

# Course Program of Study (CPOS)

## Requirements

You may not be aware, but there is an important emphasis in federal financial aid regulations that could cause federal grants, work study, loans, and some scholarships to be reduced if you enroll in ineligible coursework. Only courses that count toward a student's program of study (your declared major) can be considered when determining aid eligibility for federal financial aid programs. For federal aid to pay for a course in your major, it must be part of your Course Program of Study (CPOS) or be necessary to help you earn the total hours required to complete your degree. For those depending upon federal aid to attend Columbus State University, not paying attention to this rule could affect your full-time enrollment status and ultimately your financial aid awards.

## Why Is This Important

Taking classes that are not in your Course Program of Study for your officially declared major may result in a reduction to your overall financial aid package.

## Make it Count! – Utilize your Academic Advisor

As a student, academic advisors are available to you to assist with discussing your short-term and long-term educational goals, the best degree fit for you at CSU, and planning your courses each term to help you complete your declared degree as efficiently and effectively as possible.

## Officially Declare Your Major

It is essential that your major is officially declared and noted in your student record. If you have been planning to declare or change your major, but have not yet done so, you should consult your academic advisor immediately and complete the Major Change Form (under Student Records/Forms) in [MyCSU](#). Do not register for classes toward the new major until the update to your official degree is reflected in Banner and DegreeWorks.

Courses can only be determined to be eligible based on the officially declared major as noted on your student record. Changes cannot be made retroactively, and most changes will not be approved once a determination is made that a course is not financial aid eligible.

## Assumptions About Financial Aid Awards

Financial aid awards are based on the assumption that undergraduate students will enroll full-time and graduate students will enroll half-time in eligible coursework during Fall and Spring terms. Any enrollment level different than those assumed above can create a recalculation of financial aid awards per term. However, in many cases, a student can enroll in less than the assumed hours listed above and still receive financial aid. When awarding financial aid, CSU is required to calculate a cost of attendance (COA) for all terms of enrollment. Students will not be awarded beyond their COA for each term, or for the academic year as a whole. Changes to a student's COA may result in a change to financial aid awards, since total aid cannot exceed cost of attendance.

## Keep Your Eligibility

Remember that dropping or not attending your courses can negatively impact your eligibility for current and/or future aid. It is important that you discuss your Course Program of Study with your advisor when you enroll each semester. If your degree program is not listed correctly in Banner, work with your advisor to make them aware of your request and ensure you complete the Major Change Form (under Student Records/Forms) in [MyCSU](#) to request to change your major. Do not register for classes toward the new major/minor/concentration until the update to your official degree on records is

reflected in Banner. Do not register for classes toward the new major/minor/concentration until the update to your official degree on records is reflected in Banner.

Contact your academic advisor to discuss options if your federal financial aid has been reduced due to enrollment in courses that do not apply towards outstanding requirements in your Course Program of Study.

## Enrollment Level and CPOS

Financial aid is initially awarded based on the assumption that undergraduate students will enroll full-time and graduate students will enroll half-time in eligible coursework during fall and spring semesters. Students may only receive federal financial aid for outstanding coursework that counts towards their officially declared program of study. State, institutional, and private aid requirements may vary when it comes to CPOS requirements. Please check with the agency to ensure you are meeting all requirements for funding. Dropping or not attending your courses can negatively impact your eligibility for current and/or future aid.

	<b>Undergraduate</b>	<b>Graduate</b>
<b>Full Time</b>	12+ credits per semester	9+ credits per semester
<b>Three Quarter Time</b>	9-11 credits per semester	7-8 credits per semester
<b>Half Time</b>	6-8 credits per semester	5-6 credits per semester
<b>Less than Half Time</b>	1-5 credits per semester	1-4 credits per semester

If your federal financial aid has been reduced due to enrollment in coursework that does not apply towards outstanding requirements in your program of study, you should contact your academic advisor to discuss your academic options. Otherwise, if you have questions regarding financial aid, contact financial aid at [finaid@columbusstate.edu](mailto:finaid@columbusstate.edu).

## Examples

- If you are eligible for a Federal Pell Grant and enroll in 12 hours and only 9 of the 12 hours are required towards your officially declared program of study, the Federal Pell Grant will be reduced to a three-quarter time award based on the 9 hours.
- Federal Direct Loans require 6 hours of enrollment for all undergraduate students and 5 hours of enrollment for graduate students. If you are enrolled in 6 hours and only 3 of the 6 hours are required for your program of study, you are not eligible to receive a Federal Direct Loan.

