

11.1.0.0 2019-20 Satisfactory Academic Progress Policy

Policy Information

Issuing Office

Financial Aid

Affected Parties

Students

Policy Language

The Financial Aid Office of Liberty University administers student financial aid programs from federal, state, and institutional sources. The U.S. Department of Education requires schools to evaluate academic progress for all students, even those who did not receive financial aid in prior terms at Liberty University.

Students must meet Financial Aid Satisfactory Academic Progress (SAP) requirements to receive federal Title IV and institutional aid. State aid programs are administered under the guidelines from the State Council of Higher Education for Virginia (SCHEV). This policy describes the **FINANCIAL AID** Satisfactory Academic Progress requirements and is in addition to and operates separately from the **ACADEMIC** Satisfactory Progress requirements for each academic program.

Evaluating Satisfactory Academic Progress:

The standards by which all students are measured include Qualitative, Quantitative, Maximum Time Frame, and ?All Unearned Credits? standards. The academic record of all students is reviewed when final grading is completed for each term. The review is cumulative and includes all courses taken at the student?s current academic level. After the evaluation, electronic letters will be sent to all students who have insufficient academic progress and are being placed on Financial Aid Warning or Suspension.

Qualitative Standard: ?

Cumulative GPA is composed of all coursework at the current academic level and is calculated by the Registrar?s Office. Students must meet the minimum cumulative GPA as determined by their classification and program.

?	Required Minimum Cumulative GPA for Program
Student Classification	
Bachelors Programs?? 0 - 23.99 hours earned	1.50

Procedural Information

Procedures

A student who is placed on financial aid suspension may appeal this decision. To appeal the financial aid suspension, a student must submit to the Financial Aid Office Appeals Committee a signed and dated Satisfactory Academic Progress Appeal Form and any supporting documentation as described on the appeal form. ?As part of the appeal process, the Appeals Committee may require that supporting third party documentation be submitted. The committee reserves the right to request this documentation from a student at any point during the appeal process. ?If documentation is requested, it is typically provided from an objective third-party.

<p>Examples of objective 3rd Party officials that often can provide acceptable documentation</p>	<p>Doctor, lawyer, pastor, religious leader, social worker, teacher, guidance counselor, psychologist, psychiatrist, therapist, judge, police officer, parole officer, court officials, law enforcement, employer, funeral director, human resources director, military clerk, nurse, physician?s assistant, medical secretary, medical technician*</p>
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* Family members of the student, friends, and Liberty University employees are not considered an acceptable third party.

Bachelors Programs? 24 - 47.99 hours earned	1.65
Bachelors Programs? 48 - 71.99 hours earned	1.85
All Diploma and Certificate Programs, Associates Degree Programs, Bachelors Programs 72 plus hours earned (unless otherwise noted), Diploma (Th.G.), Wilmington School of the Bible, M.A. (Biblical Exposition, Sports Chaplaincy, Worship Studies), M.A.C.M, M.A.R., M.A.T.S, M.Div. (standard and Chaplaincy), M.R. E., J.D., D.O.	2.00
B.S. in Nursing (72 plus hours earned), B.S. in Social Work (72 plus hours earned) ***, M.A. (Executive Leadership, <i>Human Services</i> *, Human Services Counseling, Interdisciplinary Studies, Pastoral Counseling), <i>M.A. M.L.</i> *, M.Ed. (Curriculum and Instruction, Higher Education, <i>Teaching and Learning</i> *)	2.50
B.S. Athletic Training (72 plus hours earned)	2.75
Post-Graduate Certificate in	3.00

Examples of typically acceptable official documentation	Signed letter on letterhead from official 3 rd party individual, medical bill, medical chart, x-ray, discharge paperwork, pay stub, death certificate, obituary, funeral program, newspaper article, certificate of separation, divorce decree, insurance statement, moving documents, lease agreement, legal documents, military orders, summons, arrest warrant, police report, court documents**
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**Official documentation is required to be dated and, as applicable, include a date of service or date related to the reason for the appeal.? If a letter is being submitted, it must include a wet signature (electronic, stamped, and photocopied signatures will not be accepted).? A character reference not addressing the appeal circumstances is not considered acceptable documentation.??

