Repeated Courses
Credit for a specific course can only be “earned” once. Sometimes a student who has received a poor but passing grade (usually a “D”) chooses to re-take that course to improve the grade. Aid cannot be paid for a course that is already earned, so it is important that any such re-takes are scheduled in addition to twelve full credits of new coursework to maintain full-time status.

Course Incompletion/Late Grades
A grade of “incomplete” (INC) indicates that a student is working with an instructor to make up missing work within a given timeframe. Unfortunately, at the time satisfactory academic progress is calculated, the Financial Advisement Office cannot determine what the final grade will be. Hence, the INC credits are counted as attempted credits but not earned credits. This calculation sometimes results in a loss of eligibility. Students faced with this situation should attempt to complete the work as quickly as possible, and should notify the Financial Advisement Office as soon as final grades have been issued.

Delayed Grades for International Study
The processing of grades from international campuses often requires several weeks. These delays can result in a temporary determination of a loss of aid eligibility, particularly in the NYS TAP Grant program. TAP eligible students who participate in international study should be aware that the delay in grades may also result in the delay of TAP Grants for the following semester. Students facing this situation should attempt to complete the work as quickly as possible, and should notify the Financial Advisement Office as soon as final grades have been posted.

Class Year and Student Loans
If a student advances in class year standing at the mid-point of the academic year (at the end of the fall semester), he/she may be eligible for the increased loan amount in the spring semester. Students who would like to take advantage of the increase should contact their Advisor in the Financial Advisement Office.

There are a large number of academic issues that can impact a student’s financial aid. We would like to help you avoid any eligibility issues before they result in financial hardship. Prior to making an academic decision that could impact your aid eligibility, we strongly recommend that you meet with your Advisor in the Financial Advisement Office. We can often recommend options to minimize (or prevent) any negative financial consequences from your situation.

For more information or to arrange a personal appointment, please call us at 607-753-4717 or e-mail us at finaid@cortland.edu.

ACADEMIC DECISIONS & FINANCIAL AID

Most students are not aware that seemingly trivial academic actions, like withdrawing from a course or failing a class, can potentially impact their entire financial situation. A student’s costs, financial aid, scholarships, loans, and even insurance coverage are dependent on his/her current academic status and academic history.

This brochure was designed to help you understand the financial consequences of your academic actions. Specific rules, procedures, and standards are contained in the Financial Advisement section of the SUNY Cortland Academic Catalog, and advice and education on these and many other financial issues are available in the Financial Advisement Office.

Full-time vs. Part-time Status
A student is considered full-time when he/she is enrolled in twelve or more credit hours of appropriate matriculated coursework (see Part 2) in a semester.

Enrollment in less than twelve credit hours is considered part-time status. A part-time student will generally receive significantly less aid funding than a full-time student, but generally can receive sufficient aid as long as he/she enrolls in at least six credit hours (AKA: half-time status). Any student who is considering attending on a part-time basis should discuss the situation in advance with the Financial Advisement Office.

Enrollment in less than six credit hours in any semester is called less-than-half-time status. A student at this status is generally ineligible for most federal and state aid for that semester, including student loans.

Earned, Attempted, and Graded Credits
Attempted Credits are credits for courses taken at SUNY Cortland that are recorded on the student’s academic transcript. Basically, this is every regular course that appears in a student’s academic transcript (not including transfer credits, AP, or CLEP), whether or not the course has been completed with a passing grade.

Graded Credits are credits that affect the student’s grade point average. These include all attempted credits with passing or failing grades (except certain partial fail courses or classes issuing only H, S, or U grades). Graded credits do not include most approved withdrawals.

Earned Credits are any attempted credits for which a student has received a passing grade. A student “earns” the registered number of credits for passing a course, and both the grade and credits are generally included in calculation of the student’s grade point average.

Grade Point Average is the weighted average of the grades for a student’s graded credits.
Part 2: Concepts You Should Understand

Matriculation and Pursuit of Appropriate and Necessary Coursework
When a student applies to college and is admitted to a degree program, he/she is considered to be matriculated. Students must be matriculated in order to receive federal and state aid. Students who are not officially admitted to a degree (or CAS) program are not eligible for financial aid.

Matriculated students are expected to enroll in the appropriate courses necessary for receipt of their degree. Elective and General Education (GE) courses are appropriate and necessary for the degree requirements, but extraneous courses that meet none of the degree requirements cannot be considered when determining a student’s status (full-time, part-time, etc. – see above) for financial aid. Also, courses that a student had previously attempted and passed (re-take’s of earned credits) are not counted toward full-time status. (This often occurs when a student wishes to improve upon a previous “D” grade).

