TIPS FOR STUDENTS

• Register for 15 credits of required coursework each semester. Note: Although 12 credits is considered full-time for billing purposes, you must take 15 credits per semester to graduate in 4 years. (15 credits X 8 semesters = 120 credits completed in 4 years)

• Do not withdraw from too many courses.

• Declare a major prior to earning 60 credits.

• Use electives and GE courses to complete double majors and minors.

• Remember that academic decisions may have financial consequences and you should consult the appropriate department before changing your academic plan or when questions arise. Understand that Academic Advisors are not financial aid experts and Financial Aid Advisors are not academic experts. Responsibility for making appropriate course selections that maintain financial eligibility remains with the student.

• Use the degree audit function on Degree Works to help with course planning.

• Understand that each financial aid program has its own rules regarding eligibility.

• Understand that you cannot get financial aid once your degree requirements have been satisfied.

• Increase your financial literacy by using the free online interactive SUNY Smart Track software at https://fa.finalearnvenue.org/?theme=suny

FOR INFORMATION CONTACT:
Office of Student Accounts
State University of New York at New Paltz
400 Hawk Drive
New Paltz, NY 12561-2438
(845) 257-3150, Fax (845) 257-3495
stuacct@newpaltz.edu
www.newpaltz.edu/student_accounts

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Students in their final semester of study who need less than 12 credits of required coursework are free to take any additional courses and have them count toward full-time status for NYS aid programs.

WHAT ABOUT REPEAT COURSEWORK?
NYS and federal rules differ on repeat coursework. A repeat course counts toward full-time status for NYS aid programs if the course is required and the initial grade was not acceptable for graduation as defined in the college catalog.

A repeat course counts toward full-time status for federal aid programs if the course has not been attempted more than once after achieving a passing grade in the course.

If you plan to repeat a course, enroll in 12 credits of non-repeat coursework and then add the repeat course so it does not affect your full-time status.

WHAT ABOUT DOUBLE MAJORS?
Students are allowed to declare more than one major. However, only courses that apply to the primary major are considered required for NYS aid programs. Courses that apply only towards the second major are not considered required and do not count towards full-time status. In addition, federal grant eligibility expires with the completion of the primary major. In some cases federal student loans may be available for a second program of study. If you plan carefully, you may be able to use your elective spaces to complete a second major or minor.

WHAT ABOUT MINORS?
Coursework that applies only to a declared minor is not considered required for NYS or federal aid purposes. The only exception is when a minor is included in an approved NYSED major.

WHAT ABOUT STUDY ABROAD AND INTERNSHIPS?
There are no specific exceptions for these experiential learning opportunities. Students planning to use NYS or federal aid should ensure that the coursework is considered required.

WHAT IS SAP?
SAP stands for Satisfactory Academic Progress. Although specific regulations vary, both federal and NYS aid programs require that students make adequate progress towards their degree to remain eligible for financial aid. Evaluating academic progress involves both qualitative (GPA) and quantitative (total credits) measurements. These measurements and the process of evaluating progress towards degree are complex and should be reviewed online at:


NYS SAP: http://www.newpaltz.edu/student_accounts/progress.html

WHAT IF I AM UNDECLARED?
Students must declare a major prior to completing 60 credits. During the time a student is undeclared, coursework must apply either to GE requirements or electives.