

**Student Financial Aid, Scholarships and Veterans Affairs  
Guide for Faculty and Staff**

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We created this guide as a reference tool to assist faculty and professional advisors. We are closely connected in our service to our students and their success.

Federal and state aid, and Veterans educational benefits generate in excess of **\$105 million annually** for Austin Peay State University. The most frequent reason cited for withdrawing is financial. Our partnership with the academic community is a critical component of student success.

**\*\*\*Please check frequently for revisions and updates\*\*\***

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## **Student Financial Aid**

### **I. Program of Study and Financial Aid**

Beginning with the 2018-2019 academic year, federal financial aid (loans, grants and federal work study) will only pay for courses required in the student's program of study. Students may, however, take courses not required in their program of study as long as these courses are for hours over full time (12).

This is not a new regulation; however, schools have not previously had the automated means to monitor. It is our recommendation departments alter their advising methodologies, processes and communication ***now*** to ensure this transition will go smoothly at the time of implementation.

#### *Example*

*James is a Psychology major and enrolled for 15 hours. One of these courses is a 3-hour Computer Science course. Will James receive his full federal financial aid? Yes, because he is enrolled in at least 12 hours for his program of study.*

*What if James drops one of his required courses? James will still be enrolled for 12 hours; however, 3 of these hours include the Computer Science course. What happens?*

- *If James has elective hours remaining, there will be no adjustment to his financial aid.*
- *If James has completed his elective hours and withdrew prior to the 15<sup>th</sup> day, his financial aid will be reduced from full to ¾ time because he is in 9 hours for his program of study. If this happens day 15, and beyond, of class, there will not be a penalty for James.*

#### **How will this impact course substitutions?**

It will be in the best interest of the student for faculty to submit course substitutions as soon as possible. A substituted course cannot count towards their program of study hours until it is submitted and entered in Banner.

#### **What about electives?**

Elective hours are considered part of the program of study. The number of electives a student may take is limited to the degree requirements.

#### **What happens with prerequisites?**

Financial aid will consider required prerequisite courses as part of the program of study. There may, however, be situations where the faculty has to verify a prerequisite is required.

## II. Graduate Students

- Graduate students must be enrolled in 4 hours (1/2 time) to receive graduate-level loans. For summer, it is 3 hours.
- Undergraduate courses do not apply towards enrolled hours required for financial aid unless the professor provides documentation the course is a **required** prerequisite.
- Graduate Assistants must be enrolled full time.

## III. Course Withdrawals and Change in Enrollment Status

### Undergraduate

Full Time = 12 hours

¾ Time = 7 to 11 hours

½ Time = 6 hours

Below ½ Time = 1 to 5 hours

### Graduate

Full Time = 8 hours

½ Time = 4 to 7 hours (3 to 7 in summer)

Below ½ time = 1 to 3 hours

If a student changes enrollment status day 1 to 14 of classes, their financial aid may be reduced. Day 15 of class or after will not result in a reduction of aid for the current term unless the student fully withdraws from the university. Please note a FN grade is considered an unofficial withdrawal. FN and FA grades are explained later in this guide.

***Important!*** While dropping a course(s) or changing enrollment status after Day 15 may not result in the reduction of aid, it may negatively impact the student's completion rate (attempted vs. earned hours) which could impact eligibility for aid for future terms. See Section VII (SAP).

**Note: Please refer students to us who may change their enrollment status. We will be glad to advise them of potential financial implications.**

\*See Tennessee Lottery Scholarship section for withdrawal information specific to our Lottery recipients.

\*\*See Tennessee Promise section for withdrawal information specific to our Promise recipients.

## IV. Attendance Reporting

- **FA grade** is defined as “the grade to be assigned as of the date the faculty member determines the student has stopped attending class and is no longer receiving instruction.” Faculty should report a grade of FA if a student has not attended class for three weeks (meaning three consecutive weeks). The last date of attendance for the student should also be reported at the time the instructor submits the FA grade.
- **FN grade** is to be given only when a student has **never** attended class. A grade of FN and the last date of attendance must be reported within the first 21 days of class.
- **F grade**, and not the FA, should be assigned when a student is failing due to absences that breach the faculty member's class attendance policy. Unlike the FA, the F grade may be given by a faculty member even when the student has continued to attend class.

**Note: If a grade of FA or FN is changed after submission, an email from the professor confirming active participation in the class is required. A grade change from F to W does not indicate participation in the course and will not allow reinstatement of financial aid.**

*For additional information, you may refer to the University Bulletin and/or Faculty Handbook.*

## **V. Full Withdrawal from University**

Students who fully withdraw prior to completing 60% of the semester may be responsible for repaying some of the financial aid they received. After completing 60% of the semester, there is no financial penalty. The withdrawal may, however, impact their aid eligibility for future semesters.