After the committee reviews the submitted appeal, the student will be notified of the decision in writing. All financial aid awards remain cancelled until the student follows these appeal procedures and receives a written notification of reinstatement.? If a reinstatement is approved, the reinstatement will last from the date of the appeal approval until the next term measurement event.? Reinstatement of aid eligibility is not retroactive and will only affect current or future enrollment periods.? In the cases of those students receiving financial aid in the form of subsidized employment, the student?s worksite supervisor/s will be notified of the reinstatement.

Students on financial aid warning status are not required to submit an appeal since their financial aid eligibility will continue during the warning status.?

Students who submit an appeal to the Financial Aid Office very late in a term or after the term has ended may lose financial aid eligibility because regulations may limit the time within which aid may be re-awarded and/or disbursed.?

Psychiatric Mental Health Nurse Practitioner, B.S.N. / M.S.N. dual degree, *M.Div. (Accelerated and Academic/Pre-Ph.D.)** M.A. (Addiction Counseling, Applied Industrial /Organizational Psychology, Applied Psychology, Christian Apologetics, Clinical Mental Health Counseling, Communication, Composition, English, Ethnomusicology, History, Marriage and Family Counseling, Marriage and Family Therapy, Medical Sciences, Music and Worship, Music Education, *Professional Counseling 48* and 60 credit hour **, Professional Writing, Promotion and Video Content, Strategic Communication, Teaching English as a Second Language, Visual Communication Design), M.S. (Accounting, Biomedical Sciences, Criminal Justice, Cyber Security, Engineering, *Exercise Science**, Exercise Science and Wellness, Finance, Healthcare Administration, Human Performance,

During the period of an approved appeal, students must satisfactorily fulfill the requirements in the Financial Aid academic plan. The academic plan requires every student to have a cumulative completion rate of 75% and a GPA requirement reflecting a 0.25 average above the requirement of the regular program for the term of the approved appeal. This plan supports a progression towards resolving overall Satisfactory Academic Progress deficiencies. If the student fails to meet this standard, they will be placed back on suspension and will lose financial aid eligibility.

Sanctions

Failure to make Satisfactory Academic Progress:

Students who fail to meet the qualitative and/or quantitative standards at the end of a term (based upon the student's enrollment) will be placed on financial aid warning status and will remain eligible for financial aid while on a warning status. Students on financial aid warning status must meet the qualitative and quantitative requirements by the next term's measurement of progress.

Students not meeting the requirements at the next term's measurement of progress will be placed on financial aid suspension and considered ineligible for future financial aid until the deficiencies are resolved.

Exceptions

Students submitting their first and second **Financial Aid** SAP appeals at Liberty University who have also completed at least 9 institutional credit hours successfully at the student's current level are not required to submit third party documentation along with the appeal.

Exemption of Certain Institutional Funds:

Some specific institutionally funded sources of financial aid are excluded from the minimum requirements under the Financial Aid Satisfactory Academic Progress Policy. These funds include:

<p>International Relations, Marketing, National Security, Political Science, ? Project Management, Psychology, Social Media Management, Sport Management), J. M., LL.M., M.A.B. S., M.A.G.S., <i>M.A.P.S.</i> *, M.A.P.P., M. A.T.** , M. Ed. (not including the Curriculum and Instruction, Higher Education, and <i>Teaching and Learning</i>* program s)** , M.B.A., M.F. A., M.P.A., M.P.H., M.S.H.I., M.S.I.S., M.S.I.T., M.S.N., M.S.N./M.B.A. dual degree, M.S. N./M.S. dual degree, Th.M., Ed. D., Ed.S., D.Min., D.M.E., D.N.P., D. P.A., D.S.L., D.W. S., Ph.D.</p>	
D.B.A.	3.25

- The Liberty University Online Program Alumni Scholarship
- The Founder's Memorial Scholarship Programs (including associated funds formerly known as ?Jerry Falwell Ministries - JFM? or ? Jerry Falwell Scholarship - JFS?).
- Discounts that are not listed as an aid fund but as a resource (except the online SBCV and WVCSB discounts)
- Liberty University employees who are not enrolled in a degree program ?and- not receiving any other type of financial aid covered under this policy, are exempt from the 150% rule requirement. Please Note: The Dependent Grant in Aid (DGIA) program does require the student to be enrolled in a degree program and therefore DGIA recipients are subject to the 150% rule and other requirements within this policy.
- The LU TAG Institutional Fund
- The Liberty University Online Promotional Fresh Start Award
- The Liberty University Endurance Program
- The Liberty University Online Advantage Discount (unless otherwise designated in the promotional requirements)
- The Liberty University Online Promotional Book Dollar Award

*Degree program is not available for new and re-applying students

Students accepted into the M.A.T. and M.Ed (not including the *Teaching and Learning program) prior to Fall 2017 and who do not break enrollment will continue to have their Qualitative SAP standard calculated using the previous 2.5 G.P.A. requirement.

