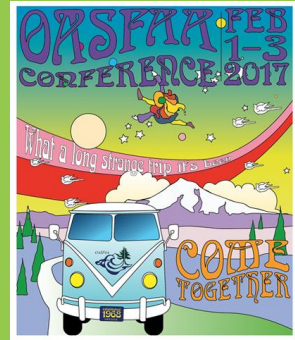


# Academic Calendars – the New Frontier in Financial Aid



Kim Wells | February 2017  
U.S. Department of Education  
OASFAA Conference

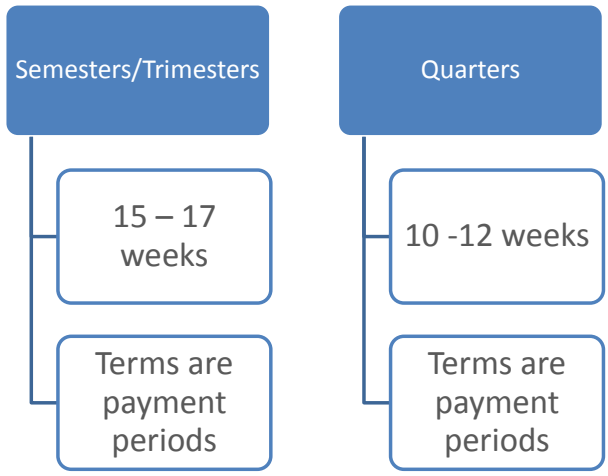
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## Academic Calendars

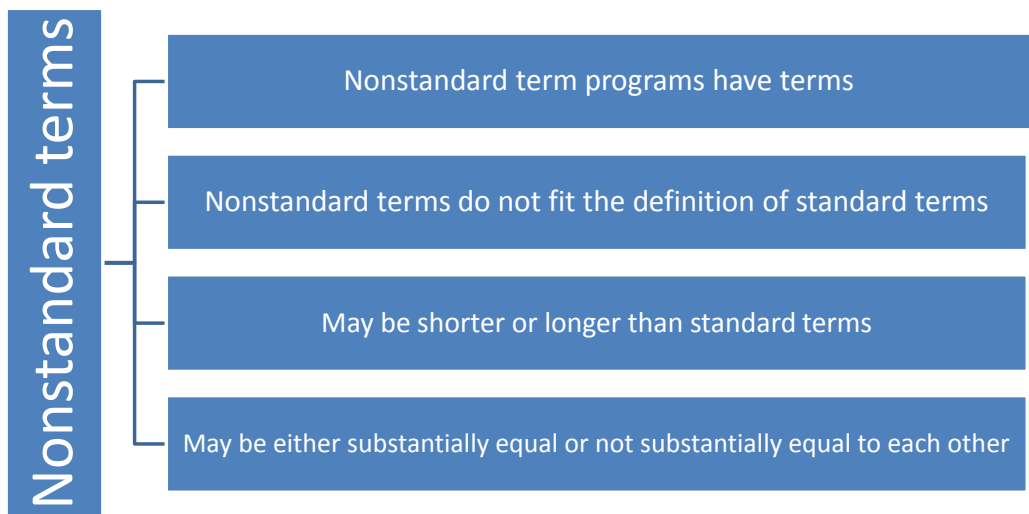
- Three main academic calendars
  - Standard term
  - Non-standard term
  - Nonterm
    - Clock-hour
    - Credit-hour

# Standard terms



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# Nonstandard terms



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## Nonstandard Terms

- Nonstandard terms may look like standard terms but are nonstandard due to awarding type of credit not usually associated with that type of term
- For most Title IV programs, nonstandard term is payment period
- Exception in Direct Loan (DL) Program when nonstandard terms are not substantially equal
  - Payment periods work exactly like nonterm programs, but only for DL

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## Nonterm

All clock-hour programs are nonterm for Title IV purposes

Nonterm programs may also be credit-hour

There are no terms to use as payment periods

If program has terms that overlap, is considered nonterm for Title IV purposes

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# Nonterm

- Payment periods are determined by student completing  $\frac{1}{2}$  the hours AND  $\frac{1}{2}$  the weeks of instruction in program's defined academic year (AY) for Title IV
  - Or the program if less than an AY
  - Or the period that remains in a program if remainder is less than an AY
    - If remainder is  $\frac{1}{2}$  of AY or less, remainder is final payment period
    - If greater than  $\frac{1}{2}$  of AY, remainder is divided into two equal payment periods

# Academic Year Minimums

	Minimum number of weeks of instruction	Minimum number of hours
Programs that measure progress in clock-hours	26	900
Programs that measure progress in semester or trimester credit-hours	30	24
Programs that measure progress in quarter credit-hours	30	36

