

# Federal Aid

## Federal Grants, Loans, and Work-Study

To receive federal student aid, a recipient must be accepted as a regular student into an approved program, be a citizen or eligible non-citizen, make satisfactory academic progress, enroll in courses required for the approved program, and complete the Free Application for Federal Student Aid (FAFSA). If the FAFSA is selected for verification or flagged for additional documentation, required paperwork must be submitted before any federal financial aid can be awarded. See below for eligibility requirements for each federal aid program.

### Direct Loans

This government-insured loan program with low-interest rates is available through the Department of Education. The FAFSA must be completed before a Direct Loan will be originated, and the Master Promissory Note must be completed before the loan will be disbursed. Amounts borrowed may not exceed annual loan limits, aggregate loan limits, or cost of attendance when combined with other financial resources. When a student graduates or enrollment drops below half-time, loans may begin repayment as early as 30 days and not later than six months. Contact the Financial Services Office with questions.

### Federal Pell Grants

This federal grant is awarded to eligible undergraduate students based on their calculated financial need. The FAFSA determines Pell eligibility; Pell awards will be prorated according to enrollment status and EFC (Expected Family Contribution). The FAFSA is available beginning October 1 and can be completed online at [studentaid.gov](https://studentaid.gov).

### Federal PLUS Loans

Parent PLUS loans are credit-based loans available to parents of dependent students. The PLUS application is completed online at [studentaid.gov](https://studentaid.gov). The credit check will remain valid for 180 days. If denied, the student will become eligible for the independent annual unsubsidized loan amounts, or the parent may choose to have the PLUS denial endorsed. If the endorser is approved, the PLUS loan may be scheduled up to, but not exceeding, the cost of education when combined with all other financial resources. The FAFSA must be completed before filling out the PLUS application, and the Master Promissory Note must be completed prior to disbursement.

### Federal Graduate PLUS Loans

Graduate PLUS loans are credit-based loans available to qualifying graduate students to help cover college expenses. The PLUS application may be completed at [studentaid.gov](https://studentaid.gov). If denied, the student may choose to have the PLUS denial endorsed. If approved, the PLUS loan may be scheduled up to, but not exceeding, the cost of education when combined with all other estimated financial assistance. The FAFSA must be completed before filling out the PLUS application, and the Master Promissory Note must be completed prior to disbursement.

### Federal SEOG

The Federal Supplemental Educational Opportunity Grant is awarded to Pell-eligible students. The number of awards will be based on the availability of funds. All financial aid must be completed before August 1 to be eligible for FSEOG funds.

### Federal Work-Study

This program provides funding for on-campus student employment. The Federal Work-Study funding varies according to the Department of Education allocation provided to the university and student's aid resources from other programs. Students must complete the Free Application for Federal Student Aid and maintain satisfactory academic progress.

### Veterans Benefits

Veterans who wish to receive educational benefits must apply for benefits by completing the Veterans Online Application at [benefits.va.gov](https://benefits.va.gov). The Certificate of Eligibility must be submitted to the School Certifying Official (SCO) no later than 30 days before the start of class. Each student is required to submit a new Certification Request to the SCO each semester at least one week prior to the start of classes. The Certification Requests are available through Carolina University's School Certifying Official, Registrar's Office, or Scholarship Portal. The School Certifying Office will compile the certification to the VA in conjunction with the following supporting documents:

- Student's semester schedule
- Student's copy of semester billing statement

- Student's copy of semester financial aid resources

## Verification Policy

Verification is the process of confirming the accuracy of students' information as reported on the FAFSA application. The university is notified by the U.S. Department of Education of applications that require verification. In addition, the Financial Services Office may select a student for verification if there is conflicting data. The U.S. Department of Education gives the university authority to request copies of specific financial documents from the student/spouse or student/parent(s). Documents can include but are not limited to Tax Returns, W-2 forms, and verification worksheet(s). Links to the verification worksheets are available on the [Scholarship Portal](#).

The student is required to submit all information requested for the verification process in a timely fashion. The student's financial aid cannot be processed until verification is complete. Student's failure to fulfill his/her financial obligation to the university can result in removal from classes.

If the verification reveals changes that need to be made to the FAFSA, the Financial Services Office will make those on behalf of the student.

## Financial Aid Satisfactory Academic Progress Policy

The U.S. Department of Education requires academic progress to be evaluated and monitored for all students, including those who have not received financial aid.

Students must meet Satisfactory Academic Progress standards to receive any financial aid, including grants, scholarships, loans, and Federal Work-Study. This policy includes Qualitative and Quantitative measurements. The academic records of all students are reviewed at the end of each payment period. Notification will be sent from the Financial Services Office notifying students who fail to meet the required measurements. Statuses will include Financial Aid Warning and Financial Aid Suspension.

### Definition of Attempted Hours

- The hours for which the student is registered as of the last day of the add/drop period
- All transfer hours that are relevant to the student's current academic program. Transfer hours are applicable to the rate of completion but not toward a student's GPA.
- All hours taken, even if the student did not receive financial assistance during these periods.

### Definition of Completed Hours

The hours for which a letter grade of A, B, C, D, or P is received. Transfer hours are included.

## Qualitative Standard Cumulative

GPA is composed of all attempted hours at the current academic level and is calculated by the Registrar's Office. To satisfy the qualitative standards, students must maintain the minimum cumulative GPA as determined by their classification and program. Courses taken under the "repeat" policy may be considered for appeal.