*** Students accepted into the B.S Social Work (72+ credit hours earned) prior to Fall 2018 and who do not break enrollment will continue to have their Qualitative SAP standard calculated using the previous 2.0 G.P.A. requirement.

Additional academic progress criteria may exist for certain financial aid programs. For example, some private scholarships and state aid programs specific to Virginia require a higher cumulative grade point average than those listed above. Once a transfer student has grades for a payment period at Liberty University for coursework taken toward the eligible program, Liberty University will use the cumulative GPA calculated from those grades only.

Liberty University College of Osteopathic Medicine grading for OMS I-IV medical students is based on a scale of 0 to 100. LUCOM requires a grade of 70 or above for passing all courses, any grade below 70 is failing. Students in the D.O. program must maintain at least a 70 out of 100 points overall to meet the minimum Financial Aid Satisfactory Academic Progress requirement.

Quantitative Standard:?

In order to meet the quantitative standard, students must complete 67% of attempted coursework at the current level. Withdrawals, incompletes, repeated courses, failure grades, and transfer hours will count as attempted coursework. Please note: completion rates are not rounded up to meet progress. If a student has a completion rate of 66.666%, they are not meeting the minimum 67% federal requirement.

Maximum Time Frame:

A student may not exceed a maximum number of attempted hours in any program even if aid was not received during that term or prior terms. Once the student reaches the maximum timeframe allowed the student will be ineligible to receive financial aid.

Academic Program	Maximum Number of Attempted Semester Hours
Bachelor?s Degree	180
Associates Degree (non-AVMT)	90
Wilmington School of the Bible (Diploma ? Th.G.)	
Master?s Degree (Except M.Div.)	
Education Specialist Ed.S.	
Ed.D., Ph.D. D.B.A.	
M.Div., J.D., D.N.P.	135
Associates Degree (Aviation Maintenance Technician only)	138
Certificate Programs (AVMN: Aviation Maintenance Technician)	67

J.M., Th.M., D.Min.	45
LL.M.	36
Certificate Programs (9 hours in length)	13
Certificate Programs (12 hours in length)	18
Certificate Programs (15 hours in length)	22
Certificate Programs (16 hours in length)	24
Certificate Programs (18 hours in length)	27
Certificate Programs (19 hours in length)	28
Certificate Programs (21 hours in length)	31
Certificate Programs (26 hours in length)	39
D.O.	505

All Unearned Credits: Students attempting at least half-time level credits who earn no credits for the term will be placed on financial aid suspension and will not be permitted to receive financial aid in their next term.

Grades that do not count as earned toward completion of the academic program: Because some grades are NOT counted as earned credits toward the completion of a degree program, they are not counted as successfully completed credits toward the minimum financial aid satisfactory academic progress standards. Examples include, but are not limited to: AU, BU, CR, CU, F, FD, FN, FW, I, IP, M, N, U, W, WF, WP, WU, X, Z.

Break in enrollment: When a student has a break in enrollment and is readmitted, the SAP status for prior terms will apply. For example, if a student is placed on financial aid suspension at the end of the Spring term, does not return in the Fall term, and is readmitted the next Spring term, the student will continue in a financial aid suspension status for that term.

Federally Defined Leave of Absence (FLOA):

Liberty University does not grant federally defined Leave of Absence for Financial Aid purposes. Instead of utilizing a federally defined Leave of Absence, Liberty assists students by:

- making tutoring available
- allowing students to work with faculty to finish incomplete coursework
- allowing an official appeal of the Financial Aid Refund calculation based on unusual circumstances
- allowing students to withdraw from courses with a ?W? rather than an ?F? during specific timeframes
- allowing students to submit a Special Considerations Form (even during the period of enrollment) to reconsider the calculation of need-based financial aid eligibility
- allowing students to appeal a determination of insufficient satisfactory academic progress under the Financial Aid Satisfactory Academic Progress Policy requirements.

