



# Academic Calendars: Basics for Title IV Eligibility

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# Academic Calendars – Basics for Title IV Eligibility

Is academic innovation happening on your campus that may impact how you award aid? Understanding Title IV requirements for defining an academic year and academic calendar for degree programs is a necessary first step in administering student financial aid which then determines how a student must be awarded.

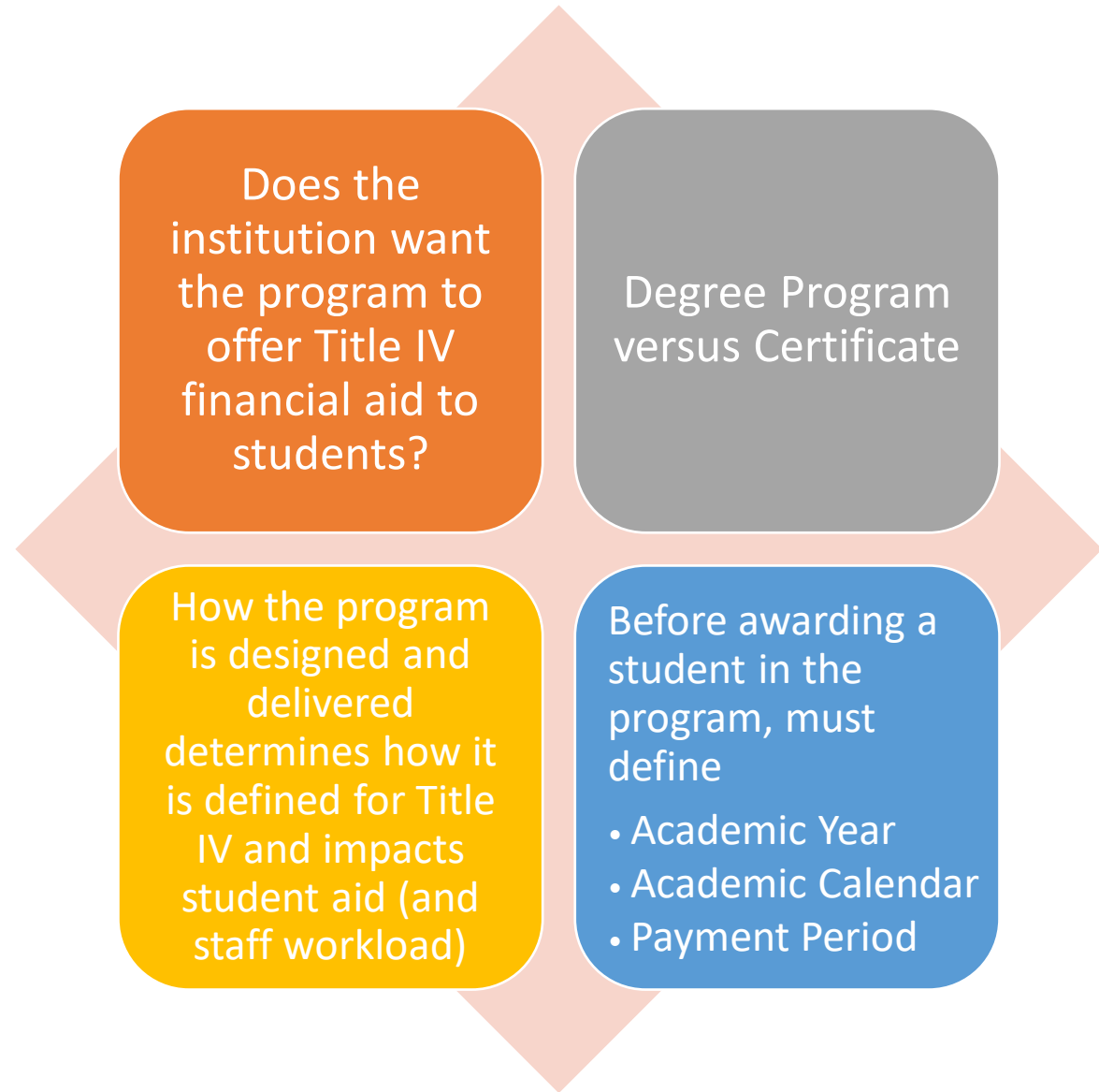
We will provide an overview of the basic requirements and how to review your existing programs as well as new programs proposed at your institution.

