

## **The Office of Student Financial Aid Handbook**

### **General Information**

The Office of Student Financial Aid supports the mission of the University by assisting students and their families in reducing or eliminating financial barriers which might prohibit their participation in the degree programs offered by Old Dominion University. The office administers need-based financial aid programs funded by Federal, State, University, and private sources in the form of grants, Federal Direct Stafford/Ford Subsidized Loans, federal work-study programs, and both need-based as well as merit-based scholarships. In addition, the office administers the Federal Direct Unsubsidized Loan, the Federal Direct PLUS loan and Graduate PLUS loan programs, which are non-need-based federally-supported sources of funding.

Regulations governing the administration of student financial aid are subject to unanticipated change. Information provided herein is as accurate as possible on the date of printing. For additional and updated information, students and interested parties are invited to visit the office's [web site](#) or from Old Dominion University's home page, <http://www.odu.edu/>

### **Scholarships, Grants, Loans, and Student Employment**

The University offers a variety of awards each year to qualified students who have been accepted for admission into degree programs. Some of these awards are available only to Virginia residents, while others are awarded without regard to state residency. Student assistance is offered on the basis of scholastic achievement and/or established financial need. Financial need is defined as the difference between the cost of education/attendance at Old Dominion University and the amount of money an applicant and his or her family are expected to make available from their income and assets to meet the expenses of that education. The eligibility for non-need Federal Direct Unsubsidized loans, Federal Direct PLUS loans and Graduate PLUS Loans are determined by a combination of factors, including dependency status, student classification (undergraduate/graduate, grade level), cost of attendance, and aggregate amount borrowed to date, to name a few.

## Eligibility

To be eligible for assistance from the major student aid programs, a student must be:

- A citizen or an eligible non-citizen
- Admitted and enrolled as degree seeking in an eligible program
- Registered with the Selective Service (if required)
- Not be in default or owe a repayment or refund on a federally guaranteed loan or grant
- Be in good academic standing (making satisfactory academic progress)

There are two exceptions to the requirements that students be admitted on a degree-seeking basis: students enrolled in the program leading to a certificate in dental assisting may qualify for some forms of aid; and students who are admitted only for purposes of [teacher certification](#). Certain aid programs require a student to maintain a full-time status.

Financial aid eligibility is determined on an annual basis, for one academic year (Fall, Spring, Summer) only, and is determined for succeeding years upon re-application and continued eligibility. Applications for Old Dominion University-administered financial aid should be submitted as early as possible in January for consideration in the following academic year. Awards are offered on a first-come, first-served basis. Priority awards of grants funded by the Commonwealth of Virginia as well as for the Federal Supplemental Educational Opportunity Grant (FSEOG) Program are offered to eligible students whose Free Application for Federal Student Aid (FAFSA) is received by the federal processing agency no later than February 15, preceding the academic year of interest.

To be considered for the Annual and Endowed Scholarships administered by the University, an Admissions application or the Scholarship Application for Continuing Students must be received by the University by February 15 preceding the academic year of interest. All admitted students will automatically be considered.

An entering student must be accepted for admission into a degree-seeking program before receiving a financial aid eligibility notification letter; however, a student who has not yet

been accepted for admission may apply for financial assistance. Once admitted into an eligible degree program, the student will automatically receive a notice of tentative financial aid eligibility. Announcements of financial aid eligibility for early applicants are generally made before May 1. The applicant will be notified in writing by the Office of Student Financial Aid. In addition, the admitted student is encouraged to monitor the status of his/her application for aid and its subsequent processing by accessing his/her records on the University's secure online site, [LEO Online](#). Alerts, reminders, and student-specific information are mailed through the University's secure e-mail system throughout the year, and students are responsible for reading and responding to these communications.

The information regarding financial aid contained in this document is subject to changes or deletions without notification. Additional information concerning financial aid is available through the Office of Student Financial Aid. [Funding Education Beyond High School](#), the federal Student Guide, which describes the federal student financial aid programs and how to apply for them, is also available free of charge from the Federal Student Aid Information Center (1-800-433-3243). The U.S. Department of Education provides efficient and secure access to information and government services and benefits for students via the Access America for Students gateway web site (<http://www.students.gov/>)

***Employment Eligibility Verification (Form I-9)***. Students who are eligible to participate in the federal work-study program will be required to submit certain documents. The Immigration Reform and Control Act of 1986 require all employees of the University to complete an Employment Eligibility Verification (Form I-9). Student employees who wish to work on or off campus must be prepared to complete the I-9 Form before they begin working. Additional information can be obtained from Payroll Office.

