Summer is coming fast...time to prepare and be in the know! The Financial Aid Office for Off-Campus & Online Programs will begin accepting applications for Summer financial aid this week.

As we enter a new semester there are always questions concerning packaging, refunds, and grade level changes to name a few. The FA News Bulletin will help answer some of those questions. Read through this information then contact us if you have questions. We can be reached at 1-800-664-2681, ext. 2 or via email at OCPFA@cmich.edu.

NOTICE REGARDING Spring 2012 - March 15 is the deadline for filing the 2011-12 FAFSA for Fall/Spring and Spring ONLY Federal Aid. If you owe a balance on either Fall and/or Spring semesters please contact the Financial Services Office at 1-800-664-2681, ext. 6 for assistance.

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SUMMER PACKAGING

- The 2012 Off-Campus and Online Programs Summer FA Application will be available on the OCP website under Summer 2012 Financial Aid Forms on Monday, February 20.
- Summer only packaging is expected to begin the week of March 5 and a packaging schedule will be available on the OCP website this same week to help you know when to expect your summer package will be completed.
- All correspondence will be sent to your CMU global ID e-mail account. E-notifications are ESTIMATED to begin going out in LATE March.
- Students packaged for Fall/Spring or Spring only who did not attend either semester need to cancel that aid using the Federal Student Loan Adjustment Form (LAF) found on the OCP website at: www.cmich.edu/Documents/financial_aid/forms/2012FY/Federal%20Student%20Loan%20Adjustment%20Form%202011-2012.pdf
- Priority packaging is given to students who are registered for summer semester.
- Students who want to know their eligibility prior to registering can contact our office at OCPFA@cmich.edu.
- Undergraduate students will have little or no federal aid available Summer unless you have moved up in grade level between freshman, sophomore or junior status and if you have not used 100% of your Pell Grant eligibility during Fall and Spring semesters as a full-time student.
- Graduate level students please note that your remaining loan eligibility for summer is affected by any Cost of Attendance Increase request approved for Fall and/or Spring semesters.
REFUNDS, ENROLLMENT REPORTING & PAYING FOR BOOKS

- Summer refund information when available can be found at: www.cmich.edu/ehs/University_Billing_Office/Refunds/Electronic_Refund_Payment_Dates.htm

- The minimum credit hour requirement to be eligible for Federal Financial Aid AND for deferment on prior loans is 6 credit hours per semester. Dropping below 6 credits at any time during the semester will affect your aid eligibility.

- Do not submit paper deferment requests. Electronic enrollment reports are submitted to the National Student Loan Clearinghouse (NSLC) by the Registrar's Office for students attending minimum half-time each semester. Subsequent changes in enrollment are also reported monthly. View your information on NSLC through iCentral.

- Summer refunds are not available until after classes begin – so plan to pay out-of-pocket for at least your Summer I books. OCP does not have a book voucher option. Do not wait for your refund to purchase your books since many classes have pre-assignments requiring books PRIOR to the start of classes.

SATISFACTORY ACADEMIC PROGRESS/THE UNOFFICIAL WITHDRAWAL POLICY – READ THE FA MANUAL

- **SPRING SAP NOTICES** – If you are currently on SAP (Satisfactory Academic Progress Warning) you will be receiving a notification before the end of Spring semester regarding the disbursement of your Summer financial aid eligibility.

- Students on SAP Warning will not be eligible for summer funding until after all Spring grades are posted and reviewed to determine current status. Refer to the FA Manual for SAP requirements.

- It is your responsibility to get the right information about financial aid. You can lose your financial aid if you are an Unofficial Withdrawal or never attended classes. Find out about Satisfactory Academic Progress, Unofficial Withdrawals and more at: www.cel.cmich.edu/financial-aid/FinancialAidManual.pdf

PROSPECTIVE SPRING GRADUATES, DELAYING GRADUATION & UNDERGRADUATE GRADE LEVEL CHANGES

- **If you are expecting to graduate after Spring semester you will not be eligible for federal financial aid in the summer.** E-mail notifications regarding cancellation/ineligibility for financial aid will be sent to Prospective Grads in early April.