Requirements for certificate programs will also be discussed.

# Academic Calendars – Basics for Title IV Eligibility

DISCLAIMER: We are your financial aid colleagues who have some experience based on our prior learning and/or programs we have administered. Our goal is to share our knowledge and provide you with available resources. Regulatory questions should be directed to Department of Education employees – and perhaps NASFAA Ask Regs.

# Where to Start?



# Academic Year: Requirements

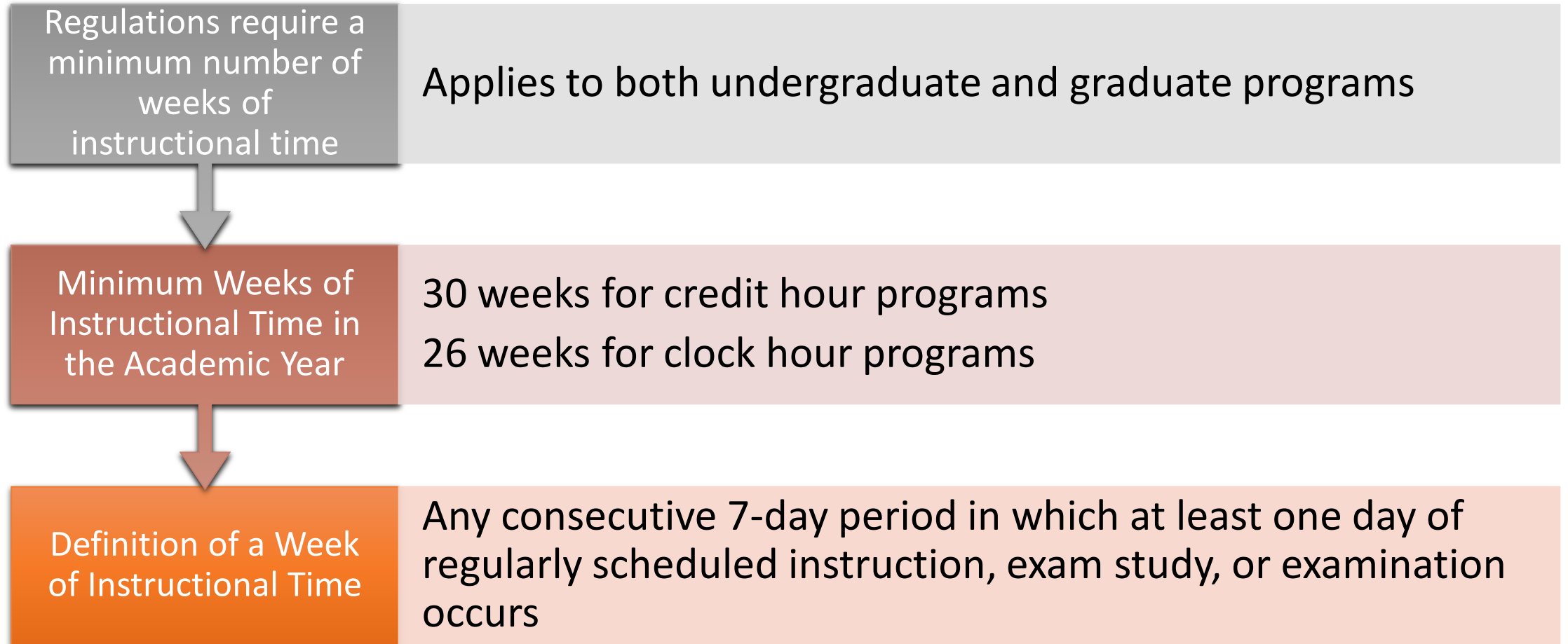
Every Title IV eligible program must have a defined academic year

- This is not the award year, the FSA academic calendar, or the institutional academic year/academic calendar – and may or may not be the same as the direct loan academic year
- “The program’s academic year does not have to coincide with the school’s academic calendar.” (FSA Handbook)

Academic Year, for FSA purposes, is defined in both:

- Weeks of instructional time
- Credit or clock hours

# Academic Year: Weeks of Instructional Time



# Academic Year: Counting Weeks of Instructional Time

Generally, the counting begins the first day of classes and ends on the later of the last day of classes or examinations

