

Course Program of Study (CPOS) Requirements:

Course Program of Study (CPOS) is a federal/state requirement allowing only courses that count toward a student's program of study [your declared major(s)/minor(s)] to be considered in determining your federal and state aid eligibility. CPOS regulations could cause federal and state grants, work study, loans, and some scholarships to be reduced if you enroll in ineligible coursework. For federal aid to pay for a course in your major(s), minor(s), or other degree requirements, it must be part of your Course Program of Study (CPOS) or be necessary to help you earn the total hours required to complete your degree. For those depending upon federal aid to attend Simpson College, not paying attention to this rule could impact your full-time enrollment status and ultimately your financial aid.

Utilize your Academic Advisor:

Academic advisors are available to you to assist with discussing your educational goals, the best degree fit for you at Simpson, and planning which courses to take each term to help you complete your declared degree as efficiently and effectively as possible. If you have questions about a specific course and whether it is in your program of study, please contact your academic advisor. Financial aid cannot answer questions about your program and what classes count toward your degree.

Officially Declare Your Major:

It is essential that your major(s) and minor(s) are officially declared and noted in your Student Planning degree evaluation tool. If you have been planning to declare or change a major or minor, but have not yet done so, you should consult your academic advisor immediately and complete the Declaration of Major/Minor form. Do not register for classes toward the new major(s) or minor(s) until the update to your official degree on records is reflected in your Student Planning degree evaluation tool.

Majors and minors can be declared after your first semester at Simpson. Adding or changing majors and minors is allowed until you reach 90 earned credits. Dropping majors or minors after reaching 90 earned credits is allowed.

Courses can only be determined to be eligible based on the officially declared major(s) or minor(s) as noted in your Student Planning degree evaluation tool. Changes cannot be made retroactively, and most changes will not be approved once a student has submitted their graduation application. Graduation applications MUST be submitted one year prior to your anticipated completion date.

Assumptions About Financial Aid Offers:

Financial aid offers assume that undergraduate students will enroll full-time, and graduate students will enroll half-time in eligible coursework during any given term. Any enrollment level different than those assumed will likely cause a recalculation of financial aid and cost of attendance. However, in some cases, a student can enroll in less than the assumed hours listed above and still receive some financial aid. When packaging financial aid, Simpson is required to calculate a cost of attendance (COA) based upon the student's enrollment status for all terms of enrollment. Changes to a student's enrollment status may cause a change in the student's COA and a change to the student's financial aid.

Keep Your Financial Aid Eligibility:

Dropping or not attending your courses can negatively impact your eligibility for current and/or future aid. It is important to discuss your Course Program of Study with your advisor when you enroll each semester. If your degree program is not listed correctly in the Student Planning degree evaluation tool, work with your advisor to make them aware of your request and ensure you complete the Declaration of Major/Minor form. Do not register for classes toward the new major(s)/minor(s) until the update to your official degree is reflected in the Student Planning degree evaluation appeal.

Contact your academic advisor to discuss options if your federal financial aid has been reduced due to enrollment in courses that did not apply to outstanding requirements in your Course Program of Study.

Frequently Asked Questions:

What is a program of study?

A program of study consists of courses required to complete a specific degree, inclusive of required coursework within the major, minor, general education program, and other completion requirements. The specific courses for a student are identified through a degree evaluation tool (Student Planning on Self-Service).

What types of financial aid does CPOS impact?

At Simpson, CPOS applies to federal aid (Pell Grant, SEOG Grant, TEACH Grant, Federal Direct Loans, Federal Direct PLUS Loans, Federal Work Study, etc.) as well as State aid (Iowa Tuition Grant, All Iowa Opportunity Scholarship, Education Training Vouchers, GEAR UP, etc.). Institutional aid is not subject to the same regulatory restrictions. However, because a student's Cost of Attendance (COA) will be reduced for ineligible coursework, institutional aid may be reduced given that a student's total aid can never exceed COA. In making COA adjustments due to CPOS, we will ALWAYS adjust COA to include a student's actual class costs rather than estimated costs. In other words, we will not use average costs when making reductions to COA due to CPOS. We will also NOT adjust COA when a student does not have any Title IV aid.

Examples:

Scenario 1: Student is enrolled in 12 credits, but 4 of those credits do not apply to the student's degree or certificate (CPOS). Federal and State financial aid will be based on 8 credits; therefore, the student's eligibility will be as follows:

- The Federal Pell grant is pro-rated based upon 8 credits.
- Federal Direct Loans are not impacted as you need only to be enrolled in 6 credits to borrow under the Federal Direct Loan Program.
- Federal Work-Study is not impacted.
- State programs are based on 8 credits instead of full-time enrollment.
- Simpson funded scholarships and grants are not impacted.

Scenario 2: Student is enrolled in 8 credits, but 6 of them do not apply to the student's degree or certificate. Federal and State financial aid will be based on 2 credits; therefore, the student's eligibility will be as follows:

- Federal Pell Grant is packaged based upon 2 credits of enrollment instead of 8 credits.
- Student is not eligible for Federal Direct Student Loans (minimum of 6 credits, or half-time enrollment, required for loan eligibility).
- Federal Work-Study is not impacted.
- Student is not eligible for most state programs as they require a minimum of 3 enrolled credits
- Student is not eligible for Simpson grants and scholarships.

