

## Courses in Program of Study for Financial Aid

Your enrollment does affect your eligibility for federal financial aid.

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Federal Regulations require you to be “degree” or “eligible certificate” seeking to receive financial aid, but the courses you take must also be required for the program. Essentially, only the coursework that counts towards your degree will be used in determining your hours of enrollment for federal aid purposes (grants, loans, Federal Work-Study and A+ program). This is referred to as Course Program of Study (CPOS).

### What type of financial aid does CPOS impact?

CPOS applies to Federal (e.g., Pell Grant, SEOG Grant, Stafford Loans, PLUS Loans) and State (e.g. A+ Scholarship Program) Financial Aid. It does **NOT** affect eligibility for institution and foundation scholarships.

### How and when will I know if CPOS impacts me?

If you enroll in courses outside your program of study, you will be notified via your SFCC email. Changes to your enrollment and program of study will be checked before disbursement.

### What should I do if I have been notified that one or more of my courses do not count in my program of study?

While we encourage lifelong education, courses that do not count in your program of study may extend your time to program completion (have to enroll in an extra semester). Do **NOT** begin modifying your schedule without consulting your Navigator, who will advise what steps to take next.

You may need to consider adding a required course, dropping the ineligible course, or remain enrolled in the ineligible course. Using federal and some state financial aid to pay for courses that are not required for your program of study is prohibited.

### I am enrolled in courses that are not part of my program of study. For example, I declared Nursing as my program of study but enrolled in Health Information Technology courses. Will CPOS affect me?

Yes. If your courses are not satisfying a requirement for your **declared** program of study, they will be flagged as ineligible and will not count toward your Federal/State financial aid eligibility. You should update your program(s) of study as soon as possible. **NOTE:** If you declare more than one program of study, courses for all declared programs of study may be considered for financial aid.

### **What about elective and developmental courses?**

An elective course may be eligible, provided there are unmet elective hours in your program of study. Required developmental courses will be considered up to the maximum of 30 credit hours.

### **What if I am taking courses to be admitted to a selective admission program of study?**

Your financial aid may be reviewed based on your situation for consideration as “preparatory coursework.” Students may be eligible for federal loans while taking required courses within the approved timeframe.

### **When is the last day to change my enrollment?**

The dates to add or drop courses can be found on the SFCC website in the academic calendar. If you add a course, it is your responsibility to ensure that the declared program of study accurately reflects your current enrollment **and** that any updates are submitted on time.

### **What if I make changes to my schedule after I receive my refund?**

Your financial aid will be re-evaluated depending on when the change of your schedule occurs. We encourage you to contact your Navigator and the Financial Aid office prior to making any schedule changes after the semester begins. Schedule changes could affect the amount awarded or disbursed, causing a student to owe a balance.

### **Prepare and register early to ensure your courses will be eligible for federal aid!**