# Academic Calendars and Pell

## Pell Formulas

### Standard terms

- Primarily use Formula 1
  - 12 credits is always full-time
- Small number use Formula 2
- All term-based programs may use Formula 3

### Nonstandard terms

- Must use Formula 3
  - Enrollment status determined by formula

### Nonterm

- Must use Formula 4
- Awards always taken from full-time Pell schedule

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# Academic Calendars and DL

- Academic year = period of time to which annual loan limit applies
  - Scheduled Academic Year (SAY) or Borrower-Based Academic Year (BBAY)
  - May or may not be same as defined AY for Title IV purposes

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## Scheduled Academic Year

- Standard term programs may use SAY
- School's schedule or calendar establishes what the "year" is for DL
- SAY includes normal terms that are in defined academic year and also accounts for summer term
  - Summer is categorized as header or trailer
- **EXCEPTION:** SE9W nonstandard terms may use SAY

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## Borrower-Based Academic Year 1

- BBAY1 is for credit-hour programs using scheduled academic year with standard terms or SE9W terms
- Standard terms with a scheduled academic year may use BBAY1
- May combine SAYs and BBAY1s
- SE9W nonstandard term programs with scheduled academic year may use BBAY1

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## BBAY<sub>2</sub> & BBAY<sub>3</sub>

- BBAY<sub>2</sub> must be used for credit-hour programs that do NOT have a scheduled academic year but are using standard terms or SE9W terms
- Nonterm credit- and clock-hour programs must use BBAY<sub>3</sub>
- Nonstandard term programs must use BBAY<sub>3</sub> if
  - terms are not SE9W *or*
  - standard terms and nonstandard terms are mixed in same program without an SAY

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## Standard Term Considerations



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## Considerations for Standard Terms

- Semester, trimester, or quarter
  - May be offered traditionally
    - All courses begin and end on first and last day of term respectively
  - May be offered nontraditionally
    - Courses offered consecutively/sequentially within term
    - Compressed coursework (modules, mini-terms, etc.)
    - For R2T4 purposes, all courses that do not span entire length of term are modules

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## Advantages of Standard Terms

- Use of Federal Pell Grant Formula 1
- Consistency in disbursement rules across programs
  - Payment period is always the term for all Title IV programs
- Flexibility with SAY and BBAY1 – may
  - use SAY or BBAY1, which allows for alternating as long as overlap does not exist
  - originate single-term loans without SE9W considerations
- Treatment of summer terms
  - Both Pell Grant and DL programs allow for treatment of summer as standard term (with conditions)

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# Additional Considerations Regarding Standard Terms



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## What to Avoid

- Schools with traditional calendars often encounter situations that can affect whether standard terms will remain standard

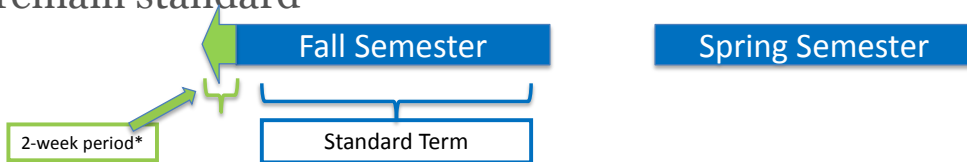


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# What to Avoid

- Class in academic program may begin before established start of standard term and/or finish after established end of standard term
- Result is typically nonstandard term
- Allowance of total of 2 weeks is permitted and allows term to remain standard