Student Classification	Required Minimum Cumulative GPA for Program
<b>Certificate and Associate's Programs</b>	2.00
<b>Education Bachelor's Programs</b>	
0-60 hours earned	2.50
61+ hours earned	2.75
<b>All other Bachelor's Programs</b>	
(0-60 hours earned)	1.80
(61-90 hours earned)	1.90
(90+ hours earned)	2.00
<b>MA Ministry</b>	2.00
<b>Other Master's Programs in the Divinity School</b>	2.50
<b>Master of Education (Curriculum and Instruction or Educational Leadership)</b>	2.50
<b>All other Master's and Doctoral Programs</b>	3.00

## Quantitative Standard

The student must earn the minimum percentage of attempted hours of coursework at his/her current level. The requirements are as follows:

<b>Certificate and Associate's Programs</b>	67%
<b>Bachelor's Programs</b>	
Freshman	50%
Sophomores	67%
Juniors	67%
Seniors	67%
<b>Graduate Programs</b>	67%

Withdrawals after the last day of the add/drop period, incompletes, repeated courses, failure grades, and transfer hours relevant to student's current degree will count as attempted credits. The student may not receive federal financial aid for more than 150% of the published program length. A 120-credit hour program will have a threshold of 180 credits. The student will lose financial aid eligibility when the degree cannot be completed before exceeding the 150% threshold. All coursework is included, whether the student received federal financial aid during that period or not. The student may appeal the completion rate or 150 percent rule on the basis of coursework not applicable to the current degree program, but the SAP may only be reset one time.

## **Satisfactory Academic Progress (SAP) Review**

All students will be reviewed for satisfactory academic progress at the end of each semester. If a student fails to meet either the qualitative or quantitative standard for his/her degree program and/or classification at the end of the payment period, the following rules will apply:

### **Institutional Aid**

Institutional Aid will be awarded in direct correlation to the student's Satisfactory Academic Progress standing following catalog policies. A student will maintain eligibility for institutional aid during Financial Aid Warning and Financial Aid Probation. The student will not receive institutional aid while on Financial Aid Suspension, nor after readmission from a semester of suspension. Institutional Aid will be reinstated when Satisfactory Academic Progress minimums are restored.

### **Federal Aid**

To maintain eligibility for Federal Student Aid after failing to make Satisfactory Academic Progress, students will be placed on Financial Aid Warning or Financial Aid Probation.

### **Financial Aid Warning**

Any student who does not meet either the qualitative or quantitative standard for his/her degree and/or classification at the end of any semester will be placed on Financial Aid Warning for one semester. A student will maintain eligibility for federal student aid during Financial Aid Warning and Financial Aid Probation. After one semester of Financial Aid Warning, a student who does not meet the Satisfactory Academic Progress standards will not be eligible for any financial aid unless an appeal is made by the student and approved by the Satisfactory Academic Progress Appeal Committee.

### **Financial Aid Probation**

A student who fails to restore Satisfactory Academic Progress following his/her Financial Aid Warning semester will lose financial aid eligibility unless the student successfully appeals.

If the student appeals their Financial Aid Suspension, and the institution determines the student can restore SAP, the student will be placed on Financial Aid Probation with an academic plan. The plan may specify when the student will restore SAP or extend through the completion of the degree program. The student must meet the requirements of the academic plan each semester. Should the student fail the academic plan while on Financial Aid Probation, the result will be Financial Aid Suspension without eligibility for appeal. Should the student need to adjust the agreed academic plan, the request must be made in writing to the SAP Appeal Committee for review. The request must include why the change is needed and how the student will restore SAP under the revision.

### **Financial Aid Suspension**

A student who fails to restore Satisfactory Academic Progress after the Financial Aid Warning semester or who fails to meet the requirements of his/her academic plan will lose eligibility for all financial aid. The student is placed on Financial Aid Suspension. Financial aid eligibility will be restored when the student restores SAP requirements.

### **Satisfactory Academic Progress Appeal**

The appeal must be made by letter to address specific areas of deficiency. If the student did not make SAP based on the completion rate, the letter should address why the student did not complete the courses and how current circumstances will be different. Examples of supporting documentation include doctor's letter regarding a medical condition, legal documents,

and counselor's letter verifying emotional crisis.

A student is responsible to monitor his/her grades throughout the semester. A student should document any instance where he/she tried to get assistance in order to avoid a failed course, any meetings with professors, tutoring sessions, and email correspondence to support ongoing issues.

Incomplete grades at the time of the SAP evaluation will be treated as a failed course with 0% towards GPA and no earned credits. When the incomplete has been satisfied, and the professor has published the grades with the Registrar's Office, SAP can be reevaluated.

Financial aid eligibility will be restored when:

- The student satisfactorily appeals his/her status and agrees to an Academic Plan
- The student achieves SAP minimum standards

### **Filing an Appeal**

Appeals to the Satisfactory Academic Progress committee must be made within two weeks of notification to the student. The appeal must be made in writing, outlining the extraordinary circumstances which resulted in his or her failure to meet SAP and how the future circumstances will be different in the upcoming academic term that will allow academic success. Examples of student documentation include a doctor's letter regarding medical conditions, attorney documents regarding legal issues, or a counselor's letter regarding an emotional crisis.