



THE ADVISOR ADVOCATE

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Special Edition:

Financial Aid, N/W/I-Grade Information, and Course Pass-Fail Conversion Guide

The FAFSA Deadline is May 15, 2020 (this year only):

Every student who wants to be considered for federal an/or state financial aid has to file a FAFSA. PA residents who miss this filing deadline will not be eligible for PHEAA State Grant funding next year.

Tuition Calculation Reminders:

IUP's *per-credit tuition model* means that students pay for each credit they take, which has an impact on their bill and financial aid.

Encourage students to explore the financial impact of their scheduled credits through our **online cost estimator** at www.iup.edu/bursar. The cost estimator is available for both students and advisors.

Types of Financial Aid:

- **Subsidized loan:** Federal government pays the interest while the student is in college.
- **Unsubsidized loan:** Interest begins accruing as soon as the student loan is disbursed.
- **Federal work study:** Students can work part-time to help cover some of their education expenses.
- **Grant:** Financial aid that is need-based and does not have to be repaid. Pell grants are federal grants; PHEAA is the state grant for PA residents.
- **Scholarships:** Financial aid that does not have to be repaid. Students may or may not need to demonstrate financial need. Scholarships are typically merit-based (academic, athletic, other criteria).

Did you know? Students can **review their federal work-study (FWS) eligibility online in MyIUP** before they apply for a FWS job (located under Finances, Financial Aid). **Student supervisors** can also review a potential student worker's eligibility online in MyIUP. Students should check out www.iup.edu/hireahawk if they are interested in working on campus.



earnest.com



masters.edu

Resources for students:

- **Financial Aid Office:** financial-aid@iup.edu or 724-357-2218
- **Bursar's Office** for questions about bills and financial holds: bursars-office@iup.edu or 724-357-2207
- **FAFSA information and filing:** fafsa.gov
- **IUP Emergency Response Fund Application** helps students in financial distress caused by the pandemic (Aid is a gift. *No repayment required*)



Financial Aid Glossary

General Terminology

- **Financial aid:** Students who meet all federal and state financial aid eligibility requirements are awarded aid (grants, scholarships, loans, etc.), which disburses to their university account a day after drop/add ends each semester.
 - To receive full-time financial aid awards, undergraduate students must be actively enrolled in 12 or more credits (graduate students must enroll in 9 or more credits).
 - Grant programs typically require proration of the amount of the grant award once the student falls below full-time enrollment.
 - Federal loans require students to be enrolled on at least a half-time basis (6 credits for undergraduates, 4.5 credits for graduate students).
 - The assignment of **N grades** during drop/add is critical to ensure that students do not receive funds which they may have repay later.
- **FAFSA:** **F**ree **A**pplication for **F**ederal **S**tudent **A**id, needed each year from every student who receives any kind of federal aid (grants, loans, or federal work study).
- **SAP:** **S**atisfactory **A**cademic **P**rogress accountability check. Federal regulations require IUP to monitor students' SAP progress on an annual basis. At IUP, this is performed at the end of the spring semester. Students who fall under the SAP baseline may not be eligible for aid. SAP baseline criteria are:
 - A minimum 2.0 cumulative GPA for undergraduates or a 3.0 cumulative GPA for graduate students. All students must pass at least 67% of credits ever attempted.
 - A maximum credit check: once a student has attempted 150% of credits required to earn the degree they are no longer eligible for financial aid.
- **SF:** **S**tudent **F**inancial hold. A designation by the Bursar for students who owe more than \$2500 in past due charges. Students with an SF designation cannot register for future classes, add courses to their schedule of classes, obtain their grades, or obtain an official IUP transcript. Students with an SF may drop courses.
- **BP:** **B**ursar **P**artial hold. Designation by the Bursar for students who owe \$2500 or less in past due charges. Students with a BP designation are permitted to register for future classes. Diplomas and transcripts will not be issued until the balance is \$0.
- **Refunds:** issued to students when their financial aid awards are greater than their charges (direct costs). Students often rely on student aid refunds to help cover their off-campus living expenses, books, supplies, etc.

Loan Repayment Terminology

- **Deferment:** A period of time during which students are not required to make payments on their student loans nor is interest assessed on their subsidized student loans. In-school deferment occurs automatically if the student is enrolled at least part-time. Students who experience financial hardship, enlist in the military, enroll at least part-time in graduate school, or meet other federal eligibility requirements may request additional deferments once they are no longer enrolled part-time.
- **Forbearance:** Allows a student to temporarily stop or reduce payments on loans during economic hardship or other special circumstances. However, interest continues to accrue on **all** loans during the period of forbearance. Forbearance is only available after the six month deferment period expires.
- **Income-driven repayment plan:** Students with high loan debt compared to their income after graduation should see if they qualify for a more affordable income-driven repayment plan. (<https://studentaid.gov/manage-loans/repayment/plans/income-driven>)



Understanding N-Grades

N-Grades vs. F-Grades

Both F-grades and N-grades are failing grades, but they are separate classifications and are documented as such on student transcripts.