Also acceptable, the first day of classes in the academic year is the last day of the first week of instructional time

Always exclude any week there is not one day of classes, exam study or exams

August						
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

September						
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

October						
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

November						
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

December						
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	



### September

Su	Mo	Tu	We	Th	Fr	Sa
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

### October

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

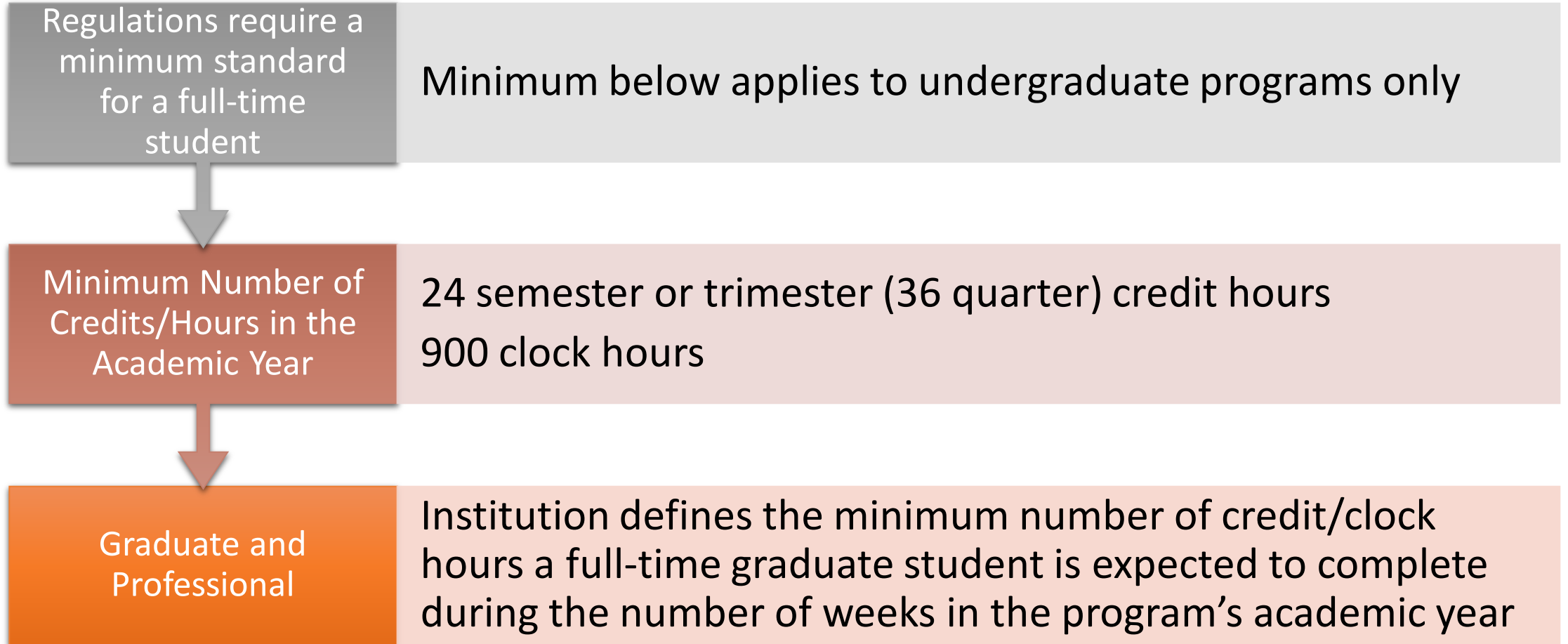
### November

Su	Mo	Tu	We	Th	Fr	Sa
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
<del>19</del>	<del>20</del>	<del>21</del>	<del>22</del>	<del>23</del>	<del>24</del>	<del>25</del>
<del>26</del>	27	28	29	30	1	2

### December

Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

# Academic Year: Credit/Clock Hours



# Academic Calendar Types

## Standard term

All classes begin and end within a set timeframe and academic progress is measured in credit hours

## Nonstandard term

All classes begin and end within a set timeframe and academic progress is measured in credit hours

Terms that don't meet the definition of standard become nonstandard

## Non-Term

Classes do not begin and end within a set time frame and academic progress is measured in credit or clock hours

