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# How Enrollment Changes Impact Aid

**Jess Graham and Brad Stiles**

Financial Aid Mini-Conference

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# Hours Requirements for Aid Programs

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- Federal Pell Grant
  - Prorated based on Enrollment Intensity
- IMAGES Grant
  - At least half-time enrollment
- Work-study
  - 1 or more hours
- FSEOG (Federal Grant)
  - Prorated for less than full-time enrollment
- UI Scholarships
  - Require full-time enrollment
  - Exception: last term before graduation

# Hours Requirements for Aid Programs

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- Federal Direct Loans
  - At least half-time
- Nursing Loans
  - At least half-time
- Private Loans
  - Varies by lender

# Definition of Full Time & Half Time

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- Full Time

- Undergraduates 12 hours
- Graduates 9 hours

- Half Time

- Undergraduates 6 hours
- Graduates 5 hours

- Exception: Short Hours Letter

- Summer Enrollment

- Undergraduates 12/6 hours full/half
- Graduates Varies per College

# Before Census Date

Census date – 10<sup>th</sup> school day of the semester (Freeze Date)

- Grants

- Will be adjusted based on hours of enrollment on census date

- UI Scholarships

- Will be cancelled for current and future semesters if student is not full-time by census
  - [adm-appeals@uiowa.edu](mailto:adm-appeals@uiowa.edu)

- Loans

- No adjustment to loans that have disbursed

- Work Study

- No adjustment to work study, must fit within cost of attendance

# After Census Date

Assuming all aid has released

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- Grants
  - Can keep all grants
- UI Scholarships
  - Can keep current term UI scholarships
  - Will lose future UI scholarships if student drops below 12 hours
- Loans
  - No adjustment to disbursed loans
- Work Study
  - No adjustment to work study, must fit within cost of attendance

# Example 1

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- Reece is enrolled in 14 hours, his financial aid disburses when the semester begins
  - On the second day of class, Reece drops from 14 to 10 hours
  - Reece has a full time Pell grant, a UI scholarship and a loan
  - Reece doesn't add any more credit hours
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- Will Reece's aid be reduced?

# Example 1 Answers

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- Will Reece's aid be reduced?
  - Pell grant is prorated to the 10-hour amount
  - UI scholarship is cancelled for current term, future UI scholarships are cancelled
  - Loan will not be adjusted



# Example 2

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- Andrew is enrolled in 14 hours, his financial aid disburses at the start of the semester
  - On the 16<sup>th</sup> day of the semester, Andrew drops to 10 hours
  - Andrew has a full time Pell grant, a UI scholarship and a loan
  - Andrew doesn't add any more credit hours
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- Will Andrew's aid be reduced?

# Example 2 Answers

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- Will Andrew's aid be reduced?
  - Pell grant will not be adjusted
  - UI scholarship will be kept for the current semester, but future semesters will be cancelled
  - Loan will not be adjusted

# What if aid has not released and student wants to drop hours?

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- Refer student to OSFA
- We want to try to release aid prior to students dropping hours to maximize financial aid
- Aid will need to match the student's enrollment before it can release

# Example 3

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- Linda is in 12 hours and has a Pell grant, a UI scholarship, and a loan that hasn't disbursed yet
- Linda has a family emergency and needs to drop down to 3 hours during the 3<sup>rd</sup> week of the semester
- Can her financial aid disburse after she drops the classes?

# Example 3 Answers

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- Can her financial aid release after she drops the classes?
  - Pell grant will be adjusted to the 3-hour level
  - UI scholarship will be cancelled, future scholarships cancelled
  - Loans will be cancelled since at less than 6 hours

# Example 3 Amended

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- What if Linda worked with OSFA to get her aid released before dropping to 3 hours?
  - Pell grant will stay at full time level
  - UI scholarship can be kept for current semester, future scholarships cancelled during semester review
  - Loans will stay at full time level



# Withdrawal

# Semester Withdrawal

- Withdrawal will occur officially when the student ***initiates*** the withdrawal on MyUI or goes to the Registrar's Service Center
  - The initiated withdrawal date is used to calculate the percentage of Federal aid earned by the student and the Office of the Registrar reduces term tuition & fees.
    - $\text{Days Attended} \div \text{Days in Enrollment Period} = \text{Percentage Complete}$
  - Return of Title IV aid withdrawal calculation is completed
    - $\text{Total Aid Disbursed} \times \text{Percentage Completed} = \text{Earned Aid}$
  - Determine how much aid must be returned to the appropriate financial aid program
    - $\text{Total Disbursed Aid} - \text{Earned Aid} = \text{Unearned Aid to be Returned}$
  - Distribute the responsibility to return funds between the institution and the student



# Withdrawal Letter Example

2/12/2019

TO: Jill Smith

ID# 01234567

FROM: Satisfactory Academic Progress and Withdrawals

RE: Your Spring 2019 Withdrawal from the University of Iowa

The Registrar's Office indicates that you initiated withdrawal from the University on 1/24/2019. Federal regulations determined that you earned 10.1% of your financial aid for the semester. Therefore, the Registrar's Office has also adjusted your tuition and fees to offset this reduction. Your U-bill has been updated and currently reflects the adjustments.