- A student is assigned an F grade when they participate in coursework and assessment but fail to demonstrate a satisfactory understanding of the course concepts. Like W-grades (withdrawal), students retain charges for the course. The F or W-grades may also potentially affect future financial aid eligibility due to lack of satisfactory academic progress.
- A student is assigned an N grade when they fail to participate in course requirements and assessment. An N grade appears on the transcript as an "N" and can have additional financial repercussions. (see below)

N-Grades and Last Date of Attendance (LDA)

- ❖ **Faculty must be diligent about entering the exact LDA.** If a student's **LDA is during add/drop** the course is deleted from the student's schedule. Therefore, the student's overall tuition and fees is adjusted accordingly. If a student's **LDA is after add/drop they are responsible for the associated tuition and fees.** Failure to pay can result in future registration holds.
- ❖ Faculty have a short window of opportunity (~5 to 6 days after add/drop) to delete an N-grade if the student begins engaging with the course. After that time the A-Dean or Registrar's office can make a change if necessary. Faculty can also submit an grade during the midterm grade entry period. If a student does not engage the course after that point, the **final N-grade entry and accompanying LDA must match the midterm LDA.**



N-Grades and the Impact on Financial Aid

1. N-grades assigned during drop/add prevent the delivery to students of inaccurate refunds from federal, state and institutional funds. The day after drop/add ends, Financial Aid staff use this information to manually adjust the students' awards, prior to generating refunds.
2. Students are charged for all courses for which they are enrolled, even if they are not actively engaged in those courses. **If a student earns an N-grade for non-engagement after the add/drop period they are still responsible for tuition and fees associated with the course.** Failure to pay their bill in full can result in future registration holds. For this reason, **it is best for students to drop a course during add/drop than to earn an N grade.** Students who receive N-grades in some, but not all courses, will still be required to pay for all enrolled courses even though they will not earn credits for courses in which they earn N-grades.

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Understanding N-Grades

3. Students who **receive all N's, F's, and/or W's at the end of the term are subject to manual review by financial aid staff.** Staff are required to obtain active confirmation from faculty members who assigned the F grades to ensure that the students 'earned' their grade and did not simply cease enrollment prior to the end of the semester. If students failed to remain enrolled at any status (full, half, three-quarter or less-than-half) for at least 60% of the term, the school must perform a federal Return to Title IV aid refund calculation to determine how much, if any, federal aid must be returned to the U.S. Department of Education (USDE).

In the 2016-2017 academic year, 85% of students relied on financial aid nationwide. (NCES, 2019). N-grades can affect financial aid. Students must be aware of how their class attendance and engagement could change tuition costs.



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- a. **IUP is responsible for returning the required federal funds to USDE** on behalf of the student so that he/she does not owe the federal government an 'over payment.' **The student is then required to repay this amount to the university.**
- b. IUP uses the **latest LDA** date available to assess student engagement. **If this date falls after the 60% point of the term the student may not be subject to a Return to Title IV Aid Calculation** because they may have 'earned' 100% of their aid. **This is why accurate LDA's are critical to financial aid.**
- c. **Faculty must determine if the student was actively engaged in the course when assigning the student an F or N-grade.**

“When students improve their attendance rates, they improve their academic prospects and chances for graduating.” AttendanceWorks.org



Covid-19 Response Withdrawal & Pass-Fail Course Considerations

With the transition to online courses in light of COVID-19, IUP created an option for students to convert certain courses to Pass-Fail. Advisors and students want to keep the following points in mind when considering the best options for students struggling with the transition to distance education.

1. **Advisors/students should talk to their college's Associate Dean before making any major decisions if they have questions.**
2. **Students have until May 20, 2020, to request P-F grade conversion. This is AFTER final letter grades are released May 13. If possible, please be available during this time to counsel students (or ask your chair or a colleague to field their questions).**
3. **The Pass-Fail option will NOT protect students from a failing grade. If they are in danger of failing, their primary decision should be whether to withdraw or try to pass. If they pass, then the Pass-Fail option can be used to protect their GPA from a D (or even C). The F in Pass/Fail acts like any other F.**

Course Withdrawal ("W-Grade")

- **The individual course withdrawal date is extended to April 20, 2020.**
- **Students may want to consider withdrawing if they cannot/will not pass a class.** A W-grade does not negatively affect a student's GPA, whereas an F-grade does. Neither grade earns credit towards graduation. (Students are permitted a total of six D, F, N-grade repeats.)
- Students/advisors should discuss **potential issues if the student would fall below 12-credit full time status** (9 for graduate students) and how that may affect things like the student's financial aid, scholarships, GI Bill benefits, international students' visa status, etc.