Standard and nonstandard terms become nonterm if classes or modules overlap the terms (overlap is OK within the term)

## Subscription-Based

Used only by subscription-based programs as defined in regulation

# Standard Terms

## Length of the Term

- Semesters or Trimesters comprised of 14-21 weeks
- Quarters comprised of 9-13 weeks
- Must still meet 30-week minimum academic year requirement

## Credit Hours in the Term

- Semesters award semester credits
- Trimesters award trimester credits
- Quarters award quarter credits
- Full-time undergraduate enrollment must be 12 credits or more

## Payment Period

- The term

Can offer modules within the terms

Terms cannot overlap (module overlap within the term is OK)

Summer can be treated as a standard term if full-time is 12 credits

# Nonstandard Terms

Terms that don't meet the definition of a standard term are nonstandard

- Terms may be shorter or longer than standard terms
- Type of credit awarded is not consistent with the length of the standard term (quarter length must equal quarter credits)

Three types of nonstandard terms

- Substantially equal (SE)
- Substantially equal and at least 9 weeks (SE9W)
- Not substantially equal (NSE)

Payment Period

- The term
- Except for direct loans when nonstandard and NSE

Can offer modules within the terms

Terms cannot overlap (module overlap within the term is OK)

# Non-Term

All clock-hour programs are non-term

Credit-hour programs may also be non-term

- By design or by not meeting standard or nonstandard definitions

Payment Period

- Not the term – even if program has one
- $\frac{1}{2}$  the hours AND weeks in the school's definition of the academic year or, if shorter than an academic year then  $\frac{1}{2}$  the hours AND remaining weeks in the program

# Example: Standard Terms with Summer BBAY

Undergraduate Bachelor's degree

120 credits, Full-time is 12 credits each semester, Summer semester is 8 weeks.

## Academic Year

30 weeks, 24 credit hours

Fall + Spring

## Academic Calendar

Standard

Fall, Spring, Summer (summer can be standard if full-time is 12 credits)

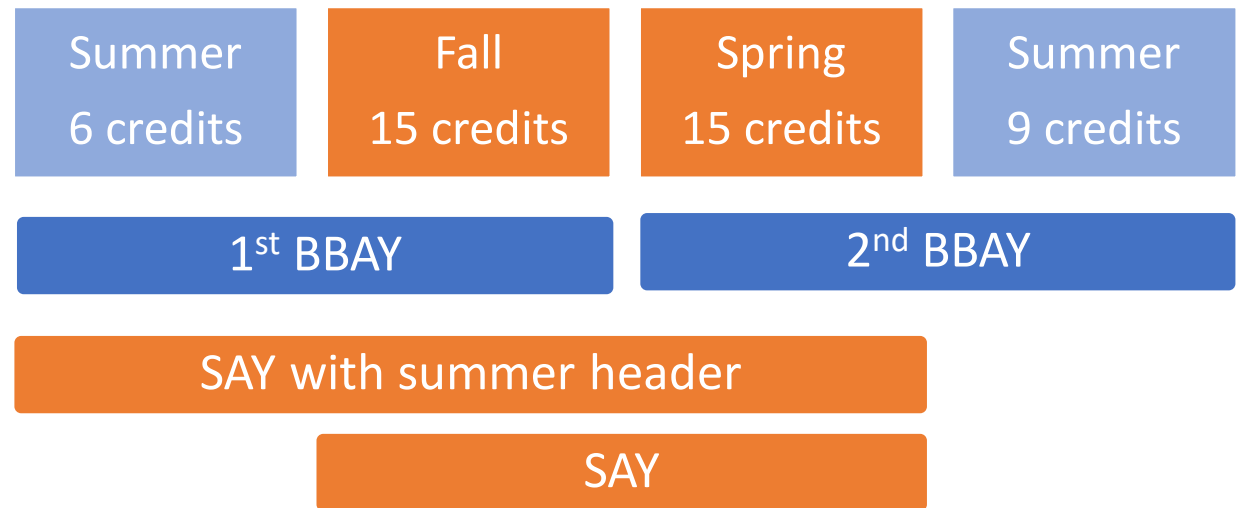
## Payment Period

Each semester

## Direct Loans

Could use SAY or BBAY 1

Number of semesters in BBAY same as in Academic Year. BBAY containing summer can be shorter than 30 weeks.