The *?Federally Defined Leave of Absence?* policy listed above is for student financial aid purposes only and does not address Liberty policy for employees (i.e. FMLA regulations).

Terms/Parts-of-Term/Summer Sessions:

A traditional semester is referred to as a standard term (e.g. Fall, Spring, and Summer). Standard terms, as defined by Liberty University, are comprised of a combination of smaller ?sub-terms? (e.g. sub-term B, sub-term C, summer sub-terms, etc.). Satisfactory Academic Progress requirements are calculated based on the combined sub-terms as defined by Liberty University. Intersession credits from classes occurring during approximately the final two weeks of December and/or the first two weeks of January will be added to the Spring term. Any other intensive courses will fall within a standard term (and be attributed to only that specific standard term). The Summer term is considered a ?trailer? at Liberty University. This means that aid processed for the Summer term will be based on the FAFSA from the prior year.

Delay or Changes with Future Aid:

In some cases, grades are submitted on dates close to or during the subsequent term. This will delay the SAP review process and may affect aid eligibility and disbursements in subsequent terms. Students who are affected will see their financial aid satisfactory academic progress as a ?Wait? status in ASIST until grades are submitted and SAP is reviewed.

Withdrawals and Incompletes:

Courses from which a student withdraws or receives a grade of incomplete will not be considered as satisfactorily completed. The courses, which will be considered courses attempted but not completed, may negatively affect eligibility for the next term and will factor into the measurement for the maximum timeframe.

Repeated Courses:

Repeated courses are considered in the maximum timeframe requirement. The course(s) will be considered as attempted each time the course is taken. The Repeated Coursework Policy can be read in full at <https://www.liberty.edu/student-financial-services/policies/>

Transfer Courses:

Transfer courses are not considered in determining eligibility under the qualitative measure but are considered in the quantitative and maximum timeframe measurements. Transfer students are awarded as first-year students without regard to grade or warning status at the prior post-secondary institution. The Financial Aid SAP requirements are used to measure the transfer student's continued status. Transfer credits must be evaluated, a grade-level established, and any Unusual Enrollment History (UEH) designations must be cleared before any educational loans are processed.

Consortium Agreements:

The number of credits earned under an approved consortium agreement is integrated into the student's record upon completion of the course. Note: Courses must first be approved for transfer by the Liberty University Registrar's Office. The consortium agreement is also subject to approval by both the home and host institution's authorized financial aid staff. Failure to complete the course/s could negatively reflect in the Financial Aid SAP evaluation. Financial Aid staff from the home school will request information from the host school during the enrolled term to confirm continued enrollment and (at the end of the term) satisfactory academic progress. Failure to complete the course/s or completing a course/s in a manner that does not comply with Liberty's transfer standards will result in financial aid suspension and future requests for a consortium agreement will not be considered. If a Financial Aid SAP appeal is approved, unearned hours under the consortium agreement will not be calculated when future progress reviews occur.

Remedial/Developmental Course work:

Financial aid is not available for non-credit remedial courses. Remedial/developmental courses carrying regular college credit are considered in determining the qualitative, quantitative and maximum time frame requirements for SAP. These courses are counted in enrollment for financial aid eligibility since they meet the following federally defined requirements:

1. They are not a prerequisite that would hinder admission into an eligible degree program at Liberty University.
2. They are less than one year in length.
3. They offer instruction above the 5th grade elementary level.
4. They are not used to satisfy high school graduation requirements.

ESL/ELI Courses:

Financial aid, including Dependent Grant in Aid (DGIA) and Continuing Education (CE) benefits, is not available for students enrolled in the ESL/ELI program. ESL courses taken as part of an undergraduate program are non-credit courses. ESL/ELI courses are not included in the calculation of satisfactory academic progress.

Special Student Status:

?Special Students? are not eligible for federal or state aid. Some Special Students qualify for certain institutional aid programs. For this reason, the Quantitative Standard Rule, Maximum Timeframe Rule, and All Unearned Credits Rule of the Financial Aid Satisfactory Progress Policy apply to Special Students. The minimum cumulative grade point average requirement for Special Students is as follows: 2.0 required for Institute, Certificate, Graduate, Doctoral, and Law; 1.5 is required for undergraduate Special Students.

Change in Major / Additional Degrees:

When a student changes their major or seeks an additional degree, the student may appeal to the Financial Aid Office to have courses attempted and earned that do not count toward the student?s new major or degree excluded from the Maximum Timeframe calculation of a student?s SAP standing.

