

**Student Financial Aid, Scholarships, and Veterans Education Benefits
Guide for Faculty and Staff
Revised August 2023**

This guide is a reference tool to assist faculty and professional advisors. We are closely connected in our service to students as we aid in their success.

Federal aid, state aid, and Veterans education benefits generate in excess of **\$105 million annually** for Austin Peay State University. Students’ 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 – Course Choice Counts

This applies to undergraduate and graduate programs

Federal and state financial aid, including loans, grants, scholarships and federal work study, may only pay for courses required in a student's program of study. Students may, however, take courses not required in their program of study as long as these courses are allowable under electives.

Example

*James is an undergraduate Psychology major and enrolled for 15 hours. One of these courses is a 3-hour Computer Science course, which is **not** part of 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 by the [Pell Recalculation Date \(PRD\)](#), his financial aid will be reduced from full to $\frac{3}{4}$ time because he is in 9 hours for his program of study. If this happens after PRD, there will not be a penalty for James.*

How will this impact course substitutions?

It is in the best interest of the student for faculty to submit course substitutions as soon as possible. A substituted course cannot count towards a student's 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.

What if a student changes their major/program of study?

For full details, please go to <https://apsu.edu/cpos/changeofmajor.php>.

II. Graduate Students

- Graduate students must be enrolled in 3 hours (1/2 time) to receive graduate-level loans. For summer, it is 2 hours.
- Undergraduate courses do not apply toward a student's 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 = 9 to 11 hours

½ Time = 6 to 8 hours

Below ½ Time = 1 to 5 hours

Graduate

Full Time = 6 hours (3 in summer)

¾ Time = 4 to 5 hours (N/A in summer)

½ Time = 3 hours (2 in summer)

Below ½ time = 1 to 2 hours (1 in summer)

If a student changes enrollment status before [PRD](#), their financial aid may be adjusted. Reductions in enrollment prior to PRD may result in a billing to the student's account. After PRD, enrollment changes will not result in a reduction of aid for the current term unless the student fully withdraws from the university. Please note an 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 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 who may change their enrollment status to the Financial Aid Office. We will be glad to advise them of potential financial implications.

Please refer to our [Quick Guide to Dropping](#) for information specific to certain financial aid awards, such as the Tennessee Lottery Scholarship and Tennessee Promise.

IV. Attendance Reporting

Attendance reporting is federally required for the purpose of monitoring attendance and ensuring the accurate payment of federal funds by the Office of Student Financial Aid & Scholarships and the Veterans Education Benefits Office. APSU does this using the grades of FN and FA. In addition, state programs such as the Tennessee Lottery scholarship also require attendance grade reporting.

Failure to follow the procedure for FN and FA grades may result in a federal or state audit finding and financial penalties for the University for overpayment of funds. Faculty are encouraged to read the sections on Drop and Withdrawal Standards and the Grading System in the current APSU Undergraduate Bulletin for more information.

After a student has officially registered for a class, the student is considered to be a member of the class unless the student officially drops the class, officially withdraws from the University, is removed from the class by administrative authority, or is permanently excluded by the Student Academic Grievance Committee. All financial obligations are retained when the student discontinues class attendance without officially dropping or withdrawing from the University.

The **FN grade** is to be given only when a student has **never attended class**.

- An FN grade must be reported within the first 14 days of class.
- An FN grade entry requires a last date of attendance. The last date of attendance should be reported as the first day of class.
- The FN grade is considered to be an official withdrawal from the class and may impact the enrollment status of a student (full-time to part-time).

The **FA grade** is defined as “the grade to be assigned as of the date at which the faculty member has determined the student has **stopped attending class** and is no longer receiving instruction.”

- A grade of FA, to include the last date of attendance, must be reported within 14 days of the last date of attendance.
- If the faculty later agrees to allow the student back into class, the FA grade may be removed and the student should notify the Office of Student Financial Aid, Scholarships, and Veterans Education Benefits of the grade change.

The **F grade** is not an attendance grade and should be given when a student has failed but continued to attend class through the end of the term.

- A student who stopped attending class cannot earn an F grade.

Note: If a grade of FN or FA is changed after submission, an email from the professor confirming active participation in the class may be required. A grade change to F or 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 who may be withdrawing for financial reasons to the Financial Aid Office. We may be able to assist or secure additional funding for them.

Please refer to our [Quick Guide to Dropping all Classes](#) for information specific to certain financial aid awards, such as the Tennessee Lottery Scholarship and Tennessee Promise.

VI. Student Loan Debt

Excessive student loan debt may result when:

- There is a change in program of study
- The completion rate (attempted hours versus earned hours) is below 67%
- The student does not meet the GPA requirement for graduation
- There are excessive course withdrawals and/or F grades
- The student takes unnecessary courses or repeats courses
- The student attends part-time and borrows the maximum loans allowable
- The student does not utilize other sources of available aid
- The student accepts 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.

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 undergraduate and graduate students. All courses for credit will be counted as hours attempted including withdrawals, incompletes, and repeated coursework. The completion 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 67% completion rate requirement will be required to obtain an 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 coursework.

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. An academic plan from the advisor is required.

Note: Maximum timeframe can be the determining factor in whether a student can receive aid to complete their degree. Students with excessive attempted hours may either lose their eligibility or exhaust their available aid prior to graduating.

Change of Major

Students who change their major and require 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 – $120 \times 150\% = 180 + 60 = 240$. Therefore, the maximum timeframe for most students seeking a second undergraduate degree is 240 hours.

Second Graduate – The maximum time frame allowable for financial aid eligibility is 150% of the hours needed to complete the degree.

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

VIII. Tennessee Hope 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 14th 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
- Non-continuous enrollment

For complete details, including the appeal process, please go to <https://apsu.edu/scholarships/tn-education-lottery-programs/>.

IX. Tennessee Promise

To remain continually eligible, a student must:

- Declare an Associate’s Degree as their primary degree.
- 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. Community service hours are monitored by Tennessee Achieves.

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 Financial Aid Office.

Athletic: All athletic related awards are determined by the Athletics Office and posted to the student's account by the Financial Aid Office using the [Additional Financial Aid Resources Form](#).

XI. Year-Round Pell

Eligible students will have Pell grant funds available to them for fall, spring, and summer classes. This should increase the interest in summer classes and help students progress more quickly to degree completion. If a student receives full-time Pell disbursements in the fall and spring, they must be at least half-time in the summer in order to be eligible for Pell grant.

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

XIII. Veterans Education Benefits

- VA will only pay for courses that are part of the program of study and listed on the prior credit evaluation. This applies to undergraduate and graduate student.
- 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>.

XIV. Contact Information for Financial Aid

Main Office 931-221-7907
Office Email sfao@apsu.edu

Randi Robinson, Executive Director
X7208
robinsonr@apsu.edu

Corey Baggett, Director
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Brittney Herron, Associate Director
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Kayla Scott, Scholarship Coordinator (TN Hope Lottery, TN Promise)
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Sherri Devers, Scholarship Coordinator (academic, private and departmental scholarships and scholarship placement)
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XIV. Contact Information for Veterans Education Benefits Office

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