Advising and Financial Aid

The Federal School Code for Shippensburg University is 003326.

Students frequently have concerns regarding their financial aid. Academic advisors are not expected to be experts in the complex, technical aspects, but advisors must be able to provide accurate information and assistance to students. **Students with questions about financial aid or how withdrawing from a course may impact their financial aid should be directed to the Financial Aid Office.**

Financial Aid Office

Perhaps the most vital information that an advisor needs to know to respond to questions about financial aid is the location of the Financial Aid Office and points of contact for referrals.

- **Location:** OM 101
- **Phone:** (717) 477-1131
- **e-mail:** finaid@ship.edu

- The email address may be used for general financial aid questions only. Due to federal privacy laws, students should call 717-477-1131 for individual information.

- The SHIP financial aid counselors can counsel students on financial aid management strategies.

- Disbursement of aid and Refund checks are handled through the Student Accounts Office

Financial Aid Application Process

To apply for financial aid, students must complete a Free Application for Federal Student Aid (FAFSA) form.

- Students are encouraged to file this application between January 1 and April 1.
The Pennsylvania Higher Education Assistance Agency (PHEAA) requires the FAFSA to be received by the Federal Processor no later than May 1 for Pennsylvania State Grant consideration for PA residents. The PHEAA website is: www.pheaa.org

Students should complete their federal income tax return prior to completing this application as the FAFSA refers to specific lines on the tax return. If you need to file your FAFSA on estimated tax data, be sure to go back and correct it with final data once your taxes are done.

Financial Assistance for Undergraduate Students

There are four principle categories of financial aid available at Shippensburg University. Information on each type is available on the Financial Aid Office website.

1. **Scholarships**
2. **Federal & State Grant Programs** - Grants are awards that do not need to be repaid.
3. **Loan Programs** - Loans must be repaid. The website gives you information on both federal loans (Federal Direct Student Loans, Parent loans called PLUS loans, Perkins Loans) and alternative/private loans.
4. **Other Programs**
   - **Student Work Study** – Students employed at Shippensburg University can be paid through Federal Work Study (FWS) which will show up on your aid award if you have been offered FWS, OR students can be employed directly by the university. Direct employment through the university will not show up on your financial aid award. Many jobs on campus are posted on the Career Connections web site: http://www.ship.edu/career/
   - **Veteran's GI Bill**
   - **Graduate Assistantships** - Tuition waivers plus employment opportunities for graduate students

- Financial aid packages are initially awarded to students based on expected fulltime enrollment. This will be adjusted at the beginning of the term if you enroll for less than full time.
• **Undergraduate students** must be scheduled for at least 12 credits before the semester begins.

• **Graduate students** must be scheduled for at least 9 graduate credits before the semester begins.

➢ Students with a determined financial need are offered a financial aid package that may contain more than one of the above categories. Students may opt to accept, reduce, or decline financial aid offers.

**To maintain eligibility for federal financial aid** undergraduate recipients must meet all of the following standards of *Satisfactory Academic Progress (SAP)*, whether or not aid was received in the past. Satisfactory Academic Progress for federal aid is checked at the end of fall, the end of spring AND the end of summer.

✔ **Cumulative GPA**
  o Maintain a 1.7 cumulative GPA during their first three terms of enrollment.
  o Maintain a 2.0 cumulative GPA during their fourth term and beyond.
  o Students transferring into Ship will have their previous terms of enrollment counted when determining which GPA they must meet. For instance, if you attended another school for three terms, you would need to earn a 2.0 your first term at Shippensburg.

✔ **Hours earned (Pace)**
  o Complete (pass) at least 67% of credits attempted. Example: If you attempted to earn 12 credits and only earned 9, your pace would be 75% (9/12). If you attempted 12 credits and only earned 6, your pace would be 50% (6/12).

✔ **Time frame**
  o Student can attempt no more than 180 credits to earn their degree.

**To maintain eligibility for State Financial Aid (PHEAA)**

PHEAA (Pennsylvania Higher Education Assistance Agency) has DIFFERENT rules for retaining eligibility for PHEAA State Grant. Since PHEAA grant is a major source of aid for many of our students, understanding PHEAA rules for *Satisfactory Academic Progress (SAP)* is important. Eligibility for PHEAA grant is reviewed only once a year (not at
the end of every term). A student’s eligibility for PHEAA for the following
year will be determined after SPRING term.