## **Process**

Financial aid is awarded for one academic year (Fall, Spring, Summer) only, and may be renewed for succeeding years upon reapplication and continued eligibility. Applications for Old Dominion University-administered financial aid should be submitted as early as possible in January for consideration in the following academic year. Awards are offered on a first-

come, first-served basis. Priority awards of grants funded by the Commonwealth of Virginia as well as for the Federal Perkins Loan and Federal Supplemental Educational Opportunity Grant (FSEOG) Program are awarded to eligible students who file a Free Application for Federal Student Aid (FAFSA) by February 15 of the spring, preceding the academic year of the award.

An entering student must be accepted for admission into a degree seeking program before receiving a valid offer (tentative award letter) regarding financial aid; however, **a student who has not yet been accepted for admission may apply for financial assistance.**

Once admitted into an eligible degree program, the student will automatically receive a statement of tentative financial aid eligibility. Announcements of financial aid eligibility for early applicants are generally made before May 1. The applicant will be notified via email from the Office of Student Financial Aid of tentative award offers and How to accept or decline Award Offer Online. All tentative Financial Aid Award offers are based on full-time enrollment. If you are enrolled less than full-time complete the Student Financial Aid Adjustment Form. Failure to notify Student Financial Aid of less than full-time enrollment or to review and accept financial aid offers, may result in cancellation and or delay of your Federal and/or State awards. If you are active military or a dependent of an active military, please submit the Military Verification Form.

### **Federal Programs**

Students must submit the Free Application for Federal Student Aid (FAFSA) to determine eligibility for all of the following federal financial aid programs.

**Federal Pell Grant Program.** A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are only awarded to undergraduate students who have not earned a bachelor's. For many students, Pell Grants provide a foundation of financial aid to which other aid may be added.

**Federal Supplemental Educational Opportunity Grant (FSEOG).** Like the Federal Pell Grant, this award assists undergraduate students only and does not have to be repaid. This grant is made to students who demonstrate exceptional financial need (very low expected family contribution, or EFC). Students who meet all other eligibility criteria and whose FAFSAs were received by the federal processing agency by the Old Dominion University

priority deadline (February 15) are considered for this grant. It is awarded on a first come, first served basis. Federal funding for this program is extremely limited.

**Teacher Education Assistance for College and Higher Education (TEACH) Grant Program** that provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. The federal website <http://teachgrant.ed.gov> provides additional information regarding the TEACH grant. Please review all terms and conditions of the TEACH Grant for clarity.

The TEACH Grant policy for Old Dominion University has been approved. However, the ability to process the TEACH Grant with the federal government is still being finalized. Students who qualify for the TEACH Grant will not receive funds in time for the Fall 08 tuition deadline. Disbursement of funds will be in the late fall. Students who qualify for the TEACH Grant will need to find a method to pay for tuition and reimburse this source when the aid is disbursed."

[ODU TEACH Grant Policy](#)

[ODU TEACH Grant Approved Teacher Education Programs](#)

[TEACH Grant](#) -- This link provides information regarding the new Teacher Education Assistance for College and Higher Education (TEACH) Grant Program.

**Federal Work Study Program.** This program provides jobs for undergraduate and graduate students with financial need, allowing them the opportunity to earn money for educational expenses. The FWS program encourages community service work such as tutoring and work related to the course of study. A student who qualifies for FWS is not automatically guaranteed employment and must compete with other FWS recipients for available positions. The Career Management Center (CMC), located at 2202 Webb University Center, maintains a listing of available positions on its web site at [CMC on-line](#)

**Federal Perkins Loan Program.** This low-interest (5 percent) loan is targeted for students with exceptional financial need. A Federal Perkins Loan borrower is not charged an origination fee or an insurance premium. A Federal Perkins Loan must be repaid.

