

## Determining Financial Aid Eligible Coursework Frequently Asked Questions

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### **Why is it important to take courses that match my program requirements if I receive financial aid?**

- Federal regulations mandate that students may only receive financial aid for courses required for an eligible program of study.

### **Can I receive federal financial aid for courses that fall outside of the requirements for my GSU degree or certificate program?**

- No. Federal regulations prohibit GSU from awarding financial aid for classes that do not count toward a student's GSU degree or certificate program.
- For students using federal financial aid, this means that while you can certainly take courses outside of your academic requirements, financial aid eligibility determinations cannot include the courses that do not apply. This may result in your financial aid award being reduced.
  - Example: You enroll in 9 credit hours that count towards your academic program requirements and 3 credit hours that do not. Your financial aid will be based on 9 credit hours, not 12 credit hours. This may also result in the complete cancellation of your aid depending on your financial aid eligible enrollment status and the types of awards you plan to receive.
- Note that many GSU undergraduate programs require elective credits to reach the 120 credit hour minimum for graduation; courses that apply to your remaining electives or other academic requirements (such as those for minors) can be used to determine your financial aid eligibility. Please work with your academic advisor to determine if your program allows for any additional eligible elective coursework.

### **How do I know which classes are required for my degree or certificate program and subsequently will be covered by financial aid?**

- All students have access to their Degree Audit through the myGSU portal. You can find your degree audit by logging into <https://mygsu.govst.edu/> → *Online Services* → *Students* → *Academic Profile* → *Student Planning*. Then select "Go to My Progress".
- Your Degree Audit shows the classes that are required to earn your degree or certificate program as outlined in the University Catalog—including how your previous coursework applies to requirements and the classes you still need to complete. Taking classes that do not apply to the requirements displayed on your individual Degree Audit may result in your financial aid award being reduced.
- Please reach out to your academic advisor if you have questions on the courses required to complete your degree or certificate program.
- To determine if your financial aid package will be adjusted based on your registration and eligible credit hours, speak with the Office of Financial Aid.

**I want to take a course that will substitute for a required course in my program of study. How do I do this?**

- Please work with your academic advisor to complete a Petition for Exception form with the substitution information. This form must be approved by your academic advisor, the program's Department/Division Chair, and potentially the College Dean and Provost depending on the type of exception. Once the Petition for Exception form has been fully approved with necessary signatures, it will be submitted to the Registrar's Office for processing. Once the form is entered into the system, the course will show as required for your program of study and will count in your enrollment status for financial aid purposes.

**I was directly informed or think that I am registered for a course that doesn't apply to my degree or certificate program. What should I do now?**

- First, speak with your academic advisor. Your advisor will identify the classes that are required for your GSU degree or certificate and can help you determine which classes will meet your GSU program requirements.
- Regardless of your method of payment, be aware that taking courses that don't apply to your degree or certificate program may result in longer time to graduation, as well as higher cost. Speak with your academic advisor to see if there is a similar course you can take that will apply to your academic requirements.
- If you use financial aid and decide to keep the ineligible course on your schedule, you should speak with your Financial Aid advisor to see how taking a class outside of your requirements will affect your financial aid package. Some students will not have any impact to their awards, while others will see their aid packages reduced or canceled based on eligible credit hours.

**I am a graduate student taking prerequisite courses that are not part of my academic requirements. Will I receive financial aid for these classes?**

- No. Prerequisite/Preparatory/Undergraduate Foundation courses that you may be required to take due to conditional admission requirements that are not part of the required program requirements for your graduate degree or certificate program are not eligible to receive financial aid. *Note: As long as you take 6 hours of eligible courses applicable to your program requirements, you will still be able to receive loans.*

**I am a dual program/double major student pursuing two separate degree and/or certificate programs simultaneously. Will I receive financial aid for both programs?**

- Yes, as long as the coursework is required for at least one of the programs of study. If the coursework falls outside of either of your academic requirements, financial aid eligibility determinations cannot include the courses that do not apply.

**I am an undergraduate student and have completed my course requirements for general education, major, and minor (if applicable); however, I still need to take additional coursework to reach the 120 credit hour minimum for graduation. Will I receive financial aid for these classes?**

- Yes. Some GSU undergraduate programs require elective credits to reach the 120 credit hour minimum for graduation; courses that apply to your remaining electives can be used to determine your financial aid eligibility. Please work with your academic advisor to determine if your program allows for any additional eligible elective coursework.

**What happens if I find out my courses are not going to be paid for by financial aid?**

- You may need to work with your academic advisor to change your schedule and take courses that count for your program. If you choose to keep the courses that are not part of your program, your financial aid awards will be adjusted and calculated based on your financial aid eligible credit hours, and you will owe for any charges not covered by your financial aid.

**Can I drop classes once school has started if I find out I'm not going to receive financial aid for them?**

- Yes, if you are still within the published refund period. You can find the refund schedule online through Search for Sections or on your individual Class Schedule. Failure to drop within the refund period will make you financially responsible for the full cost of the course. As a student, you are responsible for making sure your courses are required for your program of study. Please work with your academic advisor if you have any questions regarding what courses are required.

**What if I want to take classes outside of my program or certificate program because they sound interesting?**

- You can always register for any classes that you want! However, federal regulations prohibit GSU from using courses that fall outside of your academic requirements to determine your aid eligibility. Your financial aid award is applied directly to your tuition and fees first. If your award amount is reduced based on your eligible credit hours, your tuition charges may still be fully covered. However, this could also mean that you may have to pay out of pocket for some or all of your tuition if your classes do not apply to your GSU requirements. Every student's situation is unique.
- Remember that many GSU undergraduate programs require elective credits to reach the 120 credit hour minimum for graduation. Courses that apply to your remaining electives to reach the 120 credit hour minimum (after the combined total of your outlined major/minor/certificate program are taken into account) can be used to determine your financial aid eligibility.

- Please reach out to your academic advisor if you have questions on the courses required to complete your degree or certificate program.
- To determine if your financial aid package will be adjusted based on your registration and eligible credit hours, speak with the Office of Financial Aid.

**What if I am limited on the number of eligible courses I have remaining in my program? What are my options?**

- Federal regulations prohibit GSU from awarding financial aid for classes that do not count toward a student's GSU degree or certificate program. This means that if you do not have additional courses required within their program that you may register for to reach minimums required for various financial aid (e.g. half-time status for Federal student loans), you would not be eligible under the mandates set by the Department of Education. Alternatives offered to you include:
  - Exploring and applying for scholarship opportunities. Scholarship information can be found at: <https://www.govst.edu/scholarships/>
  - Seeking a non-Federal private loan. More information can be found under the 'Private Student Loans' section on: <https://www.govst.edu/Admissions/Financial Aid/Loans/>
  - Setting up a payment plan through Student Accounts. Information on payment plans and the contact information for Student Accounts can be found at: <https://www.govst.edu/student-accounts/>