

Financial Aid Related FAQ's for Advisors

Q: Can a student go below 12 credits?

A: Yes, a student's aid is based upon the number of credits enrolled that count towards the degree completion. Pell grants are based upon eligibility and number of credits enrolled. To be eligible for loans, undergraduate students must be enrolled in a minimum per term of 6 credits, and graduate 4.5 credits per term.

Q: Can a student get financial aid for summer?

A: Generally speaking, Yes. The aid students receive and how much depends upon the type of aid and enrollment.

Pell grants: if eligible are based upon the number of credits enrolled for the term.

PHEAA grants: Must be enrolled in at least 5 weeks of instruction. If eligible, the grant is based upon your enrollment status and enrollment mode. PHEAA has a maximum of 8 semesters for bachelor's degree and 4 for associate degree. This will count as a semester towards your maximum eligibility.

Enrollment status: 12 or more credits = full-time grant, 6 to 11 credits = part-time grant.

Enrollment mode: Percentage of face-to-face vs on-line course enrollment.

Regular student: 50% or more face-to-face courses.

Distance education student: greater than 50% on-line courses. PHEAA may reduce or cancel your grant amount.

Federal Loans: Must be enrolled in at least 6 credits for undergraduate and 4.5 credits graduate. How the loan is disbursed depends upon enrollment for the entire year, summer, fall, spring. If enrolling in all three terms, the federal loan will be divided equally between all three terms. If enrolled for summer and fall, aid will be divided evenly between the two terms. Students are eligible for federal loans with a minimum of 6 credits per semester or summer. If summer is the final term of enrollment for degree completion, loan is prorated based on number of credits enrolled.

Q: How many new credits does a student need each year?

A: For State grants (PHEAA, RTSS, and PATH grants) during the fall/spring terms, a full-time student must complete 24 credits. Part-time students must complete 12 credits. Summer is counted separately and depends upon if you were awarded a state grant.

For Federal aid (Federal Direct and Direct PLUS Loans, Perkins Loans, PELL, SEOG, TEACH, and Federal Work Study) your eligibility is based upon making Federal satisfactory academic progress (SAP). This is separate from the University's Academic Affairs academic progress policy. See below

How can students lose eligibility for aid?

- Must pass 67% of attempted credits
- Must maintain a 2.0 undergraduate, 3.0 graduate.
- Must graduate within 150% of the published credit length of program (ie. 180 credits for a 120 credit degree)
- Lost aid once you have met the degree requirements of your program (audit is clearing)

Students who fail to make Financial Aid Satisfactory Academic progress and lose aid can appeal.

- Link to academic progress policy
- <http://www.clarion.edu/tuition-and-financial-aid/financial-aid/Federal-Satisfactory-Academic-Progress-Policy.pdf>

Q: 7 week classes and aid....

A: Aid will be based upon the student's enrollment for all sessions. Aid disbursement will depend upon the number of credits enrolled for each session. Loan disbursement is based upon number of credits enrolled after add/drop for the regular session. If enrolled in minimum 6 credits not including 7W2, all aid will be disbursed. If you will not be enrolled in at least 6 credits, half aid will disburse after add/drop for regular session and other half will disburse after add/drop for 7W2 if you are still enrolled.

Q: If you don't see your question, who do you contact?

A: Students should contact student Financial Services at stfinservice@clarion.edu or 814-393-2315.