



Academic Standards and Additional Regulations for Federal Financial Aid Recipients

Maximum Time Frame - The 150% Rule

As previously noted, federal financial aid recipients must meet both Satisfactory Academic Progress (SAP) and pursuit of program guidelines to be eligible for federal financial aid. In addition, federal regulations also require SUNY Adirondack to set a maximum time frame for completion of a degree or certificate program not to exceed 150% of the normal credit requirements for that program. For federal aid purposes only, SUNY Adirondack has defined a maximum number of total attempted credits for degree programs to be 96 credits. The maximum number of total attempted credits for certificate programs varies since not all have the same minimum number of credits required for graduation.

Federal financial aid awards will be determined based on the number of credits a student has remaining before exceeding the maximum attempted credits of 96 for degree programs; it varies for certificate programs since not all have the same minimum number of credits required for graduation. For example, if a student has attempted 91 credits toward an associate degree, he or she has 5 credits remaining in federal aid eligibility. Therefore, regardless of the number of credits the student registers for, he or she will only have remaining aid eligibility as a less than half-time student. A student loses eligibility for federal financial aid once the maximum attempted credits has been attained or it is mathematically determined that a student cannot complete within the 150% time frame. A student who was required to enroll in developmental studies courses will not have those courses counted toward the maximum attempted credits allowed. **If the student feels there were extenuating circumstances that prevented completion within the 150% timeframe, s/he may submit an appeal to the appeals committee via the Financial Aid Office. The appeal must be in writing and submitted by the end of the semester for which you're appealing.**

A student who has the “Fresh Start Rule” (see Academic Regulations) applied to his or her academic transcript cannot have his/her prior credits and/or grades dismissed for the purpose of meeting the guidelines noted. Federal regulations do not permit a College to apply a “Fresh Start Rule” to federal financial aid guidelines.

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