

What is the maximum timeframe?

The federal government defines the maximum timeframe as 150% of your program's published length, as measured in credit hours. For example, a typical undergraduate degree requires 120 credits which would result in a maximum timeframe of 180 credit hours (120 x 150%). To maintain eligibility for federal financial aid (including loans), you must be able to complete all of your degree requirements before exceeding the maximum timeframe. Once the Financial Aid Office determines that you cannot complete your degree in the maximum timeframe, we are required to terminate your aid immediately (not once you reach the maximum timeframe).

Note: Students enrolled in minors and/or a second major are not provided a longer maximum timeframe. Therefore, pursuing minors and second majors can negatively impact a student in regard to the maximum timeframe.

How was it determined that I am over the maximum timeframe?

We determined that you are over the maximum timeframe by summing the following components:

1. The number of credits you have attempted so far (includes all credits: earned, failed, transferred, withdrawn, clemency)
2. The number of credits you are currently enrolled in for the upcoming semester(s)
3. The number of credits Degree Works states you still need

If the sum of these three items is more than your maximum timeframe, you are deemed ineligible for financial aid because you cannot complete within the maximum timeframe.

Can I still receive federal loans?

No, failure to meet the maximum timeframe standard results in a termination of all federal aid, including federal loans. Federal aid includes

- Federal Pell Grants
- Federal SEOG
- Federal Work-Study
- Federal Direct Unsubsidized Loans
- Federal Direct Subsidized Loans
- Federal TEACH Grants (grad; undergrad)
- Federal Parent PLUS Loans
- Federal Graduate PLUS Loans

Is the maximum timeframe appealable?

No, there is no appeal for the maximum timeframe. While there is no appeal, there are other options (see below).

What if my Degree Works audit is not accurate?

We understand that the information in Degree Works may not be exactly accurate and up-to-date for all students. Before contacting the Financial Aid Office, please work with your academic advisor to ensure there are no errors with your audit. Additionally, if your advisor is making an exception (e.g., a course substitution), it must be notated on the audit. Once you've met with your advisor and Degree Works is updated, contact the Financial Aid Office to request a review of your updated audit.

What are my options to regain eligibility for Financial Aid?

In order to regain eligibility for federal aid, you must demonstrate that you can complete your degree within the federal maximum timeframe. To do so, you either need to graduate with fewer credit attempts or have a longer maximum timeframe. Below are ways which you may be able to achieve these goals. You must notify Financial Aid if you implement any of these strategies so we may review your updated degree audit.

- **Consider changing majors.** Use the "What if" functionality in Degree Works to determine if there's another major you can complete in fewer credits. Be advised that Buffalo State offers two "customizable" undergraduate major options. These majors are more flexible than the other majors and therefore, may enable you to graduate within the federal maximum timeframe.
 - **Individualized Studies, B.S.:** Academic Affairs, South Wing 210, (716) 878-5303; <https://ins.buffalostate.edu/>
 - **Arts and Letters, B.A.:** School of Arts and Sciences; Rockwell Hall 222; (716) 878-6326; <https://suny.buffalostate.edu/programs/arts-and-letters>

- **Consider Pursuing dual degree.** If you have earned many credit hours in two substantially different fields, you may be able to regain eligibility by switching into a dual degree program. To graduate with a dual degree, you must earn 150 credits which results in a higher maximum timeframe of 225 credits. Be advised that not all majors can be combined for a dual degree.
- **Drop your minor(s) or second major.** If you have remaining credits required in your minor(s) and/or second major, dropping these will result in needing fewer credits to complete your degree.
- **Check if you are enrolled in courses not needed for your degree.** Log in to Degree Works and see if any of your current courses show in the “All College Elective Credits Above Degree Requirements” section at the bottom of the audit. Courses displayed here mean they are not needed for your degree. You should consider dropping any courses that appear in this section to reduce the total number of credits you will attempt. If courses appear here in error, you need to work with your advisor to have it corrected.
- **Course Substitutions.** In some cases, students are eligible to have a required course substituted for another course. If the other course is one you have already taken and passed, it will reduce the number of credits you need to take. Speak to your academic advisor and/or academic department to carefully review your transcript and determine if any course substitutions are possible. If it is determined that a substitution is possible, your advisor needs to make the appropriate notes in Degree Works.
- **Finish Incomplete Grades.** Completing incomplete grades that satisfy degree requirements results in fewer credits needed to finish your degree.

I received a letter from my academic department that said I was in good standing. Why is the Financial Aid Office saying something different?

The standards used by the University to determine Good Academic Standing are different than the rules that govern federal Satisfactory Academic Progress. Therefore, it is possible for a student to be in good standing with the University, but not with federal financial aid and vice versa. Carefully read each letter and contact the respective offices for more information and clarification.

My academic dismissal was rescinded. Does that reinstate my eligibility?

The University’s decision to rescind an academic dismissal does not mean that you are eligible for federal aid. Please check your SAP status in Banner or contact the Financial Aid Office to review your status with an advisor.

I can’t afford to go to school without financial aid. What should I do?

In some instances, students remain eligible for New York State TAP while ineligible for federal aid. Check with the Registrar’s Office at (716) 878-4811 to determine if you still have funding from TAP. Student Accounts also offers [payment plans](#) during the fall and spring semesters. Students may also apply for [private student loans](#), which are based on the applicant(s)’ creditworthiness. Finally, students are encouraged to explore scholarship opportunities at <https://financialaid.buffalostate.edu/scholarships>.

List of resources that are available to help you be academically successful

Office/Department	Location	Contact
Drop-In Academic Advising Center	E.H. Butler Library 149	(716) 878-5223
Career and Professional Education Center	Cleveland Hall 403	(716) 878-3042
Counseling Center	Weigel Health Center, 2 nd floor	(716) 878-4436
Weigel Health Center	Weigel Health Center	(716) 878-6711
Student Accessibility Services	E.H. Butler Library 160	(716) 878-4500
Tutoring (various subjects)	E.H. Butler Library 145	(716) 878-6024
Math Center	E.H. Butler Library 147	(716) 878-5175
Writing Center	E.H. Butler Library 143	(716) 878-6024

Can I make an appointment with a financial aid advisor to discuss my status?

Yes, you are strongly encouraged to do so. Schedule your appointment through the [Navigate360 portal](#).