# Example: Online degree offered in modules

Undergraduate Bachelor's degree  
120 credits, Full-time is 12 credits/semester

### Academic Year

30 weeks, 24 credit hours (Fall + Spring)

### Academic Calendar

Standard , 3 semesters (Fall, Spring, Summer)

### Payment Period

Each semester

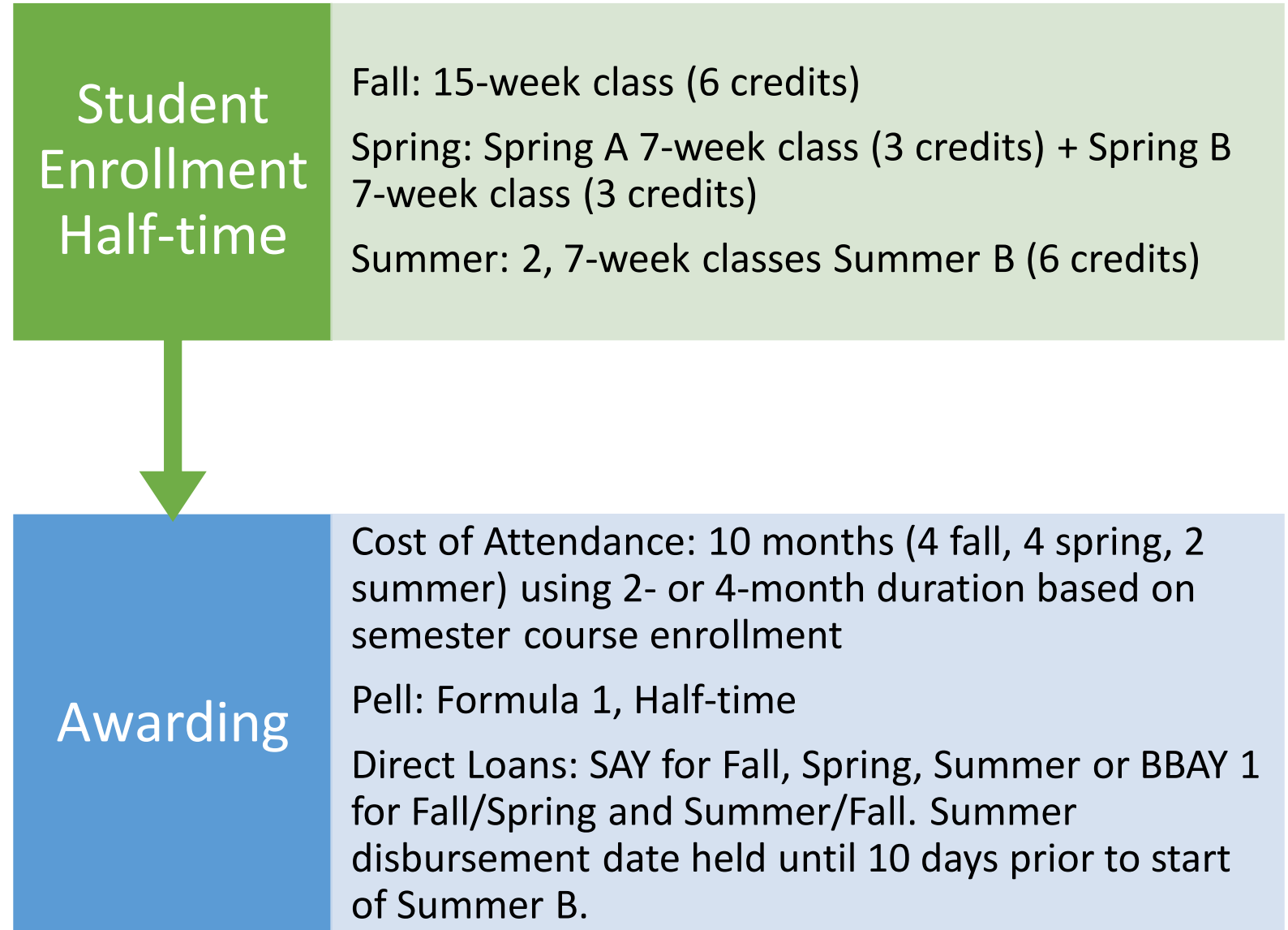
### Courses offered in each semester

15-week courses, length of the term  
Two 7-week modules within the term





Example:  
Online  
degree  
offered in  
modules



# Awarding Title IV Aid for Certificates

Undergraduate students are considered academic year one for Direct Loan limits regardless if they received a prior Bachelor's degree or higher credential. The student can receive Federal Pell Grant, if meets eligibility requirements on their FAFSA. Final enrollment period if less than an academic year, may require loan proration.

