



Did you know you may be in danger of losing your Financial Aid if you do not consider the following:

When planning your schedule consider this:

- Both Federal and State law mandate the courses you take must apply toward your degree program.
- Federal and State financial aid regulations states that while financial aid can be given for those courses which are **remedial (developmental)** in nature and required by the institution, credit-bearing courses that are pre-requisites for a required course in a program are not eligible for financial aid unless these courses can fill in for other requirements in the program (e.g. electives)
- For **Federal aid** only: the regulatory definition for full-time enrollment status (for undergraduates) has been revised to allow a student to retake (one time only per previously passed course), any previously passed course. For this purpose, passed means any grade higher than an "F". This retaken class may be counted towards a student's enrollment status and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class. A student may be repeatedly paid for repeatedly failing the same course (normal SAP-Satisfactory Academic Progress, policy still applies to such cases), and if a student withdraws before completing the course that he or she is being paid Title IV funds for retaking, then it is not counted as his or her one allowed retake for that course. However, if a student passed a class once, then is repaid for retaking it and fails the second time, that failure counts as their paid retake, and the student may not be paid for retaking the class a third time.
- First-time **New York State Grant** and Scholarship (TAP, WTC, etc.) recipients must be registered full-time. However, at least six credits must be college-level class work. Second-time New York State Grant and Scholarship recipients or Transfer students who received New York State Grants and Scholarships at another college must be registered full-time and be taking at least 9 credits of college-level course work. If a student has been registered for more than 2 semesters of college and is taking **developmental** coursework, they should check with a financial aid counselor in order to see how many college-level classes they need to take in order to receive TAP and other NYS Grants and Scholarships. First time NY State Grant and Scholarship recipients who register for at least 6 credits of **developmental** coursework must take at least 3 credits of college level coursework.

Before You Drop a Class, Withdraw from College, or Simply Stop Attending Consider this:

- You could lose your financial aid eligibility for this semester and for future semesters: TAP and other New York State aid, Pell and other Federal Grants, Loans and Scholarships can be impacted drastically.
- If you have attempted 30 credits of developmental course work, you will not be eligible for any additional federal aid if the course work is developmental. Once you

have *attempted* 30 credits of developmental course work, you will no longer be eligible to receive financial aid for developmental courses.

- Your financial aid could be reduced and you may have to repay part or all of your tuition and/or financial aid. Please check [Financial Aid Refund information on the Student Accounts website](#) for further details.
- New Affordable Care Act: Under the Affordable Care Act, if your parents' health insurance plan covers children, they can now add or keep you on their policy until age 26. For more information see the [Wellness Center web pages](#).
- You will or may have a "W" (withdrawal) grade now on your permanent SUNY Orange academic transcript.
- If you participate in intercollegiate athletics and you drop to part-time status, you may become ineligible to play, and could jeopardize the team.
- You will have to pay the tuition again to take the same course(s) in the future if the course(s) you drop are required for graduation.
- Should your enrollment status/attendance drop below 6 credits, your current aid may be affected and you may become ineligible for certain aid programs such as Stafford Subsidized and Unsubsidized Stafford Loans or a Pell Grant.

Important:

- If you drop a course and are receiving a grant, loan, or scholarship, please check with a Financial Aid counselor for a review on the impact this may have with your future aid and with the Business Office for a review on the impact this may have on your current aid.
- All state grant and scholarship programs can be affected if you drop classes or withdraw from college. *These grants and programs include, but are not limited to:* TAP, Child of a Veteran, Memorial Scholarship for families of Deceased Firefighters, Volunteer Firefighters, Police Officers and Emergency Medical Service Workers, WTC, Flight 587, Military Service Recognition, Volunteer Recruitment Service, Aid to Native Americans, Vietnam Veterans, Academic Excellence, Regents, NY Lottery, and Robert Byrd.
- All federal grant and scholarship programs can be affected if you drop classes or withdraw from college. These grants and programs include, but are not limited to: Pell, SEOG, Federal Work Study and Stafford Loans.

Attendance is important. Instructors may withdraw students from courses for excessive absences. If illness, accident or similar circumstances make it impossible for a student to attend classes for three or more consecutive days, it is the student's responsibility to notify the Records and Registration Office immediately. Financial Aid may be impacted.

You do have alternatives to consider:

- Ask the instructor for help and a give you a realistic assessment of your performance in the class. Your instructor can help you, and you may be doing better than you think.
- Contact Learning Assistance Services in the Library, or your academic department's lab, or utilize a private supplemental instructor or tutor.
- Talk to your academic advisor, or seek assistance at the Academic Advising Office.
- Drop back to an easier course. If you do drop back to an easier course, check with the Financial Aid Office to see if it will impact your current aid.