

## Quick Facts: Academic Issues and Financial Aid

More info online at <https://finaid.msu.edu/enrlchrt.asp> (effect of enrollment credits on specific aid programs) and <http://finaid.msu.edu/dropping.asp> (dropping credits or withdrawing).

Please note that disbursement rules may differ for summer semester.

### Enrollment Changes

#### Aid Program Census Dates

Aid programs have one of three possible census dates, the date on which payment eligibility is tested or a date “snapshot” of enrollment for disbursement purposes. The most usual is **Quarter of Term** which means that eligibility is based on enrollments that are effective as of that date only. The less often used is **End of Term** which means that eligibility is continually tested throughout the entire semester.

All courses have start, end, and Quarter of Term dates defined, and the Quarter or Term date will vary depending upon the length of the course.

For aid programs that test as of Quarter of Term, as long as a student is in a course on that course’s census date, it counts for aid purposes. A course dropped before, or added after that date is not counted when calculating the student’s enrollment level for the term.

#### Enrollment Levels

	Full-Time Enrollment	$\frac{3}{4}$ -Time Enrollment	$\frac{1}{2}$ -Time Enrollment	Less than $\frac{1}{2}$ -Time Enrollment
<b>Undergraduate</b>	12 credits	9-11 credits	6-8 credits	1-5 credits
<b>Graduate Certificate</b>	9 credits	7-8 credits	5-6 credits	1-4 credits
<b>Master's Degree</b>	9 credits	7-8 credits	5-6 credits	1-4 credits
<b>Doctoral Degree</b>	6 credits	4-5 credits	3 credits	1-2 credits
<b>Medical</b>	12 credits	9-11 credits	6-8 credits	1-5 credits

Some awards require enrollment of half time or more, others require full time, and some awards will pay 100% at full time, 75% at three quarter time, 50% at half time, and 25% at less than half time.

#### Adding or Dropping Courses

**Dropping credits before the quarter of term date** of the course will result in a full refund of tuition, but also may result in an adjustment in financial aid if the student changes enrollment levels.

**Dropping credits effective after the quarter of term** will forfeit tuition. Most award programs will not be changed if already paid. A few awards, however, adjust based on enrollment changes throughout the term.

**Adding courses** will result in tuition charges, and may result in additional aid if added before the quarter of term date.

**Courses added after the quarter of term date** of the course will not count for aid purposes.

**Federal Direct loans pay 100% if the student is half time** or more and will not increase if a student adds credits to become three-quarter or full time.

If the student is contemplating dropping or adding courses, it is always wise to consult the enrollment chart (above) and the aid-specific chart on our [website](#), or contact the Office of Financial Aid to determine how aid will be affected.

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### **Late or Retroactive Course Adds**

In the past, an accepted practice that either the Office of Financial Aid or the Student Accounts Office would ask the Registrar to back-date a late add so the student would be enrolled on the census date, allowing financial aid to pay out.

This practice was recently changed. OFA and SA understand that these offices have no way of knowing whether or not the student was actually attending the class on the census date. Only the person teaching the course can authoritatively state that the student was attending on that date. Therefore, students who realize that they are missing out on aid because of a late add are now told that they must go back to their instructor and request an email be sent to the RO on their behalf, asking to back date the add if that is appropriate.

### **Summer Enrollment Changes**

Summer aid has special disbursement rules and the disbursement date may change depending upon when your first summer course begins. If you drop a course that begins early in the summer and add one that begins later, your summer aid may not pay out until later in the term.

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## **Grading**

### **Incomplete Grades**

Courses with I grades (or ET or DF) are ignored at the end of the term when OFA calculates the term GPA and the cumulative GPA for SAP purposes. OFA then reviews these students again at midterm of the next semester. If the student has not completed the coursework by that time, the calculation assumes a 0.0 grade earned. The GPA is recalculated at that point with the earned grade or the assumed zero point. If the student then fails SAP due to the recalculated GPA, a Warning or Denial hold is placed as appropriate. Allowing a student who is marginal to extend the course with an incomplete grade only makes sense if the instructor believes that the student will complete the class with a grade that will keep them out of SAP failure.

### **Zero Point Grades and Financial Aid (Specifically Pell Grants)**

Students receiving Pell Grant funds are reviewed at the end of each semester. Students who fail one or more courses are reviewed to determine whether this is an “earned” failure (the student attended through the census date) or if the student simply stopped coming to class before the census date, which we would characterize as an informal drop.

OFA must rely on the date that the faculty member enters when putting in the 0.0 grade to tell us if the student was still attending the class on census date. Many faculty members omit this information, so OFA must assume the student was not in the class if there is no “last date of attendance” that falls after the quarter of term. OFA bills back any “unearned” portion of the grant for courses where the student was not in attendance on the census date of that course.

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## **Withdrawing from MSU**

Students who withdraw from MSU during a semester may or may not receive a refund. A student who formally withdraws (works with academic adviser or Registrar’s Office), informally withdraws (drops classes on-line), or walks away (does not complete any courses and receives failing grades) is subject to a review and calculation of the amount of aid that the student and/or the university may retain. Unearned funds must be returned to the federal government. In some cases the student will be billed for the returned funds. Students should be encouraged to formally withdraw as this will result in the most timely calculation of earned federal aid and debt to MSU, if applicable.

### **Effects on Current Aid**

In addition to billing for the dropping of credits associated with withdrawal, there may be additional billing, particularly if a student has received Federal financial aid funds (including Federal Direct Loans) which were to have covered the entire semester’s educational costs.

Withdrawal through the first quarter for the semester will result in 100 percent billing of federal grant aid (Federal Supplemental Educational Opportunity Grant, Federal Pell Grant) and may also result in a partial or complete billing of loan aid (Federal Direct Loans) and other financial aid.

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The bill calculated as a result of withdrawal will depend on the official date of withdrawal and/or the last date of attendance and the percentage and amount of institutional refund to be received.

### **Effects on Future Aid**

Withdrawal for any semester during the fall or spring semesters may result in cancellation of a student's financial aid award for the remainder of the year. If a student wishes to reapply for funds for spring semester, a written request must be submitted to the Office of Financial Aid within 30 days of withdrawing from the University.

### **Timeliness of Reporting Withdrawal**

It is extremely important that the Registrar's Office is notified of a student's withdrawal as soon as possible. If a student has received federal financial aid, the university is required to perform a calculation to return any unearned federal aid within 30 days of the date the withdrawal was initiated.

### **Check Out from Residence Hall**

Remind students to follow the appropriate check out procedures from their residence hall in order to receive credit for the unused room and board previously charged for the semester.