**Note: Please refer students to us who may be withdrawing for financial reasons. We may be able to assist or secure additional funding for them. Students should also be referred to the Academic Support Office.**

\*See Tennessee Lottery Scholarship section for withdrawal information specific to our Lottery recipients.

\*\*See Tennessee Promise section for withdrawal information specific to our Promise recipients.

## **VI. Student Loan Debt**

Excessive student loan debt may result when:

- There is a change in program of study
- The completion rate (attempted hours vs. earned) is below 67%
- The student is not meeting graduation GPA requirement
- There are excessive course withdrawals and/or F grades
- The student is taking unnecessary courses or repeating courses
- Attending part-time and borrowing the maximum loans allowable
- Not utilizing other sources of available aid
- Accepting loans year after year without being mindful of cumulative total borrowed

## **VII. Satisfactory Academic Progress (SAP)**

Our office is required to monitor both GPA and completion rate of courses for students receiving financial aid. In addition, we are required to monitor the maximum timeframe allowed to complete a degree. Our full policy may be reviewed at [http://www.apsu.edu/financialaid/sat\\_prog](http://www.apsu.edu/financialaid/sat_prog).

Here is a quick reference:

### GPA

- Cumulative GPA of less than 1.5 for 0-29 attempted hours
- Cumulative GPA of less than 1.8 for 30-45 attempted hours

- Cumulative GPA of less than 1.9 for 46-59 attempted hours
- Cumulative GPA of less than 2.0 for 60 or more attempted hours
- Cumulative GPA of less than 2.0 if pursuing a Second Bachelor's Degree
- Cumulative GPA of less than 3.0 if pursuing a Graduate Degree
- Cumulative GPA of less than 3.0 if pursuing a Second Graduate Degree
- Cumulative GPA of less than 1.8 if pursuing an Associate Degree

#### Completion Rate (also referred to as Pace)

**Students must earn at least 67% of their cumulative overall combined hours attempted in order to remain eligible to receive financial aid.** This includes both hours earned at APSU and transfer hours (including military credit). This applies to associate, undergraduate and graduate students. All courses for credit will be counted as hours attempted including withdrawals, incompletes, and repeated coursework. The 67% rate is determined by dividing the cumulative overall combined number of earned credit hours by the overall combined number of attempted hours. Students in violation of the completion rate will be required to obtain a signed academic plan from their advisor.

#### Maximum Timeframe

The maximum time frame must be no longer than 150% of the published length of the educational program. Most undergraduate programs require 120 hours; therefore 180 hours attempted is the maximum time frame allowed. Graduate length varies by program and will be measured according to the published length of the program; in cases where the program length may vary, the shortest length will be utilized. **If at any point it is clear the student will not be able to meet the maximum timeframe requirement or they exceed the maximum time frame, the student becomes ineligible for aid.** All transfer hours are included with the exception of remedial or developmental.

A request for an adjustment for maximum time frame may be considered for credit that does not apply towards the current degree program. This may include military credit, change in major, etc. A signed academic plan from the advisor is required.

**Note: Maximum timeframe is the end of the road for students to receive aid. Students with excessive attempted hours may either lose their eligibility or exhaust their available aid prior to receiving their degree.**

#### Change of Major

Students who change their major, thus requiring additional hours to complete their degree, must complete their new program of study within the maximum time frame allowed of 180 attempted hours described in Section V. ***Changing majors, particularly more than once, may lead to not completing degree requirements within the maximum time frame.***

#### Second Degree

Second Undergraduate – The maximum time frame allowable for financial aid eligibility is 150% of the hours needed to complete the first degree, plus up to 60 additional hours. Example – 120 x 150%

= 180 + 60 = 240. Therefore, the maximum timeframe for most students seeking a second degree is 240 hours.

Second Graduate – The maximum time frame allowable for financial aid eligibility is 150% of the hours needed to complete the first degree, plus up to 17 additional hours. Example –  $33 \times 150\% = 50 + 17 = 67$ .

Students **must** have their status changed to a second degree through the Registrar's Office.

## VIII. Tennessee Lottery Scholarship

### GPA and Attempted Hours

College-Level courses taken while in high school will not be included in the Lottery GPA calculation. This means the Lottery GPA, which determines continuing eligibility, may be different from the student's APSU GPA.

### **Students may lose their Lottery scholarship if:**

- Enrollment status changes from full-time to part-time after the 14<sup>th</sup> day of class. **This results in a permanent loss.** If a student lowers their enrollment status at the Clarksville campus, they may pick up a Part B or Fort Campbell class(es) in Fall II or Spring II.
- Attendance grades of FA or FN, if enrollment status changes as a result of the attendance grade. **This results in a permanent loss.**
- Cumulative Lottery GPA lower than 2.75 at 24 and 48 attempted hours
- Cumulative Lottery GPA lower than 3.0 at 72 and 96 attempted hours
- Withdrawal from University
- Not continually enrolled

For complete details, including the appeal process, please go to <http://www.apsu.edu/scholarships/lottery-statement-understanding>.