Graduate students can receive up to the annual graduate level of Unsubsidized Loan in a graduate level certificate program up to the COA. Also eligible for Graduate PLUS if applicable to your COA.

No minimum program credit requirement for a certificate program unless you're a proprietary institution but you may want to establish your institutional minimum both for undergraduate and graduate levels.

# Undergraduate Certificate

## Comprehensive Accounting Certificate

- 18-month program (100% online module program)
- 31 required credit hours (student can enroll for # of credits in each enrollment period that compliments their life and schedule)
- Academic year established as 30 weeks of instructional time. 30 weeks in AY: 15-week semesters (with an A term and a B term each term being 7 weeks of instructional time and 1 week break between terms or one 15-week course offerings)
- COA budget duration is reflective of the student's actual enrollment
- Student must be at least half time each semester for DL or Pell eligible at LTHT
- Student is grade level one for Direct Loan determination
- If no prior BA per FAFSA data, student may be eligible for Pell and SEOG Grants based on enrollment per semester.

# Example

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- Student chooses to begin the 31 credit Certificate in the Summer semester during the start of the A term for 12 credits (full-time) over the 15-week semester.
- The student continues into the Fall semester for 12 credits (full-time) over the 15-week semester.
- The student enrolls the Spring semester for the remaining 7 credits (half-time) and successfully completes the certificate at the conclusion of the Spring semester.

Summer 15-week  
semester  
12 credits

Fall 15-week  
semester  
12 credits

Spring 15-week  
semester  
7 credits

# Graduate Certificate

## Early Childhood Program Administration Certificate

- 8-month program (100% online, module program)
- 15 required program credit hours (student can enroll at the number of credits per term that fits their schedule and life)
- Established 32-week AY: 16-week semesters (with an A term and a B term. Each term being 8 weeks of instructional time or 16 week-long option)
- COA budget duration is reflective of the student's actual enrollment
- 3 credit minimum per semester for DL eligibility
- Student may be eligible for full \$20,500 Unsubsidized Loan (Graduate PLUS in addition if applicable) for each academic year up to your established COA.

# Example

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- Student chooses to begin the 15 credit Certificate in the Summer B session for 3 credits over 8 weeks of instructional time.
- Student continues in the Fall semester for two courses at 3 credits each over the full 16-week semester.
- Student completes the remaining 6 credits over the full 16-week Spring semester. Student completes the 15 credits for the certificate at the conclusion of the Spring semester.

Summer B
8 weeks
3 credits

Fall semester
16 weeks
6 credits

Spring semester
16 weeks
6 credits

# Areas of Consideration

- Is the Certificate program a stand-alone certificate vs. embedded in a degree program
- Satisfactory Academic Progress
  - Be mindful of Satisfactory Academic Progress policy at your institution
  - Yearly or at the conclusion of each semester that measures pace completion (67%) and minimum GPA (2.0 undergraduate/3.0 graduate) and maximum timeframe of 150% to complete
- Loan proration for undergraduate certificates if the student's final semester is less than your academic year definition.
- R2T4 regulations related to modules
- Gainful Employment. Refer to current and proposed regulations. How may this impact your institution?