**U-Bill Balance as of 2/12/2019:**

**\$ 1,022.55**

*Please check your U-bill balance to ensure nothing has been added after this letter was mailed.*

Adjustments to your financial aid have resulted in the following reductions.

	Amount	Reduced To
Pell Grant	\$2972.50	\$1148.32
Plus Loan	\$8769.00	\$0.00
Advantage Iowa Merit	\$2,500.00	\$0
Advantage Iowa Need Based	\$5,000.00	\$0
Old Capitol Achievement	1,000.00	\$858.50

Your UI Scholarship has been canceled for future semesters since the scholarship requires continuous fulltime enrollment. If you'd like to appeal the loss of your scholarship due to an unusual circumstance, please send an appeal to [adm-appeals@uiowa.edu](mailto:adm-appeals@uiowa.edu). **Students who have appealed in a prior semester or year should not expect another appeal to be approved.**

Please review our Satisfactory Academic Progress requirements by visiting <https://financialaid.uiowa.edu/eligibility/sap>.

Questions regarding your withdrawal or future aid eligibility should be directed to our financial aid advisors at [financial-aid@uiowa.edu](mailto:financial-aid@uiowa.edu). Or call 319-335-1450.

# Unofficial Withdrawals

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- Can occur when a student has no semester passing grades
  - W, I, F, U, transcript not received
  - Does not complete any '[academic engagement](#)' and does not complete the formal withdraw procedure
- OSFA contacts each course instructor to determine the last date of attendance or if there was academic engagement.
- If academic engagement occurred beyond the 60% point of the semester and can be verified by an instructor, the student may not need to repay any financial aid.

# Unofficial Withdrawal Letter Example

2/13/2019

TO: Jim Smith

ID# 12345678

FROM: Withdrawals

RE: Unofficial Fall 2018 Withdrawal from the University of Iowa

Federal regulations require the UI Office of Student Financial Aid (UI OSFA) to review federal financial aid recipients who receive no passing grades to determine if the student failed due to no longer attending courses or due to failure to meet course objectives. You did not receive any passing grades for the Fall 2018 semester which is considered an unofficial withdrawal for federal financial aid purposes. An email explaining this was sent to you on 10/23/2018 and 1/2/2019.

UI OSFA has determined that your last date of academic activity occurred before 10/13/2018. Federal regulations determined that you earned 50% of your financial aid for the semester. Your U-bill has been updated and currently reflects the adjustments.

**U-Bill Balance as of 2/11/2019:**

\$ 3648

*Please check your U-bill balance to ensure nothing has been added after this letter was mailed.*

Adjustments to your Fall 2018 financial aid have resulted in the following reductions.

	Amount	Reduced To
Unsubsidized Stafford loan	\$1000	\$0
Subsidized Stafford loan	\$1750	\$409
Pell Grant	\$2522.50	\$1261.50

Questions regarding your withdrawal should be directed to Withdrawals at [finaid-sap@uiowa.edu](mailto:finaid-sap@uiowa.edu).

# How Dropping Courses Affects Future Aid & Scholarship Eligibility

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- Satisfactory Academic Progress (SAP)
  - GPA – University of Iowa Cumulative GPA.
    - Undergraduate students must maintain at least a 2.0 UI GPA
  - Pace - hours completed/hours attempted
    - Minimum pace requirement is 67% or higher
      - Semester withdrawals & Retroactive withdrawals impact Pace
    - Transfer hours are included in the Pace calculation
  - Maximum Time Frame
    - Federal guidelines limit financial aid eligibility to 150% of the semester hours of the intended degree program
    - Transfer hours are included in the calculation of maximum time frame

# Takeaways

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- Try to get aid released before dropping classes
  - More adjustments will occur before census date
- Tuition appeals
  - <https://registrar.uiowa.edu/tuition-related-links>
- Scholarship appeals
  - [adm-appeals@uiowa.edu](mailto:adm-appeals@uiowa.edu)
- Loan grace period starts if below 6 hours
- Dropping classes affects SAP pace
- We are here to help!

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# Questions?

➔ [Financialaid.uiowa.edu](https://financialaid.uiowa.edu)

**Contact us:**

2400 UCC

[financial-aid@uiowa.edu](mailto:financial-aid@uiowa.edu)

319-335-1450