✓ Full-time students must complete 24 new credits per year (fall through summer)

  o Repeated courses count as new credits only if the student originally received an “F” or “W” in the course.
  o Repeated courses with a previous grade of “D” do not count as new credits.
  o For a NEW student taking courses in the summer the term before they enter in the fall, those courses can be included in their 24 required new credits their first year only, but ONLY IF the course is NOT a developmental course (numbered below 100). This pertains ONLY to the student’s first summer.

➢ Developmental Courses and Satisfactory Academic Progress for State Grant

There are some special rules governing PHEAA eligibility and developmental courses. In some cases, these courses can be counted toward the 24 new credit requirement, and sometimes they cannot. The following scenarios demonstrate the complexity of this issue.

• Student taking 12 credits each term (fall and spring) – one is Developmental, three are regular: The student can receive full-time PHEAA grant for each term. Must earn all 12 credits each term to be making SAP for state aid.
• Student taking 12 credits each term (fall and spring) – two are Developmental, two are regular: The student can receive full-time PHEAA grant for each term. Must earn all 12 credits each term to be making SAP for state aid.
• Student taking 12 credits for a term – three are Developmental, one is regular: The student is ONLY eligible for a half-time PHEAA grant for that term. Progress would be based on earning at least 6 credits that term.
• Student taking 15 credits in a term – one is Developmental and four are regular: The student is eligible for full-time PHEAA grant for that term based on the four regular classes. The Developmental class does not count at all. If the student drops ANY of the regular credits, that student will not have earned 12 new credits for that term (even if he/she passes the Developmental course). In this scenario, it is equivalent to the student only taking the 12
regular credits. The Developmental course is not taken into any consideration for eligibility for the grant or for new credits to count toward SAP for PHEAA grant.

- Because this can be complicated, all students with PHEAA grant who are considering dropping a class, should consult with the Financial Aid Office before making that decision.

- **Repeating Courses and Eligibility for Financial Aid**

  Federal regulations state that a student may retake a previously passed course only ONCE and receive financial aid for it. For example, a student registers for 12 credits for a term and in one of those courses earns a “D” (passing grade). The student then registers for 12 credits for the second term, including repeating the course in which he got a “D”. He can get aid for that course again. The student gets another D (or even fails the class). The third term he registers for 12 credits again and attempts this class for the third time. Because he has already repeated it once and passed it at least once, the financial aid office can only award him aid based on 9 credits. The second repeat of a passed course (grade of “D” or better) is not eligible for financial aid.

**Withdrawing During A Term – Effect on Federal Aid: Called Return to Title IV (R2T4)**

When a student withdraws during the semester, the amount of Title IV program assistance (federal aid) that the student has earned up to that point is determined by a specific formula. The amount of federal assistance that the student earned is determined on a pro rata basis.

- For example, if the student completed 30% of the semester, the student earned 30% of the assistance she or he was originally scheduled to receive. The remaining portion of the aid has to be returned to the government.

- Once the student has completed more than 60% of the semester, the student has earned all the assistance (100%) that she or he was scheduled to receive for that term, and no aid has to be returned to the government.
Pennsylvania State Grants and Withdrawing from all Credits for a Term

If received, the Pennsylvania State Grant award (PHEAA) will be adjusted based on Shippensburg University's policy of refund/reduction in tuition charges for a full University withdrawal or leave of absence for the term. For example, if a student withdraws during the third week of the term at a 40% tuition charge, he/she will only be eligible to keep 40% of the PA State Grant award for the term—if the State Grant award was $1780 for the term the student would only be eligible to keep $712 (1780 x .4) toward his/her charges for the term. The balance of the award for the term would be credited back to the Pennsylvania Higher Education Assistance Agency (PHEAA).

- Students should be aware that withdrawing from all courses during a term could have an effect on their Satisfactory Academic Progress. Students should also be made aware that a return of funds to the federal government may create a balance due on their student account.
  - Students should check with the Student Accounts Office once their Return to Title IV has been processed and aid has been adjusted.
  - Students considering withdrawing from all their classes should make an appointment with a Financial Aid Counselor to discuss their situation prior to their withdrawal.