## IX. Tennessee Promise

To remain continually eligible, a student must:

- Remain in an Associate degree program
- Maintain continuous full-time enrollment in courses that are not 3000 or 4000 levels (unless it is the student's final semester in an associate degree program before graduation). If a student drops below full time while enrolled at the Clarksville campus, they may pick up a Fort Campbell class(es) in Fall II or Spring II.
- Maintain a cumulative GPA of 2.0
- Complete community service requirement of 8 hours each semester

For complete details go to <https://www.apsu.edu/scholarships/tennessee-promise>.

## **X. Institutional, Donor, Outside, and Athletic Scholarships**

Institutional – Most institutional funds are awarded by the Office of Admissions. The criteria and other details are at <http://www.apsu.edu/scholarships>.

Donor – Donor funds are typically awarded by a departmental committee or the Office of Admissions. The criteria and other details are at <http://www.apsu.edu/scholarships>. Recipients must have applied through the scholarship portal.

Outside – These are private scholarships offered from such entities as churches, employers, civic organization, etc. These must be reported to the Office of Student Financial Aid.

Athletic – All athletic related awards are determined by the Athletics Office and posted to the student account by the Office of Student Financial Aid using the Additional Resources Form.

## **XI. Fort Campbell Campus**

For financial aid purposes, full time is 12 hours for an undergraduate student.

Example

Sarah is enrolled 6 hours for Fall I. Her grants and Lottery will be prorated and paid at half-time enrollment. Because loans only require half-time enrollment, the full amount will pay out at Fall I. If she subsequently enrolls for Fall II for 6 hours, she will then receive the remainder of her grants and lottery as a full time student. She will not receive another loan disbursement.

## **XII. Veterans Educational Benefits**

- VA will only pay for courses that are part of the program of study AND listed on the prior credit evaluation.
- Each term, we verify courses are in the program using the prior credit evaluation on file with our office. A prior credit evaluation is required:
  - By the end of the first term of enrollment with APSU.
  - A revised prior credit evaluation is required when a student changes their program of study.
  - A course substitution must be submitted through AP Web for Faculty before VA staff can review and certify the substitution.
- Repeat courses in which a passing grade has already been received, including courses taken at another school or courses under the CARE/Fresh Start policy, cannot be included in the VA enrollment certification unless there is a requirement of a grade of “C” or better for the course.
- A change of major with APSU does not change the student’s major with VA. A change of major form with VA is required.
- Enrollment of at least half-time is required for Chapter 33 students to receive the housing benefit.

*For additional information on these programs and other VA or Vocational Rehabilitation programs, please go to <http://www.apsu.edu/veterans-affairs>.*

### **XIII. Contact Information for Financial Aid**

Main Office                    931-221-7907  
Fax                                931-221-6329  
Office Email                    [sfao@apsu.edu](mailto:sfao@apsu.edu)

Donna Price, Director  
X7410  
[priced@apsu.edu](mailto:priced@apsu.edu)

Randi Major Associate Director (Financial Aid Z)  
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Johnathan Button, Associate Director (Financial Aid Y)  
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[buttonj@apsu.edu](mailto:buttonj@apsu.edu)

Brittney Herron, Manager (Financial Aid A-E)  
X6362  
[majorr@apsu.edu](mailto:majorr@apsu.edu)

Jennifer Ellis, Financial Aid Counselor (Financial Aid F-M)  
X7963  
[ellisj@apsu.edu](mailto:ellisj@apsu.edu)

Cathy Naef, Financial Aid Counselor (Financial Aid N-X)  
X7397  
[naefc@apsu.edu](mailto:naefc@apsu.edu)

Andrew Robinson, Scholarship Coordinator (Lottery, TN Promise and Schol Placement)  
X6282  
[robinsona@apsu.edu](mailto:robinsona@apsu.edu)

Sherri Devers, Scholarship Coordinator (academic, private and departmental)  
X7035  
[deversd@apsu.edu](mailto:deversd@apsu.edu)



**XIV. Contact Information for VA**

**Clarksville Campus Phone** 931-221-7760  
**Clarksville Campus Fax** 931-221-6605  
**Fort Campbell Campus Phone** 931-221-1462  
**Fort Campbell Campus Fax** 931-221-1450  
**Office Email** [ova@apsu.edu](mailto:ova@apsu.edu)

Elizabeth Stonerock, Coordinator for VA (VA T-Z)  
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