Scenario 3: Student is enrolled in 16 credits in the traditional day program, but 4 of them do not apply to the student's degree or certificate. Federal and state financial aid will be based on 12 credits; therefore, the student's eligibility will be as follows:

- Federal Pell Grant is not impacted.
- Federal Direct Loans are not impacted.
- Federal Work-Study is not impacted.
- State programs are not impacted.
- Simpson grants and scholarships are not impacted.

How will students be notified if they are impacted by CPOS?

Students must work closely with the academic advisor to understand the requirements of their declared major/minor and ensure the classes they register for meet these requirements. Students identified as enrolled in courses impacted by CPOS will be notified via their Simpson College email. Note that students will only be notified if CPOS impacts their financial aid eligibility.

When must I declare my major/minor? How will dual majors and minors be treated?

Majors and minors can be declared after your first semester at Simpson. Adding or changing majors and minors is allowed until you reach 90 earned credits. Major(s) and/or minor(s) must be officially declared and reflected in the Student Planning degree evaluation tool prior to the add/drop date of the term for it to be included as eligible coursework for federal financial aid purposes. The add/drop period is typically a week into the term but can vary. If your major(s) and/or minor(s) are not listed correctly in Student Planning degree evaluation tool, work with your advisor to make them aware of your request and ensure you complete the Declaration of Major/Minor form. Do not register for classes toward the new major/minor until the update is reflected on your Student Planning degree evaluation tool.

How do capstone courses, internships, honors courses work?

These courses count for federal financial aid only if they are required in the student's program of study.

Do electives count toward CPOS?

Possibly. Elective courses must satisfy a completion requirement of your declared program of study (for your declared major/minor, required electives or general education requirements). If you have been notified that an elective does not count toward your federal or state aid eligibility, contact your academic advisor. If an advisor determines that the elective satisfies a requirement and will count toward your studies, they will facilitate any adjustments needed in your academic record.

What should I do if I've been notified that one or more of my courses doesn't count in my program of study (declared major/minor)?

Do NOT begin modifying your schedule without consultation with your academic advisor! An advisor will be able to review your academic record and Student Planning degree evaluation tool to determine whether the CPOS process is accurately assessing your courses. In some cases, an academic advisor can facilitate a course substitution.

Can I appeal a determination that a course does not apply toward my program of study?

No.

I'm enrolled in courses that are not a part of my program of study (e.g., based on personal interest or to maintain full-time enrollment for athletics or housing). Will CPOS affect me?

If your enrollment is not satisfying a requirement for your declared major/minor, required electives or general education requirements, the system will flag the courses as ineligible, and they will not count toward your federal and state aid eligibility.

When is the last day to modify my enrollment or change majors/minors to potentially impact CPOS?

Any changes to your semester enrollment should be completed by the Add/Drop date (the first five days of the term) after the semester starts. Please refer to the academic calendar for semester start dates, and don't wait until the last minute to contact your academic advisor to make changes to your curriculum/program of study. These requests require manual updates to your academic record and can take 3-5 days for processing. We recommend you contact your academic advisor as soon as you are aware of the issue.

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?

There may be an impulse to change your course of study (e.g., declare a new major or minor) for a class(es) you really want or think you need. However, given the federal/state guidelines, this action tests the ethical boundaries designed to accommodate your financial aid needs. Changing your program of study should be done with caution. Always consult 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 timeframe for completion of degree (i.e., the 150% rule which declares that financial aid will be terminated upon reaching 150 percent of the number of credits needed to complete their degree program).

For example, a typical undergraduate degree requires 128 credits, which would result in a maximum timeframe of 192 credits (128 x 150%).

The 150 percent rule applies to all classes attempted by the student, including transfer hours. Repeated coursework is allowed as stated in the college catalog. However, these repeated courses count towards the calculation of 150%-time limit.

Students are never allowed to change their program of study once the graduation application has been submitted.

Can I still take a course that doesn't count toward my program of study?

Yes, you may take a course that is not required in your program. However, the course will not count toward your enrollment status for determining financial aid eligibility. If your aid, at the reduced/prorated enrollment status, does not cover all your semester charges, you will need to pay the balance due through a payment plan, out of pocket, or with a private student loan.

If I am degree-seeking but have not yet declared a major, am I still eligible to receive financial aid?

Yes, you will be eligible to receive financial aid with an "undeclared" major status for up to 50 scheduled credits towards a bachelor's degree. Once a student's academic record reflects 50+ earned credits and they have completed their first semester at Simpson, they are required to declare a major to remain eligible for continued financial aid funding.

How will this affect study abroad?

Study abroad courses may count for financial aid if they count towards outstanding coursework in your officially declared program of study, which could be in the major, minor, general education, or electives. Check with your advisor on how study abroad may count toward your program of study.

How does this impact a course that I have to retake because I scored below a C- but above an F for a required course in my major?

A course may be retaken ONE time for a better grade and will still be eligible for federal and state aid.

How does this impact graduating seniors in their last semester?

Only courses that are a part of the program of study are eligible for financial aid. For example, if you only need 3 hours to graduate, but you choose to register for 6 hours hoping to qualify for a Federal Direct Loan, you will not be eligible for the Federal Direct Loan.