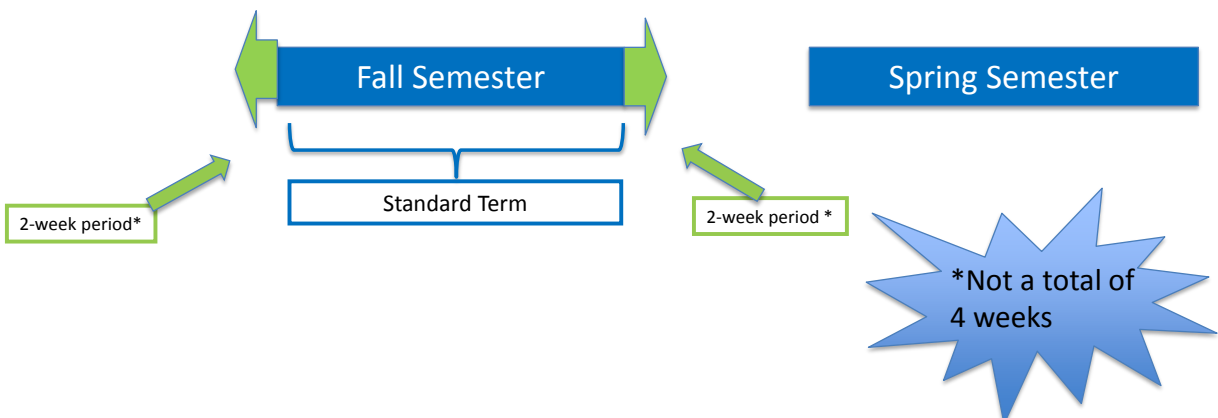


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# What to Avoid

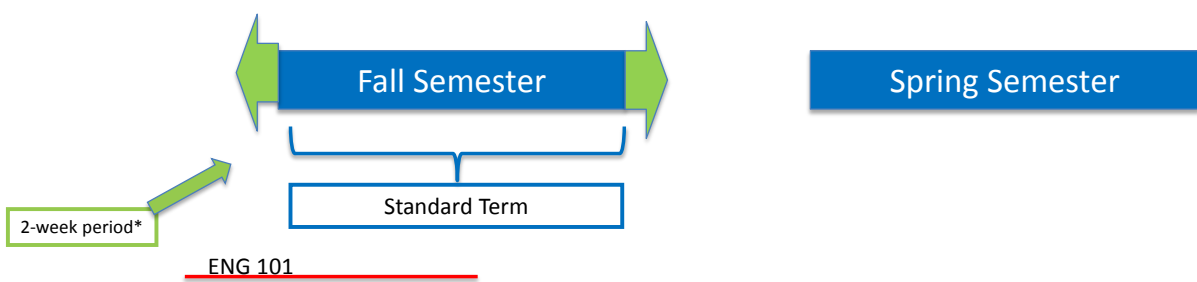


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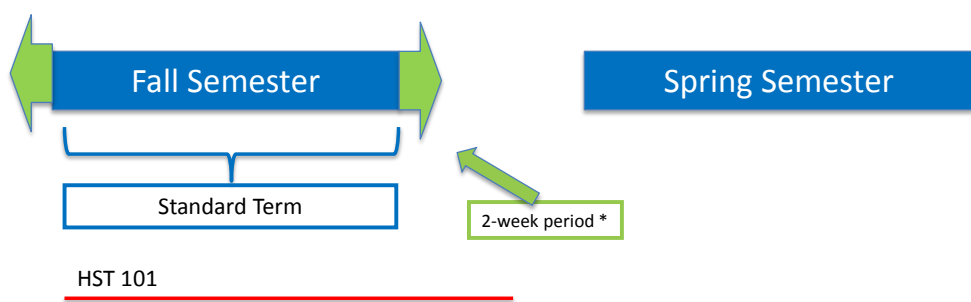
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# What to Avoid



\*This means *entire program* becomes nonstandard

# What to Avoid



\*This means *entire program* becomes nonstandard

# What to Avoid



\*This means *entire program* becomes nonterm

# What to Avoid



MTH 101

\*This means *entire program* becomes nonterm

## What to Avoid

- Short session between standard terms school treats as separate payment period
  - intersession = nonstandard term due to its brevity
  - entire program of study treated as nonstandard
- School must fund intersession

Fall Semester

Intersession

Spring Semester

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## Clinical Work & Standard Terms

- Clinical work = standard term calendar until student progresses to part of program involving work outside classroom but still part of program
- Often found in
  - medical related fields
  - programs preparing educators
- Clinical work may not coincide with school's standard terms
  - Usually due to clinical work having different calendar

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## Clinical Work & Standard Terms

- Schools may allow clinical work to be treated as standard term, if ALL the following apply
  - All students in program must participate in practicum or clinical experience and its completion is requirement for graduates to apply for licensure or authorization to practice occupation those students intend to pursue
  - School has little or no control over length or start/end dates of practicum or clinical experience. This may be result of constraints imposed by outside licensing bodies, or need to accommodate schedules of entities with which students are being placed (e.g., school districts and hospitals)
  - Credit-hours associated with practicum or clinical experience must be associated with term in which most of training occurs, even if starting and ending dates do not exactly align with term dates and/or overlap with another term exists

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## Clinical Work & Standard Terms

- If clinical work meets all of requirements on previous slide, it will not create
  - nonstandard terms
  - nonterm calendar even if clinical work is overlapping another term



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# Questions



# ED Contacts

## Research and Customer Care Center

1-800-433-7327

fsa.customer.support@ed.gov

**Reach FSA**    1-855-FSA-4-FAA

Campus-Based Call Center	eZ-Audit
COD	School Eligibility Services Group
CPS/SAIG	Foreign Schools Participation Division
NSLDS	Research and Customer Care Center
G5	Nelnet Total & Permanent Disability

## Contacts

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## Training Feedback

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To ensure quality training we ask all participants to please complete an online session evaluation

- Go to <https://www.surveymonkey.com/r/KimberlyWells>
- Additional feedback about training can be directed to **[joann.borel@ed.gov](mailto:joann.borel@ed.gov)**

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# Thank You!

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