entire semester may have a balance owed to the college that was previously covered by financial aid. Students receive their financial aid under the assumption they will complete the semester. Students who do not complete the semester must have their aid re-calculated to determine how much they earned. Any unearned aid must be returned to the federal government, thereby creating a balance owed to the college. Students who do not pay this balance will have a hold placed on their account.

**Example:** *Jacquie is studying to be a teacher. Toward the end of her third semester, she decides she wants to pursue biology instead. Since none of the courses she is currently enrolled in will be needed for a degree in biology, she thinks it is best to withdraw from her courses in Banner. Before doing so, she speaks to her advisor and discovers doing this may have numerous consequences: She might owe money, she might lose eligibility for TAP in the next semester, and it could reduce her pace ratio (see the SAP guide for a Pace discussion). Jacquie then visits the Financial Aid Office and confirms withdrawing is not in her best interest. Although the classes aren't required for biology, she can use them as electives and decides to complete the semester.*

### ***How you can help:***

- Students should be referred to the Financial Aid Office if they are thinking of withdrawing from the entire semester
- Students who withdraw from a single class but remain enrolled in others usually do not require a re-calculation of their aid, but it could impact the current semester or next semester's aid.

## ***Medical Leaves of Absence*** [top](#)

Students who leave the college due to medical leaves of absence are still considered "withdrawn" for financial aid purposes. Therefore, all the rules for withdrawing (see above) apply.

### ***How you can help:***

- Students should be referred to the Financial Aid Office if they are thinking of taking a medical LOA.
- Inform students that a medical LOA may result in a balance due to the college for the current semester and/or result in financial aid ineligibility in a future semester.

## ***Taking Courses Solely to Raise GPA*** [top](#)

One of the quickest ways to raise a student's cumulative GPA is to repeat courses previously failed. Students who repeat courses improve their GPA but it could result in a lowered pace ratio. Pace is defined as attempted credits divided by earned credits (earned/attempted). The minimum standard is a rate of two-thirds (66.67%). See also the [Satisfactory Academic Progress](#) guide and [Repeating Coursework](#) section.

### ***How you can help:***

- Use the [GPA Calculator](#) to determine what grades are needed to raise the student's GPA.
- Students with a low pace rate should be referred to the Financial Aid Office to ensure repeating coursework to raise their GPA will not inadvertently cause an issue with their pace.
- Determine at advisement the correct number of courses a student should repeat to raise their cumulative GPA above 2.0 while maintaining their pace.
- Students should be reminded that per the College Policy, courses can only be repeated once. Students who attempt to repeat a course more than twice will need to file a petition with [Academic Standards](#) to have the third repeat count in their academic history.

## ***Illegal Repeats*** [top](#)

A course is deemed an “illegal repeat” in any of the following cases:

1. The student already took the course at Buffalo State and earned a grade of C or higher
2. A transfer student registers for a class they received transfer credit for
3. A student attempts a failed course for a third time

Federal and state financial aid cannot be used on illegal repeats; therefore, students who inadvertently register for illegal repeats may experience adverse effects on their aid eligibility.

**Example:** Will registers for 12 credit hours. He is repeating a course he transferred into Buffalo State but his transcripts were not evaluated at the time he registered so he was allowed to register. After add/drop, Will is notified that for federal and state aid, he is only considered to be enrolled in 9 credit hours. Will loses eligibility for TAP, the SUNY Tuition Credit, and his Pell Grant is reduced 25%, but his charges remain based on 12 credit hours. Will is no longer eligible for a refund and is unsure how his rent will be paid with the loss of \$3,000 in aid.

### ***How you can help:***

- Review Degree Works to ensure classes the student registered for are being applied to requirements.
- Transfer students should ensure all their transfer credit hours have been evaluated and properly placed in Degree Works.
- Students who legitimately need to take a course for the third time must contact the Academic Standards office to file an academic petition to override the requirement and allow the course to be retaken.

## ***Foreign language requirement*** [top](#)

Students must demonstrate proficiency in a foreign language at the 102-level. Students often can fulfill this requirement from their high school coursework.

**How you can help:** When reviewing a student’s Degree Audit, if the foreign language requirement is unfulfilled, inquire with the student about their high school coursework. If it appears the student took the necessary coursework, they should be referred to the Admissions Office.

## ***Where to go to resolve holds*** [top](#)

Holds are placed on student records for various reasons and require action by the student. A list of [code definitions](#) is available online. A hold can prevent all registration-related activity (including adding, dropping, and withdrawing from courses in Banner), release of transcripts, and from the student receiving their diploma.

### ***How you can help:***

- Students can view holds in self-service Banner by clicking on Student → Student Records → View Holds. The hold message will tell the student the appropriate office to contact.
- Students should review the account for holds at least two weeks before registration to ensure they have ample time to resolve any issues.
- If a student wishes to withdraw from a course, they must print, complete, and return a [Request to Withdraw from a Course Due to a Hold Form](#) to the Registrar’s Office by the semester withdrawal deadline.

## ***J-Term*** [top](#)

For financial aid purposes, the J-Term is considered a part of the spring semester. Students must complete a J-Term Aid Application to be considered for financial aid. Students who fail to apply for J-Term aid will have any subsequent refunds reduced until the J-Term outstanding bill is paid in full.

### ***How you can help:***

- Encourage students to complete the J-Term Aid Application
- Students who are ineligible for federal aid after the preceding fall semester cannot regain eligibility for the spring semester by enrolling in J-Term. Students ineligible after fall must either file an SAP appeal or pay out of pocket for J-Term and spring.
- Remind students that for New York State TAP, the student must enroll in 12 new credit hours in the spring semester, not including J-Term, to be eligible for TAP.

## ***Academic Standing vs. Financial Aid Standing*** [top](#)

Confusion exists between the college's academic standing classifications and financial aid standings. Students on academic probation (GPA below 2.0) often think that once they regain their eligibility academically they are also eligible for financial aid. For federal aid, students must meet a GPA standard as well as a pace standard, therefore, a student can be in good standing with the college but not with federal aid. In particular, students who have many course withdrawals could have an eligible GPA but not an eligible pace.

### ***How you can help:***

- Encourage students to check their federal SAP code online in their Banner account. For more information, refer to the [SAP Statuses](#) handout.
- See also the [Satisfactory Academic Progress](#) Guide.