If a student has not met the terms of Satisfactory Academic Progress for the state grant, he/she must appeal directly to PHEAA to have their state grant aid eligibility reinstated. The PHEAA “Academic Progress Exception Form” can be found on the PHEAA web site at: [http://www.pheaa.org/funding-opportunities/state-grant-program/forms.shtml](http://www.pheaa.org/funding-opportunities/state-grant-program/forms.shtml). If a student has not met the terms of Satisfactory Academic Progress for federal aid, students should review the next section.

**Satisfactory Academic Progress (SAP) Review for Federal Aid.**

1. Your Satisfactory Academic Progress is checked at the end of fall, spring and summer.
2. Students who fail one term are granted a WARNING term during which they may receive aid.
3. Students who fail SAP two terms in a row are deemed ineligible for federal student aid. You will remain ineligible for further federal aid until the all deficiencies are remedied.
4. Email notification of ineligibility due to failing Satisfactory Academic Progress is sent to students via their Shippensburg email.

**Regaining Eligibility for Financial Aid**

1. Students may resolve GPA and/or credit hour deficiencies by taking courses on their own (no federal aid).
2. Cumulative GPA may be improved only by taking courses at Shippensburg University.
3. Credits earned deficiencies may be made up with credits earned at Shippensburg University or at another “approved” university.
4. If extenuating circumstances exist, the student may file an appeal to have federal funding reinstated.

**Appeals to Have Financial Aid Reinstated and the Role of Academic Plans**

1. Students who have failed to make SAP two terms in a row lose their eligibility for aid and will have to make a formal appeal to have their aid status reviewed. Students should be directed to the financial aid web site to review how to appeal. ([http://www.ship.edu/Financial_Aid/Academic_Progress/](http://www.ship.edu/Financial_Aid/Academic_Progress/))
2. The financial aid office will review the appeal and either approve, deny or approve with a plan. An academic plan (approved by the Advisor or the Associate Dean) is required under federal regulations when a student cannot statistically regain eligibility for aid in one term. For example, if a student is failing for pace because she has earned only 9 of 24 credits attempted (38%), and the student plans to take 15 credits the next term, even if the student earns all 15 credits she would still be failing for pace because at the end of that term, she would be at 39 attempted and 24 earned (62%), which is still short of the 67% required for pace. Therefore, an appeal would have to include a plan that covers two terms. If students are awarded aid based on an academic plan, the student has to meet every term of that plan in order to retain eligibility for aid. Failure to adhere to the plan means a loss of financial aid.
Financial Assistance for Graduate Students

There are several types of financial assistance available to graduate students.

- **Graduate Assistantships** (GAs), through the Dean of Graduate Studies, provide a tuition waiver and allow students to work 250 hours per semester and 150 hours during the summer. The summer waiver is for one graduate course, and the semester waiver is for 9 to 15 graduate credits. The rate of pay is $10 per hour. Although it is not noted in the current Graduate Catalog, provisionally-admitted students are not eligible to work as graduate assistants during the provisional semester.

- **Student Life Assistantships** (SLGAs), through the Student Affairs Division, provide a tuition waiver and allow students to work 400 hours per semester and 250 hours during the summer.

- **Student Payroll Positions** (SPPs), through the Dean of Graduate Studies, do not provide a tuition waiver and allow students to work 250 hours per semester and 150 hours during the summer. This is the only type of position available to part-time graduate students. Priority is given to graduate students but undergraduate students may also apply.

- **Student loans** are available through the Financial Aid Office.

- **Residence Director positions** are available through the Dean of Students Office.

**Academic Progress Requirements for Graduate Student Federal Aid**

Federal regulations require graduate students make satisfactory academic progress towards the completion of a degree in order to maintain their eligibility for the following programs: Federal Stafford Loan, Federal Work Study, and Federal Perkins Loan.

At Shippensburg University, in order to make satisfactory academic progress for federal financial aid purposes,

✔ **Graduate students must:**
- complete 67% of attempted credits
- maintain a 3.0 cumulative QPA

Students will be notified of any deficiency in their Satisfactory Academic Progress at the end of fall, spring and summer terms. Students who fail one term are granted a WARNING term during which they may receive aid. If the student fails SAP two terms in a row, the student loses eligibility for federal aid. The student may resolve the situation by taking summer courses (without federal aid), or if extenuating circumstances exist, file an appeal to have eligibility for federal funding reinstated.