## Frequently Asked Questions

What is a program of study (as defined for financial aid purposes)?

A program of study consists of courses required to complete a degree, inclusive of required coursework within the major/degree. The specific courses for a student are identified through a degree evaluation tool (DegreeWorks).

What types of Aid are affected by CPOS?

Disbursement of Federal Aid (i.e., Pell Grant, SEOG, Teach Grant, Work-Study, and Direct Loans) is based on coursework that counts toward the program of study. State and Institutional Aid (e.g., HOPE/ZELL Scholarship, SCU Scholarships, etc.) are not currently subject to the same regulatory restrictions. However, the cost of attendance for students will be reduced for courses that do not count towards the program of study. This may result in a lower amount of state and institutional aid a student may receive.

How does CPOS impact Cost of Attendance (COA)?

Cost of Attendance is an estimate of the cost for students to go to school for a specific amount of time (semester or year) and is based on the student's enrollment status. Enrollment status for financial aid is based on outstanding coursework that applies toward the officially declared program of study. If you are an undergraduate student enrolled in 12 hours that count towards your program of study, you will be considered a full time student for cost of attendance purposes. However, if only 9 of the 12 hours are required for your officially declared program of study, the tuition and book components of your COA will be reduced to a three-quarter time amount.

What and when will the process be run to identify courses not in the program of study?

DegreeWorks will be used to determine if a course is part of the program of study. A process will run prior to the start of the semester to identify students who are impacted. Students enrolled in ineligible coursework will be notified through their campus email account prior to the start of the semester. The process will again run before disbursement of financial aid (generally after attendance verification for the term). *It is imperative that all changes to registration, officially declared program of study, and any adjustments to the degree evaluation affecting courses that count be made before the Financial Aid census date.*

How will students be notified?

If enrolled in ineligible coursework, students will be notified through campus email. Students can also view their class schedule in MyCSU and DegreeWorks to identify eligible / ineligible coursework.

What about courses that will be substituted and thus become part of a student's program of study?

The Academic Advisor must approve and process a course substitution by the census date for it to be included as eligible coursework for federal financial aid.

How will courses needed for completion of minors be treated?

Minors that are required for the degree program will be included as required courses. Any minor that requires courses above and beyond those needed for the degree program will not be included as required coursework for financial aid eligibility.

How will courses needed for double majors be treated?

Double majors must be officially declared and reflected in the degree evaluation by the census date to be included as eligible coursework for federal financial aid.

How will elective courses noted in program of study be treated?

If a program of study has specific courses that can count as electives, then only those will be eligible unless an adjustment is made by the academic advisor. If there is no specified list, then any course will count as long as open elective hours exist in the program of study.

What about capstone courses, internships, honors courses, and prerequisite coursework?

These courses count for federal financial aid only if they are required in the student's program of study. However, if a student is enrolled as a regular student in an eligible program of study and is required to take a prerequisite course prior to enrolling in a required course for the program, the prerequisite may be included in the COA and federal aid determination. No more than a maximum of 30 attempted hours inclusive of remedial / developmental and prerequisite coursework from all post-secondary schools combined can count for federal financial aid purposes.

What about students who are going to change their program of study?

If a Federal Pell Grant or Federal SEOG is disbursed by the census date, eligibility is based on your program of study as of the census date.

If a Federal Pell Grant or Federal SEOG is disbursed after the census date, eligibility is based on your program of study as of the date of disbursement.

For Federal Direct Loan purposes, your eligibility is based on your program of study as of the date of disbursement.

If you change your program of study beyond the census date and the current semester coursework no longer applies toward your new program of study, your previously disbursed federal aid will not be reduced since you were eligible at the time of disbursement or census date, as applicable. However, if you decide to make application for a Federal Direct Loan beyond the census date and you are not enrolled at least half-time in eligible coursework that applies toward your new program of study, you will not be eligible for the Federal Direct Loan.

Can I change my program of study to receive federal financial aid for a course that does not apply toward my current program of study?

If you need to take courses that are not in your program of study, it is likely that you are not in the program that best fits your educational goal. You need to meet with an Academic Advisor to ensure you are in the correct program of study. Changing your program of study should be done with great caution because it may impact your eligibility for future semesters. Always work with an academic advisor when you are changing from one program to another as it can cause you to lose financial aid eligibility by reaching the maximum time-frame for completion of degree (150% rule).