- **Veterans**—the government will pay for F-grades, but not W-grades. Veterans *must* talk to the Military Resource Center before withdrawing.
- **International Students**—check with the Office of International Education and the student's sponsor (home country, program, etc.) to find out if their visa would be jeopardized or if they would have to repay costs associated with withdrawing from a course.
- **Student Athletes**—touch base with Associate Director of Athletics Samantha Traver (traver@iup.edu) to check eligibility requirements before acting.





Covid-19 Response

Course Pass-Fail Considerations

Considerations for Taking a Course Pass-Fail

- **Possible financial implications**—Example: The Pennsylvania Higher Education Assistance Agency (**PHEAA**) just released new guidance indicating they **will** count 'Pass' grades as long as academic credits are attached to these courses in their state satisfactory academic progress calculation. Therefore, PA state grant and/or Ready to Succeed scholarship recipients will not be negatively affected by choosing to use a Pass grade in lieu of a letter grade. For **scholarships renewed based on cumulative GPA**, only courses taken for regular letter-grade credit will count towards Spring 2020 GPA; therefore, students may not be impacted by taking a course P-F as long as their GPA is at or above the GPA stated in the renewal contract. Some rules may change this semester given the Coronavirus crisis. **Students must verify the exact criteria for their scholarships in order to make an informed decision.**
- **Transfer credits to another institution or course pre-requisites**—Students needing certain courses/grades in order to transfer to another institution might be denied entrance if that score is a "Pass" on their transcript. Students should talk to the institution to find out their policy regarding Pass-Fail grades for courses taken in Spring 2020 in response to COVID-19 issues. Students should also review curricular prerequisites to see if specific letter grades are required for entrance to future classes and consult their advisor and the courses/academic department before acting.
- Students with **graduate school aspirations or enrolled in accredited programs that require specific letter grades in certain courses** may need to take a grade rather than a P-F. **They must check their program's policies before acting.**
- **D/F repeats**—students should discuss their options on grade reporting for D/F repeats and the effect on their GPA with their advisor.
- **Academic Probation**—Students who are trying to raise their GPA this semester should realize that a "P" grade carries no quality points and will not help increase their GPA. (They may, however, consider taking a non-repeat class P-F if they are getting a D or even a C letter grade.) **Probationary students should discuss their situation with the Assistant or Associate Dean before making any decisions .**
- If a student fails a Pass-Fail course, the student will receive an F or N-grade. For **ghost students** (those who disappeared after we transitioned online) **advisors and faculty should make every effort possible to get students to engage and "earn" an F-grade rather than an N-grade.** If a student gets only N-, F-, and/or W-grades, IUPUI conducts a probe and a student may have to return/repay student financial they received for those courses this semester.
- General considerations—Students may elect to convert a course to P-F if they are concerned about the grade in the class bringing down their GPA and they don't need a specific grade in the course for their academic program, state/professional certifications, or future plans.





Incomplete Grades

Guidelines for Incomplete Grades (I-grades)

- **Existing Incomplete Grades:** If a student is completing work for an existing I-grade that would have been due by the end of the Spring 2020 semester, that **deadline is now extended to the final day of class in the Summer Session 2** (August 2020).
- **Criteria for giving an I-grade:** A faculty member can give a student an “I” grade if the **student has a passing grade in the course but cannot complete it due to “personal illness or other unavoidable reason.”** (Undergraduate Course Catalog) Students have until the end of the next full academic term to complete the work. I-grades convert to F-grades if no paperwork is filed.
- **Faculty must submit the Incomplete Grade Form** to document the I-grade agreement including work to be completed, the **default letter grade** if the work is not completed, and any deadlines agreed upon for the completion of work.
- In cases where a **temporary faculty gives an incomplete**, departments need to be sure there is essential communication with the chair or another designated permanent faculty should that temporary faculty member not be reappointed in a subsequent semester to work with the student and/or finalize the grade.

Find a list of grading system descriptions here:

<https://www.iup.edu/graduatestudies/catalog/university-policies/academic-policies/grading-system/>

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