

Course Program of Study

Financial Aid and CPOS (Course Program of Study)

What is CPOS?

CPOS means Course Program of Study. This is the list of classes you must take to finish your degree (your major, minor, or concentration).

Why Does CPOS Matter?

Federal financial aid (like Pell Grants, Loans, and Work-Study) only pays for classes that count toward your degree.

If you take a class that does not count toward your major or minor, financial aid may:

Be reduced, OR

Not cover that class at all.

This could mean:

You lose some Pell Grant money.

You can't get student loans.

You may owe money back.

- [Course Program of Study \(CPOS\)](#)

Course Program of Study (CPOS)

Financial Aid and CPOS (Course Program of Study)

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/minor) can be considered when determining aid eligibility for federal financial aid programs such as grants, work-study, and loans. For federal aid to pay for a course in your major, minor, concentration, or other degree requirement, 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 Arkansas State University, not paying attention to federal regulation could affect your full-time enrollment status and ultimately your financial aid.

Why This is Important:

Taking courses that are not required to complete your degree could result in you receiving reduced federal and state aid or not being eligible or owing money back that was already credited to your account and/or refunded to you. Taking classes that are not in your Course Program of Study for your officially declared major or minor 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 A-State, and planning which courses to take 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, minor, or any concentration are officially declared and noted in your student record. If you have been planning to declare or change a major, minor, or concentration, but have not yet done so, you should consult your academic advisor immediately and complete the Change of Major form. Do not register for classes toward the new major/minor/concentration until the update to your official degree is reflected in Banner.

Courses can only be determined to be eligible based on the officially declared major, minor, or concentration as noted in 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.

Financial Aid Offers:

Financial aid offers are based on undergraduate students who enroll full-time (12 hrs.) and graduate students will enroll half-time (6 hrs.) in eligible coursework during Fall and Spring terms. Any enrollment level different than those listed above may create a recalculation of financial aid offers per term. However, in many cases, a student may enroll in less than 12 hours listed above and still receive financial aid. When awarding financial aid, A-State is required to calculate a cost of attendance (COA) each semester and 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 offers since total aid cannot exceed the 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 Request for Change your Major/Minor/Concentration. 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 did not apply toward 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 Registrar's Office 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.

Enrollment Status Types:	Undergraduate:	Graduate:
Full Time	12+ credits/semester	9+ credits/semester
Three Quarter Time	9 - 11 credits/semester	7 - 8 credits/semester

Half Time	6 – 8 credits/semester	6 credits/semester
Less Than Half Time	1 – 5 credits/semester	1 – 5 credits/semester

If your federal financial aid has been reduced due to enrollment in coursework that does not apply toward 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, please email us at finaid@astate.edu or you can visit us on the on the second floor of the Student Union.

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 9 hours.

Federal Direct Loans require 6 hours of enrollment for all student types. If you are enrolled for 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 specific degree, inclusive of required coursework within the major, concentration, minor and catalog. 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, institutional, and private aid requirements may vary when it comes to CPOS requirements. Please check to ensure you are meeting all requirements for funding.

How will students be notified if impacted by CPOS?

- Students must work closely with the academic advisor to understand the requirements of their declared major/minor and ensure the classes they register for meet these requirements. Students identified as enrolled in courses impacted by CPOS will be notified via their A-State University student email. Note that students will only be notified if CPOS impacts their Federal Financial Aid eligibility.

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

- If you have requested for a course to be considered as a substitution by your academic advisor your advisor will work with our Registrar's Office to submit course substitution paperwork.

I contacted my academic advisor and they have submitted course substitution paperwork, is there a deadline for this request?

- The appropriate course substitution paperwork must be completed through your academic advisor and approved by all necessary parties prior to the census date of the term for it to be included as eligible coursework for federal financial aid purposes. The census date is typically the following week after attendance verification and reinstatement period each term but, can vary.

How will courses needed for completion of minors or concentrations be treated?

- Minors or concentrations must be officially declared and reflected in the degree evaluation prior to the census date of the term for it to be included as eligible coursework for federal financial aid purposes. The census date is typically the following week after attendance verification and reinstatement period each term but can vary. If you qualify for a substitution and believe you may be impacted by this deadline, please visit the Registrar's Office.
- To receive Federal Financial Aid for a minor or concentration, that minor or concentration coursework must be included in the degree completion requirements. Once the student has completed all degree completion requirements, the minor courses become superfluous and no longer count toward degree completion. In other words, a student can't simply add an optional minor at the last minute just to stay enrolled and receive Title IV aid. Title IV aid cannot be paid for courses that do not count towards completion of a degree, certificate, or other recognized educational credential--whether part of a minor, concentration, or otherwise. A minor by itself, that is not required for completion of a larger program, usually does not result in a degree, certificate, or credential.
- Some degree programs (academic programs, educational programs, programs of study) require both a major and a minor as part of the degree completion requirements. In these cases, courses that count towards the minor are required towards degree completion requirements and can be paid with Title IV aid. The minor courses don't need to count towards the major, but they do need to count towards the completion of the degree. If the degree program does not require a minor concentration, then the minor credits do not count towards degree completion requirements and cannot be paid with Title IV aid, unless they also meet some other degree completion requirement such as an elective or credits towards the major.