- Reinstatement or repackaging of federal aid as eligible can only take place if you are an UG now accepted as a regular admit to an eligible Graduate degree program or if you are starting a NEW ELIGIBLE Graduate Program (consisting of 30 plus credit hours) that is approved for federal aid. Please contact OC & Online Programs FA at OCPFA@CMICH.EDU if you have questions.

- **Graduate Certificate Programs are not eligible for Federal Student Financial Aid unless they consist of classes already required in your degree.** For example, in the MSA-GA student there is a General Administration Certificate "embedded" within the course requirements of that degree.

- **Students in the MSA-GA degree may not take ADDITIONAL classes to complete a certificate outside of their degree program.** For example, and MSA-GA major may not take classes for Human Resources Management Graduate Certificate if these courses are beyond the requirements of the MSA degree.

- Undergraduates moving into a GRADUATE Program must notify us at OCPFA@cmich.edu once granted regular graduate admission so financial aid can be packaged at your new grade level. You must also complete the Summer 2012 Loan Adjustment Form (LAF) along with the 2012 Summer FA Application to notify OCP FA of this grade level change.

- UNDERGRADUATE grade level increases (freshman to sophomore or sophomore to junior) based Spring semester grades must also be requested through the Summer 2012 LAF located on the OCP website under Financial Aid Forms.
INELIGIBLE GRADUATE CERTIFICATES & SAP

- Undergraduate and Graduate Certificates are NOT eligible for federal student aid unless they are comprised of courses already required in your DEGREE program.

- Only courses that are required in a declared degree program are eligible for federal student aid.

- Delaying graduation to accommodate for a Certificate Program is prohibited. Graduate certificates that require course work outside of the degree program are not eligible for federal financial aid.

Graduate degree students are not eligible for federal aid if taking undergraduate level classes not required by the graduate degree.

- Students in the MSA programs, with the approval of your Academic Advisor can take the MSA competencies ACC 203 and STA 282 only.

- Students in the MBA programs are allowed up to 9 prerequisite courses, again, only on the approval of the Academic Advisor. These included: MBA 503 or BIS 360, MBA 504 or ACC 203, MBA 505 or ECO 201, MBA 506 or BLR 202, MBA 507 or MKT 300, MBA 508 or MGT 312 (or 258), MBA 509 or MGT 340, MBA 510 or FIN 303, and MBA 511 or STA 282. Contact the Financial Aid Office if you are taking UG competencies or prerequisites as these will affect your aid eligibility.

Satisfactory Academic Progress

- Adding courses in order to obtain federal student aid, when those courses are not part of your degree program, will result in the loss of federal aid for the semester. Any changes in a degree program that require additional courses as part of an ELIGIBLE DEGREE must be approved and documented through your Academic Advisor.

- Taking courses not required in your degree program will cause a timeframe issue which will result in a warning and the eventual suspension of federal aid eligibility.

TRANSFER STUDENT REMINDER

- Summer Federal Financial Aid eligibility at CMU is affected by prior school use of federal funds from Summer and/or Fall 2011 through Spring 2012. Be sure to contact your previous school and make sure all prior school loans have been canceled!

REPORTING OUTSIDE RESOURCES

- All outside resources including Employer Tuition Assistance, Scholarships, and Agency resources must be reported to the Financial Aid Office via the Student FA Status Page found on iCentral.

- Resources reported after federal aid is processed will result in a bill back to your student account.

IMPORTANT TIMELINES

- The SUMMER Cost of Attendance (COA) increase request form will be available May 7.

- Please allow at least 5 business days for the receipt of ANY application to update on your FA Status Page and a minimum of 4 – 6 weeks for processing COA’s after receipt.

- COA tuition requests are processed AFTER the second term begins based on the start date of the additional class(es).

- The Filing deadline for the 2011-12 FAFSA for Summer ONLY Financial Aid is June 1, 2012.

- OCP Scholarship Applications for Fall-Spring 2012-13 will be available online March 1, 2012.

- REMEMBER that the 2011-12 FAFSA is current year (including summer 2012) and the 2012-13 FAFSA is for Fall 2012 through Summer 2013.