# Resources

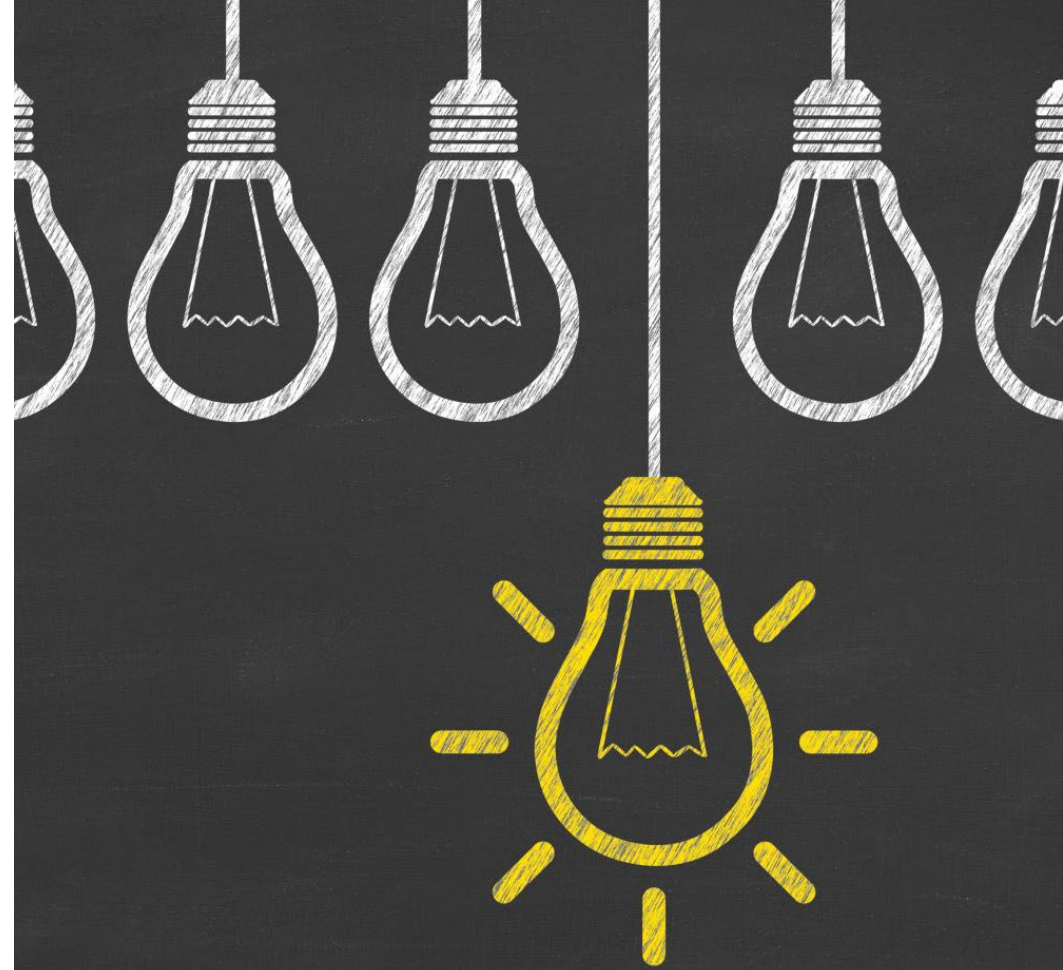
## [Federal Student Aid Handbook 2022-2023](#)

- Institutional Eligibility (Volume 2, Chapter 1)
- Program Eligibility, Written Arrangements, and Distance Education (Volume 2, Chapter 2)
- Academic Years, Academic Calendars, Payment Periods, and Disbursements (Volume 3, Chapter 1)
- Calculating Pell and Iraq and Afghanistan Service Grant Awards (Volume 3, Chapter 3)
- Direct Loan Periods and Amounts (Volume 3, Chapter 5)

## [Academic Calendars 2022 FSA Conference Session B06](#)

- Recorded presentation and downloads available for slides and question/answer document

[Revised Policy for Standard Term Length](#) DCL Electronic Announcement 11-05-19 and attachment





# Resources

## [NASFAA How-to Guides](#)

- NASFAA Title IV Eligibility Checklist for Domestic Institutions: Considerations for Adding New Programs and Locations
- Subscription-Based Program Guide

## [NASFAA 2023-24 Packaging and Aid Notification Self-Study Guide](#)

- Specifically pages 12-20, 36
- Free/fee based on your membership level

[NASFAA Ask Regs](#) – enter a keyword to search (certificate, academic year, modules)

Upcoming NASFAA Conference Sessions in San Diego

- [Academic Calendars](#)
- [R2T4 Modules: Examining Mind Bending Scenarios](#)
- [Ask a Fed](#) (table in the exhibit hall)