Also, students studying abroad through the International Programs Office must ensure that any international coursework is appropriate and necessary to meet the student’s degree requirements. The aid programs will not fund international travel unless it is appropriate and necessary for the student’s degree program (matriculation). Finally, if a student in his/her final semester needs less than twelve hours to graduate, it is important to discuss the situation in advance with the Financial Advisement Office. Simply adding extraneous courses (or a graduate-level course) will not increase aid eligibility.

TIP #2: Graduate coursework cannot be counted toward full-time status for an undergraduate student (or vice versa). Consult with the Financial Advisement Office in advance about mixing graduate and undergraduate courses in the same semester. We can help you minimize the financial impact and provide financing alternatives.

TIP #3: It is highly recommended a student withdrawing/taking a leave of absence from SUNY Cortland meet with his/her Advisor in the Financial Advisement Office. It is best to have the meeting before deciding to withdraw or take a leave.

Dropping a Course vs. Course Withdrawal
A Course “Drop” is the complete removal of a course from a student’s academic record. This can occur prior to the semester or during the official “drop/add” period at the beginning of the semester. There is no penalty for dropping a course, but the removal of the course will result in a re-calculation of the student’s full-time status for that semester, and thus may result in a reduction of aid eligibility if the drop causes the student to fall below full-time.

A Course Withdrawal occurs after the official “drop/add” period and results in an “X” grade being issued for the course in question. The “X” grade results in the course credits being counted as attempted, but not earned or graded. Thus, the accumulation of too many course withdrawals may have a negative impact on a student’s academic eligibility for financial aid in future semesters (see “How Your Academic Performance Affects Your Future Aid”).

Withdrawal from College vs. a Leave of Absence
A Withdrawal From College occurs when a student discontinues his/her studies at SUNY Cortland and does not intend to return in the future. A student who wishes to withdraw must contact the appropriate Associate Dean and request to withdraw. A student who withdraws from the College will need to be re-admitted should he/she ever decide to return to Cortland.

A Leave of Absence occurs when a student temporarily discontinues his/her studies at Cortland but fully intends to return in a future semester. A leave of absence MUST be approved in advance by the appropriate Associate Dean.

If a student withdraws from the College or takes a leave of absence between semesters, there is generally no negative financial impact. However, if the withdrawal/leave occurs during the semester, there may be multiple financial consequences. Any withdrawal or leave occurring in the first 60% of a semester results in a prorated reduction in federal student aid for the current semester. Also, if the withdrawal/leave occurs during the semester, all courses will be issued a grade of “W.” The “W” grade results in the course credits being counted as attempted, but not earned or graded. Since this action results in a large number of attempted but unearned credits, it is likely that a student who withdraws/takes a leave during the semester may lose eligibility for future financial aid at SUNY Cortland.

The Satisfactory Academic Progress standards also require a measurement of the quality of work each student has performed. The measurement of quality is the Grade Point Average (GPA).

In general, undergraduate students who maintain a cumulative GPA of at least 2.0 will continue to meet the GPA requirements for both federal and state aid eligibility. The rules are more lenient for freshman and sophomore students. Some merit-based and scholarship programs have higher GPA requirements.

TIP #4: SUNY Cortland does not use transfer credits in calculation of a student’s GPA, so it is very important that students transferring to Cortland at the “Junior” class year level maintain at least a 2.0 GPA in their first semester at Cortland.

Coursework Completed (Earned Credit Standard)
The Satisfactory Academic Progress standards also require a measurement of the quantity of work each student has performed. The measurement of quantity is based on the number of earned credits versus the number of attempted credits at SUNY Cortland.

This standard also becomes more stringent as a student advances in class year. While “W” and “X” grades have no negative effect on the GPA, they are counted as credits attempted but not earned for purposes of this standard.

A related concept is the maximum time-frame standard. A student is expected to complete a degree in no more than one-and-one-half times the normal program length. For most undergraduates, this limits the receipt of financial aid to a maximum of twelve full-time semesters (six years).

Both the state and federal academic progress standards are available in the SUNY Cortland Undergraduate Catalog.

Regaining Eligibility and the Appeal Process
If a student loses aid eligibility based upon poor academic performance, he/she may regain eligibility by successfully completing courses at SUNY Cortland (without aid) with sufficient grades/credits to re-establish eligibility under the standard. Although these courses must be completed without benefit of financial aid, there are alternative financing options available. We suggest that you contact your Financial Advisement Advisor as not all Alternative Loan providers will fund students not making satisfactory academic progress.

Sometimes a student’s performance in a given semester can be negatively impacted by medical issues, family crisis, or other events/circumstances beyond the student’s control. When that semester’s performance results in a loss of aid eligibility, there is a procedure for students to submit a mitigating circumstances appeal. Appeal letters should be addressed to the Director of Financial Advisement and should include a complete description of the circumstances that led to the academic difficulty and a plan for future academic success. Copies of supporting documentation should also be included, including faculty recommendations. A mitigating circumstances appeal may not be used to justify a long-term pattern of poor performance or to override the maximum time frame standard.