

COURSE PROGRAM OF STUDY (CPOS)

Course Program of Study (or CPOS) is a federal requirement by the U.S. Department of Education that mandates that only the courses in a student's declared major or minor program will determine that student's eligibility for federal or state financial aid, which can include the Pell Grant, Federal Work-Study, Federal loans, Federal SEOG Grant, the PROMISE Scholarship, West Virginia Higher Education Grant, etc.

Specifically, for federal aid to pay for courses in your major, minor, or other degree requirements, it must be part of your program of study or be necessary to earn the total hours required for your degree. Taking courses that are not a part of your program of study could result in receiving less federal financial aid and potentially having to pay for courses out-of-pocket. Courses for elective minors or concentrations are not considered degree-pursuant courses unless the minor or concentration is required in order to obtain the degree.

Note: If a student is full-time in degree-pursuant coursework, they may also consider taking courses required for a minor above that full-time enrollment. For example, they may be in 12 degree-pursuant hours (full-time for undergraduates), then take two courses for a minor, putting them at 18 hours of overall enrollment.

For undergraduate degrees, CPoS normally includes general education + major requirements + required electives. Academic departments determine program requirements which are then built into the degree evaluation program, DegreeWorks. The degree requirements for your program of study can be found by visiting your course catalog or your Degree Works.

COMMON REASONS FOR INELIGIBILITY

- Student registers for courses that are not required for the declared program.
- The course is a substitution, but the official substitution process is not complete.
- Courses are not required in the student's catalog year.
- The course was previously repeated and no longer qualifies for aid.
- If the course is already repeated twice, with passing grades, it is not eligible for financial aid. The student may register for a different eligible course.
- The course is an elective and the student already fulfilled all electives.
- Electives are correctly calculated in Degree Works. If electives are fulfilled and a substitution is not completed, the course is not eligible for federal aid.
- Student has registered for courses for a major that they have not declared.

WHAT IS THE IMPACT ON YOUR FINANCIAL AID?

You may only receive federal and state financial aid for outstanding coursework that counts towards your declared program of study. Institutional aid (such as scholarships) are not subject to the same federal regulatory restrictions; however, your cost of attendance will be based on coursework that applies to your declared program of study. This could result in a reduced amount of aid as total aid cannot exceed the cost of attendance. Dropping or not attending courses can negatively impact your eligibility for current or future aid.

FAQS

What is a program of study (as defined for financial aid purposes)?

- A program of study consists of courses required to complete a degree, inclusive of required coursework within the major, concentration, minor, and catalog. The specific courses for a student are identified through DegreeWorks.

What types of Aid are affected by CPOS?

- Federal Aid: Pell Grant, SEOG, Work-Study, and Direct Loans
- State Aid: WV Promise Scholarship; WV Higher Education Grant; Engineering, Science and Technology Scholarship; and Underwood-Smith Teaching Scholars program
- Veteran Assistance: Montgomery GI Bill, VA Vocational Rehabilitation

How does CPOS impact Cost of Attendance (COA)?

- Cost of Attendance is an estimate of the cost for students to go to school for a specific amount of time (semester or year) and is based on the student's enrollment status. Enrollment status for financial aid is based on outstanding coursework that applies toward the officially declared program of study. If you are an undergraduate student enrolled in 12 hours that count towards your program of study, you will be considered a full-time student for cost of attendance purposes. However, if only 9 of the 12 hours are required for your officially declared program of study, the tuition and book components of your COA will be reduced to a three-quarter time amount.

What and when will the process be run to identify courses not in the program of study?

- DegreeWorks will be used to determine if a course is part of the program of study. The process is run daily from the time of registration until the end of the add/drop period of the semester. Students enrolled in ineligible coursework will be notified via their university email.

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

- All course substitutions (exceptions) must be processed by the academic department and processed through the Registrar's Office by the end of the drop/add period each semester for it to be included as eligible coursework for federal financial aid.

How will courses needed for completion of minors be treated?

- Minors must be required for the degree, or fulfill an elective, in order to be included as eligible coursework for federal financial aid.

