## Financial Aid Adjustments due to Coursework Outside of Degree Program

Federal aid is funded through the Free Application for Federal Student Aid (FAFSA) and includes PELL, SEOG, Work Study and Stafford Loans. State aid is funded through the Tuition Assistance Program (TAP) and Aid for Part Time Study (APTS). Each of these programs have their own unique criteria, here are the basics on how aid can be affected due to taking coursework outside of your degree program\*\*:

**PELL** – Requires registration for 1 credit or more. Aid is awarded based on the number of credits that pertain to your degree requirements in quarters of full time. 1 credit – 5 credits is one quarter time (or approx 25% of the full time award), 6 credits – 8 credits is half time (or approx 50% of the full time award), 9 credits – 11 credits is three quarters time (or approx 75% of the full time award), and 12 credits or more is full time (or 100% of the full time award).

**SEOG** – Requires registration for 3 credits or more. Aid is awarded based on the number of credits that pertain to your degree requirements. Awards are based on cost of attendance, and could adjust if your cost of attendance is modified due to taking courses outside of your degree. If you do not have 3 credits within your degree program, you will not receive SEOG.

Work Study – Requires registration for 6 credits or more. Awards are based on cost of attendance, and could adjust if your cost of attendance is modified due to taking courses outside of your degree. If you do not have 6 credits within your degree program, you will not receive Work Study.

**Loans** – Requires registration for 6 credits or more. Awards are based on cost of attendance, and could adjust if your cost of attendance is modified due to taking courses outside of your degree. If you do not have 6 credits within your degree program, you will not receive your loans.

**TAP** – Requires registration for 12 credits or more. If you do not have 12 credits within your degree program, you will not receive TAP. TAP is generally awarded for Spring and Fall only.

**APTS** – Requires registration for 3 credits, but no more than 11 credits. Awards are based on cost of attendance, and could adjust if your cost of attendance is modified due to taking courses outside of your degree. If you do not have 3 credits within your degree program you will not receive APTS.

\*\*This listing is not meant to be a comprehensive list of Financial Aid eligibility criteria, nor a statement of eligibility. It's only purpose is to illustrate how aid might be adjusted when coursework is taken outside of your degree program.

Cost of Attendance – The annual cost to attend Finger Lakes Community College. It typically includes: Tuition, Fees, Books, Room & Board, Transportation and Personal expenses. It is based on a student's enrollment status and housing plans.

## **Exceptions:**

- I. TAP permits students to take coursework outside of their degree program in their final semester (the semester in which you are graduating). To be eligible for this exception you must:
  - 1. Have at least 1 credit within your degree program;
  - 2. Must be registered for 12 credits; and
  - 3. Must file for graduation.

Federal Aid does not allow this exception.

- II. Federal aid permits students to retake a required course once, for a better grade.
  TAP permits this exception <u>only</u> if a subsequent course (required for the degree program) requires a minimum grade that has not been achieved.
- III. Federal aid will permit a student to take a course outside of their program if a subsequent course (required for the degree program) requires the pre-requisite.TAP does not allow this exception.