Changed Grades:

If a grade is changed, the student is required to notify the Financial Aid Office immediately. The Financial Aid Office will then initiate a review of the effect of the grade change on academic progress within 30 days of notification. A late grade change in or after the term in question, or failure to notify the Financial Aid Office may result in the loss of financial aid eligibility because regulations may limit the time within which aid may be re-awarded or disbursed.

The Liberty School of Law adheres to a schedule which allows for grades to be submitted after the end of the term. Because of this, Liberty School of Law students evaluated after grade submissions may have their aid eligibility recalculated ? and may need to adjust their payment arrangements through Financial Check-In later than non-law students.

Academic Amnesty Program:

Federal regulations require that the student?s complete academic history be included in the evaluation of Financial Aid Satisfactory Academic Progress. Therefore, the Academic Amnesty Program at Liberty University cannot alter the academic history reviewed for Financial Aid Satisfactory Academic Progress.

Cumulative grade point averages used for the measurement of Financial Aid Satisfactory Academic Progress are based on all attempted courses at the current academic level and may not be replaced by other calculations such as courses within a specific degree or major.

Failure to make Satisfactory Academic Progress:

Students who fail to meet the qualitative and/or quantitative standards at the end of a term (based upon the student?s enrollment) will be placed on financial aid ?warning? status and will remain eligible for financial aid while on a warning status. Students on financial aid warning status must meet the qualitative and quantitative requirements by the next term?s measurement of progress.

Students not meeting the requirements at the next term?s measurement of progress will be placed on financial aid suspension and considered ineligible for future financial aid until the deficiencies are resolved.

Re-establishing Eligibility:

Students may re-establish eligibility for financial aid by taking appropriate action to meet or exceed the minimum academic progress standards. If the student cannot meet the academic standards, re-establishing eligibility usually requires the submission of a Satisfactory Academic Progress Appeal Form with supporting documentation.

Readmission to Liberty University after **Academic** suspension or approval of an **Academic** suspension appeal does not automatically reinstate **financial aid** eligibility after a **Financial Aid** suspension.

Exemption of Certain Institutional Funds:

Some specific institutionally funded sources of financial aid are excluded from the minimum requirements under the Financial Aid Satisfactory Academic Progress Policy. These funds include:

- The Liberty University Online Program Alumni Scholarship
- The Founder's Memorial Scholarship Programs (including associated funds formerly known as Jerry Falwell Ministries - JFM? or Jerry Falwell Scholarship - JFS?).
- Discounts that are not listed as an aid fund but as a resource (except the online SBCV and WVCSB discounts)
- Liberty University employees who are not enrolled in a degree program and not receiving any other type of financial aid covered under this policy, are exempt from the 150% rule requirement. Please note: The Dependent Grant in Aid (DGIA) program does require the student to be enrolled in a degree program and therefore DGIA recipients are subject to the 150% rule and other requirements within this policy.
- The LU TAG Institutional Fund
- The Liberty University Online Promotional Fresh Start Award
- The Liberty University Online Advantage Discount (unless otherwise designated in the promotional requirements)
- The Liberty University Endurance Program
- The Liberty University Online Promotional Book Dollar Award

Appeals:

A student who is placed on financial aid suspension may appeal this decision. To appeal the financial aid suspension, a student must submit to the Financial Aid Office Appeals Committee a signed and dated Satisfactory Academic Progress Appeal Form and any supporting documentation as described on the appeal form. As part of the appeal process, the Appeals Committee may require that supporting third party documentation be submitted. The committee reserves the right to request this documentation from a student at any point during the appeal process. If documentation is requested, it is typically provided from an objective third-party.

<p>Examples of objective 3rd Party officials that often can provide acceptable documentation</p>	<p>Doctor, lawyer, pastor, religious leader, social worker, teacher, guidance counselor, psychologist, psychiatrist, therapist, judge, police officer, parole officer, court officials, law enforcement, employer, funeral director, human resources director, military clerk, nurse, physician's assistant, medical secretary, medical technician*</p>
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*Family members of the student, friends, and Liberty University employees are not considered an acceptable third party.?