**Ford Federal Direct Student Loan Programs.** Old Dominion University participates in the William D. Ford Federal Direct Loan Program and thus receives loan funds directly from the U.S. Department of Education upon disbursement (payment) to eligible students. There are four kinds of [Direct loans](#):

- **William D. Ford Federal Direct Subsidized Loans.** The federal government will pay the interest on these loans while students are in school and during deferments (postponements of repayment). Students must demonstrate financial need to receive this type of loan. Both undergraduate and graduate students are eligible and must be enrolled at least half time. Like all other forms of aid, loans are disbursed to student accounts on a semester- by-semester basis, and eligibility must be re-confirmed prior to release.
- **William D. Ford Federal Direct Unsubsidized Loans** are available to students regardless of financial need, but students will be required to pay all interest charges, including the interest that accumulates during deferments.
- **The Federal Direct Parent Loan for Undergraduate Students (PLUS)** is available for parents of dependent students who filed the FAFSA and who meet other general eligibility requirements. Applications for this loan must be obtained through the Office of Student Financial Aid. They are not automatically offered but are available upon submission of [Parent PLUS Data Sheet](#). Parents are responsible for all interest charges. However they may defer payments on PLUS loan until six month after student cease to be enrolled at least half time. PLUS Loan applications are subject to credit approval
- **The Federal Direct PLUS Loan for Graduate and Professional Students.** Applicants for this loan must complete the FAFSA. They also must have applied for their annual loan maximum eligibility under the Federal Direct Subsidized and Unsubsidized Loan Program prior to applying for the Graduate/Professional PLUS loan. They are not automatically offered but are available upon submission of a completion [Graduate/Professional PLUS Student Loan Data Sheet](#) available in the Financial Aid Office or on our website.

## **State Programs**

The Virginia Student Financial Assistance Program (VSFAP) was established to assist students with financial need. VSFAP Funds are used for need-based grants to Virginia resident undergraduates or for assistantships and fellowships to graduate students. As funds are limited, they are awarded on a first-come, first-served basis, with students meeting the priority FAFSA receipt deadline (February 15 receipt by federal processing agency) being given first consideration. Specific Satisfactory Academic Progress requirements that are more rigorous than those for federal financial aid eligibility consideration apply. Interested students are encouraged to visit the State Council for Higher Education in Virginia web site at <http://www.schev.edu/> for detailed information and program regulations and guidelines.

**Commonwealth Award.** In order to be eligible for a Commonwealth award, a student must be admitted into a Virginia public two or four year college or university, a domiciliary resident of Virginia as defined by the Code of Virginia 23-7.4, demonstrate financial need as determined by the institution (FAFSA required), be enrolled at least half-time in an eligible baccalaureate program, a U.S. citizen or eligible non-citizen, and otherwise eligible for federal financial aid. This is a grant and does not have to be repaid. The actual awards vary by institution and are based on funds available. The awards may not exceed tuition and required fees. Students who have earned fifteen (15) or more credit hours beyond the number of hours required for graduation are disqualified from participation in this program.

**Virginia Guaranteed Assistance Program (VGAP).** In order to be eligible for a VGAP award, a student must meet all the Commonwealth award requirements, and must also be a graduate of a Virginia high school, with a minimum cumulative high school grade point average of 2.5 on a 4.0 scale, and must be classified as a dependent student for federal financial aid purposes. A student generally enters the VGAP program as a freshman. Renewal of the VGAP grant is dependent upon several factors, including a minimum 2.0 GPA each semester, completion of a minimum of 12 hours each semester (full-time completion), early FAFSA filing,

demonstrated financial need, and continuous full-time enrollment (minimum 12 credit hours per semester) from year to year (summer excluded). As with all other aid programs, audited courses do not count toward full-time enrollment. Participation in the VGAP program is limited to the first four years of attendance (fall/spring enrollment for four consecutive academic years).

**College Scholarship Assistance Program (CSAP).** This grant is awarded to eligible undergraduate students and does not have to be repaid. A recipient must be a Virginia resident working toward a first baccalaureate degree and must demonstrate financial need (FAFSA required), must be admitted into a Virginia public institution, must be enrolled full-time (12 credit hours per semester), and must have a computed expected family contribution (EFC) of zero, among other criteria. Awards are comprised of both federal and non-federal funds because CSAP includes Virginia's allotment of the Federal Leveraging Educational Assistance partnership (LEAP).