How will courses needed for double majors be treated?

- Double majors must be officially declared and reflected in the degree evaluation by the end of the drop/add period each semester to be included as eligible coursework for federal financial aid.

How will elective courses noted in program of study be treated?

- If a program of study has specific courses that can count as electives, then only those will be eligible unless an adjustment is made by the academic advisor. If there is no specified list, then any course will count as long as open elective hours exist in the program of study.

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 COA and federal aid determination. A student may need to obtain an exception from their Academic Advisor to ensure the pre-requisite course is being counted towards CPOS. No more than a maximum of 30 attempted hours inclusive of remedial / developmental and prerequisite coursework from all post-secondary schools combined can count for federal financial aid purposes.

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, it is likely that you are not in the program that best fits your educational goal. You need to meet with an Academic Advisor to ensure you are in the correct program of study. Changing your program of study can only be done with your advisor and should be done with great caution because it may impact your eligibility for future semesters. Always work with an academic advisor when you are changing from one program to another as it can cause you to lose financial aid eligibility by reaching the maximum time-frame for completion of degree (150% rule).

How will the courses used to earn Post Baccalaureate Teacher Licensure be treated?

- Coursework attempted for the sole purpose of completing state requirements for Teacher Licensure or Add?On Endorsement certification counts as eligible coursework for Federal Direct Loans. Federal Direct Loan eligibility is based on undergraduate annual / aggregate loan limits

regardless of class level. You must be enrolled at least half-time in coursework listed on your Program of Study each semester to qualify for a Federal Direct Loan. This applies to Post-Baccalaureate programs.

What about graduating seniors in their last semester?

- Only courses that are part of the program of study as documented in DegreeWorks are eligible for federal aid.

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?

- Institutional Scholarships do not currently require your courses to count in your officially declared program of study. However, the cost of attendance will be reduced for courses that are not counting in the program of study, which may result in a lower amount of institutional aid a student may receive.

What if a course doesn't count toward CPOS but I think it should?

- Email or make an appointment with your academic advisor if you need to make adjustments to your officially declared program.

Some of the classes in which I'm enrolled for do not apply toward my program of study. What do I do next?

- Your federal and state aid is based on coursework that applies toward outstanding requirements in your program of study. Therefore, your federal and state 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.

OR

 2. If the semester has already begun and your financial aid does not cover all of 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 courses can be paid for out of pocket or with a private loan.

None of my courses apply toward outstanding requirements in my officially declared program of study, but I still want to take them. What does that mean?

- You are not eligible for federal or state financial aid. If eligible, you may use your scholarships toward your balance owed. A Payment Plan through FIPS may be the answer. You may also look into a private education loan to help with the balance due.

Each aid program has its own, specific enrollment requirements for the aid to disburse as payment on a student's account.

Enrollment Requirements for Aid to Disburse

- Courses Must be Federal/State Aid-Eligible to Count Toward Enrollment Requirements
- Institutional scholarships and grants
 - Full-time (Exceptions to the full-time enrollment requirement are students who cannot be enrolled full-time based on the availability of degree pursuant coursework)
- Federal Aid that requires at least half-time enrollment
 - Direct Graduate PLUS Loan
 - Federal Direct Parent PLUS Loan
 - Federal Direct Subsidized Loan
 - Federal Direct Unsubsidized Loan
 - Supplemental Educational Opportunity Grant
- Federal Pell Grant
 - Pro-rated** based on enrollment in courses that count for Title IV federal aid
- HEAPS Grant
 - Must be enrolled less than full-time
- State Aid Programs that require full-time enrollment (Exceptions to the full-time enrollment requirement are students who cannot be enrolled full-time based on the availability of degree pursuant coursework)
 - WV Higher Education Grant
 - WV Promise Scholarship
 - Full-time (Exceptions to the full-time enrollment requirement are considered if the student is in their last two semesters of eligibility)
 - Engineering Science and Technology Scholarship
 - Underwood-Smith Teaching Scholars Program