<p>Examples of typically acceptable official documentation</p>	<p>Signed letter on letterhead from official 3rd party individual, medical bill, medical chart, x-ray, discharge paperwork, pay stub, death certificate, obituary, funeral program, newspaper article, certificate of separation, divorce decree, insurance statement, moving documents, lease agreement, legal documents, military orders, summons, arrest warrant, police report, court documents**</p>
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**Official documentation is required to be dated and, as applicable, include a date of service or date related to the reason for the appeal. If a letter is being submitted, it must include a wet signature (electronic, stamped, and photocopied signatures will not be accepted). A character reference not addressing the appeal circumstances is not considered acceptable documentation.

After the committee reviews the submitted appeal, the student will be notified of the decision in writing. All financial aid awards remain cancelled until the student follows these appeal procedures and receives a written notification of reinstatement. If a reinstatement is approved, the reinstatement will last from the date of the appeal approval until the next term measurement event. Reinstatement of aid eligibility is not retroactive and will only affect current or future enrollment periods. In the cases of those students receiving financial aid in the form of subsidized employment, the student's worksite supervisor/s will be notified of the reinstatement.

Students on financial aid warning status are not required to submit an appeal since their financial aid eligibility will continue during the warning status.

Students who submit an appeal to the Financial Aid Office very late in a term or after the term has ended may lose financial aid eligibility because regulations may limit the timeframe within which aid may be re-awarded and/or disbursed.

During the period of an approved appeal, students must satisfactorily fulfill the requirements in the Financial Aid academic plan. The academic plan requires every student to have a cumulative completion rate of 75% and a GPA requirement reflecting a 0.25 average above the requirement of the regular program for the term of the approved appeal. This plan supports a progression towards resolving overall Satisfactory Academic Progress deficiencies. If the student fails to meet this standard, they will be placed back on suspension and will lose financial aid eligibility.

Student Financial Services will hold a Financial Aid appeal form for 90 days to allow the student time to submit all appropriate paperwork to admission for full acceptance. After that time, if the student has not completed the admissions process the appeal will be denied.

If an appeal is denied for not completing the admissions process within 90 days, the student must complete the admissions process before submitting a new Financial Aid appeal and third party supporting documentation, if needed.

Student Should Monitor Progress????????????????
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Students are responsible to review their grades (when midterm and end-of-term grades are available) and compare their progress to the standards set forth in the Financial Aid Satisfactory Academic Policy to ensure that they are aware of their standing. As they review their academic information, students are encouraged to proactively seek assistance like pursuing additional academic advising, arranging tutoring, or regularly discussing their academic work with their instructor/s. PLEASE NOTE: Since a financial aid suspension that is caused from one term's grades could immediately affect the next term's aid, even after the student begins attendance of that term, all students are encouraged to monitor their own progress very closely.

Policy Rationale

Students must meet Financial Aid Satisfactory Academic Progress (SAP) requirements to receive federal Title IV and most institutional aid. The Virginia Commonwealth programs are administered under the guidelines from the State Council of Higher Education for Virginia (SCHEV).

Definition of Glossary Terms

Appeal: A process by which a student who is not meeting SAP standards petitions the school for reconsideration of his eligibility for FSA funds.

Financial aid probation: A status a school assigns to a student who is failing to make satisfactory academic progress and who successfully appeals. Eligibility for aid may be reinstated for one payment period.

Financial Aid Satisfactory Academic Progress (SAP):

Students must meet Financial Aid Satisfactory Academic Progress (SAP) requirements to receive federal Title IV aid that includes the Federal Pell Grant, Federal Supplemental Education Opportunity Grant (FSEOG), Federal Work Study, Federal TEACH Grant, and Federal Direct Education Loans (Stafford, Parent PLUS, and Grad PLUS). Liberty University also applies the SAP requirements to monitor eligibility for institutional aid. The Virginia Commonwealth programs are administered under the guidelines from the State Council of Higher Education for Virginia (SCHEV).

Financial aid warning: A status a school assigns to a student who is failing to make satisfactory academic progress. The school reinstates eligibility for aid for one payment period and may do so without a student appeal. This status may only be used by schools that check SAP at the end of each payment period and only for students who were making SAP in the prior payment period for which they were enrolled or who were in the first payment period of their program.

Maximum Timeframe: For an undergraduate program measured in credit hours, a period no longer than 150 percent of the published length of the program; For a graduate program, a period the school defines that is based on the length of the program.

Title IV: The portion of the Higher Education Act (see HEA) that includes most of the federal financial aid programs.