How will courses used to earn Post-Baccalaureate Teacher Licensure be treated?

Coursework attempted for the sole purpose of completing state requirements for Teacher Licensure certification counts as eligible coursework for Federal Direct Loans. Federal Direct Loan eligibility is based on undergraduate annual / aggregate loan limits regardless of class level. Since Post-Baccalaureate Teacher Licensure is not a degree program, it is not monitored through the degree evaluation tool (DegreeWorks). You must be enrolled at least half-time in coursework listed on your Program of Study each semester to qualify for a Federal Direct Loan.

What about graduating seniors in their last semester?

Only courses that are part of the program of study as documented in the degree evaluation tool (DegreeWorks) are eligible for federal aid. For example, if you only need 3 hours to graduate but you choose to register for 6 hours to qualify for a Federal Direct Loan, you will not be eligible for the Direct Loan. Though your federal aid does not include ineligible coursework, you may still qualify for state and institutional aid based on your total enrollment.

How will this affect study abroad?

Study abroad courses may count for federal financial aid if they apply towards outstanding coursework in your officially declared program of study.

How are scholarships affected?

Institutional Scholarships and scholarships administered by the Georgia Student Finance Commission (GSFC), do not currently require your courses to count in your officially declared program of study. However, the cost of attendance will be reduced for courses that are not counting in the program of study, which may result in a lower amount of institutional and state aid a student may receive.

What if a course doesn't count toward CPOS but I think it should?

Check MyCSU and DegreeWorks to see if your major(s) are officially declared and that your catalog year is correct. Email or make an appointment with your academic advisor if you need to make adjustments to your officially declared program.

I'm enrolled in 12 undergraduate hours, but 4 of those hours don't count towards my officially declared program of study. How does that affect my financial aid?

Federal Financial aid will be disbursed based on the 8 credit hours that apply towards your officially declared program of study. The Federal Pell Grant award will be reduced from a full-time enrollment award to a half-time enrollment award. You may be eligible to receive Federal Loans because you are enrolled at least half-time status in eligible coursework. As applicable, your institutional and state aid will be based on full-time enrollment. However, because your cost of attendance (COA) will also be reduced to half-time, your total aid may be reduced since it cannot exceed your COA.

I want federal student loans, but only 4 out of my 9 enrolled hours apply towards outstanding requirements in my officially declared program of study. Can I still get loans?

No. To receive a federal student loan, you must be enrolled at least half-time (see Enrollment Status Types in the chart above) in credit hours that apply toward your officially declared program of study. Because only 4 credits apply to your program of study, you are not enrolled at least half-time for financial aid purposes.

For the upcoming semester, I plan to enroll in 17 hours, which includes a 3 hour class that doesn't apply toward outstanding requirements in my officially declared program of study. Will financial aid pay for the ineligible 3 hour class? Financial aid will disburse based on full-time enrollment status (see Enrollment Status Types chart). If at least 12 of your credits apply towards outstanding requirements in your officially declared program of study, then you are still considered a full-time student for federal financial aid purposes. If eligible you may receive a full-time Federal Pell Grant and Federal Student Loans if you have applied for them. Financial aid will pay for any academic related charges, including the charge for the additional class. However, the financial aid you receive may not be enough to cover all tuition costs, leaving you responsible for paying the remaining balance.

Some of the classes in which I'm enrolled do not apply toward my program of study. What do I do next? Your federal aid is based on coursework that applies toward outstanding requirements in your program of study. Therefore, your federal aid may be reduced. You have two options:

Meet with your Academic Advisor to discuss your academic options. If the semester has not started, it may be in your best interest to drop the ineligible course(s) and enroll only in courses in your officially declared program that will be eligible for federal financial aid.

OR

If the semester has already begun and your financial aid does not cover all of your tuition costs, you will be responsible for the outstanding balance owed. In some instances, your financial aid, although it has been reduced, is still enough to pay for your course(s) that are not in your program. If not, the ineligible courses can be paid for out of pocket.

None of my courses apply toward outstanding requirements in my officially declared program of study, but I still want to take them. What does this mean for me?

You are not eligible for federal financial aid. If eligible, you may use your scholarships or the HOPE/ZELL grant toward your balance owed. CSU offers a Payment Plan for students to help ease the burden of paying for college. However, if you plan on receiving financial aid in the future, then it is imperative that you maintain a good GPA and Pace of Progression. You may end up on financial aid suspension if you fail to do so.