How will courses needed for dual majors be treated?

- Dual majors should be declared early in your educational pathway at A-State and must be officially declared and reflected in the degree evaluation prior to the census date of the term for it to be included as eligible coursework for federal financial aid purposes. The census date is typically the following week after attendance verification and reinstatement period each term but can vary. 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 Request for Change your Major/Minor/Concentration. This form can be found online at:
- **Note:** Do not register for classes toward the new major/minor/concentration until the update to your official degree on records is reflected in Banner.

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 federal aid determination. For example, an English learning support class may be required before a student can register in ENGL 1101. No more than a maximum of 30 attempted hours inclusive of remedial / learning support and prerequisite coursework combined can count for federal financial aid purposes. Your academic advisor should notify the Registrar Office regarding a required prerequisite. The Registrar Office will work with the Financial Aid Office to determine whether the prerequisite course counts as eligible coursework for federal financial aid purposes. Academic Advisors and students should complete a [Preparatory Coursework Certification Form](#) and submit to Financial Aid for processing.

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

- It is essential that your major, minor, or any concentration are officially declared and noted in your student record. If you have been planning to declare or change a major, minor, or concentration, but have not yet done so, you should consult your academic advisor immediately and complete the Change of Major form located online at:
- Do not register for classes toward the new major/minor/concentration until the update to your official degree on records is reflected in Banner.
- Courses can only be determined to be eligible based on the officially declared major, minor, or concentration as noted in 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.

What if a student has put in a request to change their program of study and it is not yet processed?

- There are certain time periods when a student can change their program/major, changes are required before the 5th class day in the fall and spring term or after the first day in the summer. Students will need to contact the Registrar's Office for assistance. If you do not put in a request in accordance with these deadlines, your change to program of study/major request may not be processed until the following term. A student can contact the Registrar's Office to check on the status of a change of program of study/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.

Payment for coursework will be disbursed as described below:

- If a Federal Pell Grant or Federal SEOG is disbursed on or before the census date of the term, only eligible coursework toward the official program of study on record can be considered to determine the enrollment period. The census date is the 11th day class day of each semester for Fall and Spring and the 5th class day in the Summer semester.
- If a Federal Pell Grant or Federal SEOG is disbursed after the census date of the term, only eligible coursework toward the official program of study on record can be considered to determine the enrollment period. The census date is the 11th day class day of each semester for Fall and Spring and the 5th class day in the Summer semester.
- For Federal Direct Loan purposes, your eligibility is based on your official program of study on record as of the date of disbursement.

Please note: If you change your program of study after the census date, and the current semester coursework no longer applies toward your new program of study, your previously disbursed federal aid may be adjusted/reduced. If you decide to submit an application for a Federal Direct Loan after 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/major, you may not be in the program that best fits your educational goal. Please meet with an Academic Advisor to ensure you are in the correct program of study. Changing your program of study/major should only be done after a discussion with your advisor and should be done with great caution because it may impact your eligibility for future semesters. Prior to submitting your Request to Change your Major/Minor/Concentration, be sure to consult with your financial aid counselor to check the impact of your decision on your financial aid, as changing from one program to another as it can cause you to lose financial aid eligibility by reaching

the maximum timeframe for completion of degree (150% rule). All major changes should be made in advance, and typically between terms for a future term. If a major change is requested after determination that a course is not eligible for financial aid, the change of major will likely not be considered.

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 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. State, institutional, and private aid requirements may vary when it comes to CPOS requirements. Please check with the agency to determine how the funding can be used.

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?

- State, institutional, and private aid requirements may vary when it comes to CPOS requirements. Please check with the department to ensure you are meeting all requirements for funding.

I'm enrolled in 12 undergraduate hours, but 4 of those hours don't count towards my officially declared program of study. How does this 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 full-time enrollment award to half-time enrollment award. You may be eligible to receive Federal Loans because you are enrolled at least half-time status in eligible coursework (see Enrollment Status Chart above). State, institutional, and private aid requirements may vary when it comes to CPOS requirements. Please check with the financial aid to ensure you are meeting all requirements for funding.

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 chart above) in credit hours that apply toward your official program of study. Because only 4 credits apply to your program of study, you are not enrolled at least half-time to be eligible.

For the upcoming semester, I plan to enroll in 17 hours, which includes a 3-hour class that doesn't apply towards outstanding requirements in my officially declared program of student, Will financial aid pay for the ineligible 3-hour class?

- Financial aid will be disbursed 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 Loan, if you have accepted and completed the required application items. Financial aid will pay for any academic related charges, including the charge for the additional class. However, if the financial aid you receive is not enough to cover all tuition costs, you are 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 need to 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:

1. 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.
2. If the semester has already begun and your financial aid does not cover all 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 coursework can be paid for out of pocket, or you can set up a payment plan in accordance with the Nelnet payment plan terms, conditions, and deadlines.

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 utilize any scholarships toward your balance owed. 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. A-State also offers a payment plan option for students to help ease the burden of paying for college, in accordance with the Nelnet payment plan terms, conditions, and deadlines. 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. A failure to do so, even in terms where financial aid is not being used to pay for coursework, could result in financial aid suspension.