**Two-Year College Transfer Grant Program.** Recipients of this grant must have received an Associate's degree at a Virginia two-year public institution with a cumulative 3.0 GPA. Enroll into Virginia four-year public or private nonprofit college or university by the fall following completion of associate's degree. Enroll into degree program not for religious training or theological education. The must maintain continued eligibility based on college GPA of 3.0 and continued need. Award limited to 3 years or 70 credit hours.

**Alternative Loans** are available and should only be considered by students that have unmet need not covered by other resources including Federal Financial Aid. It is recommended that all students complete a FAFSA and accept Federal Funds before applying for an alternative/private loan. Students that fill out the Free Application for Federal Student Aid (FAFSA) are considered for funds from the state and the school, in addition to federal funds. Even students without need will be eligible for a Federal Unsubsidized Loan.

## Conditions for Disbursement of Financial Aid

The Office of Student Financial Aid publishes a "[Statement of Student Responsibility & Conditions for Release of Financial Aid](#)" document each academic year. This statement is included with the initial award notification mailed to the student and is also accessible on the Financial Aid website. When students accept financial aid, they also acknowledge that they have read and agree to comply with the Statement. A limited sample of conditions is as follows:

1. Students are required to communicate immediately with a financial aid counselor if they **change the number of hours enrolled each semester**. Financial aid is based upon full-time, three-quarter-time, or half-time enrollment. If a student's aid has been calculated based on an enrollment level different from the actual enrollment for that semester, the aid will not be released until the student has notified a financial aid counselor and the counselor has reviewed and recalculated aid eligibility. Financial aid eligibility changes when enrollment level changes. Students who drop courses are responsible for notifying the financial aid counselor immediately. Aid will be reduced accordingly and financial aid already received will be due back to the University. This also applies to "balance-of-aid" payments made to students prior to dropping classes or totally withdrawing from the university.
2. The student is responsible for repayment of any and all financial aid received if adjustments resulting from unreported or misreported information discovered through verification, third-party notices, account reviews, and/or Quality Assurance findings lead to reductions in aid. All students who appear to qualify for a Federal Pell Grant are required to confirm all information submitted on the FAFSA as part of the federal Verification process. Documents such as Federal Income Tax returns, W-2 forms, Leave and Earnings Statements, notices of SSI benefits, and Verification Worksheets will be required. Other documents may be requested to confirm marital status or other information provided on the FAFSA during the verification process.
3. The student is **responsible for reporting additional educational assistance** received through sources other than the Financial Aid Office. Financial aid may be adjusted according to federal regulations as a result of additional educational assistance received and not reflected initially. The student bears responsibility for

reporting any additional aid in the form of Scholarships from outside sources, Vocational Rehabilitation Benefits, Graduate Tuition Scholarships, Veterans Benefits, Senior Citizen Tuition Waivers, Employer Assisted Tuition Payments, Third Party Payment Agreements involving any outside group or company, and all other forms of assistance. The student must report these external sources of financial assistance immediately to a financial aid counseling team.

4. Direct Loan Program Master Promissory Note (MPN) for student Subsidized, Unsubsidized and Graduate PLUS loans and Parents PLUS may be completed online at <https://studentloans.gov>. Perkins Loan Promissory notes are produced by the Office of Student Financial Aid. Students are contacted by email, letting them know they are ready to be signed. Before receiving student loan, **Entrance Loan counseling is required of all first-time borrowers** prior to release of loan proceeds. The online entrance counseling will take about 30 minutes and is located at <https://studentloans.gov/>. Students receiving loans **must be enrolled at least half-time (6 hours undergraduate or 4 hours graduate) for disbursement.**
5. Transfer credit evaluations for new transfer students may result in additional loan eligibility. Students may request an account review once all transfer credits have been evaluated and are reflected on the student's official academic transcript.
6. A tentative or conditional financial aid package assumes a level of federal and state appropriations which are frequently undetermined at the time of preparation. If legislative bodies fail to provide the anticipated funding level, it may be necessary to reduce or cancel certain types of aid, particularly grants. Students will be notified immediately if such changes become necessary.
7. The Office of Student Financial Aid reserves the right to review, modify or cancel financial aid at any time on the basis of new information affecting student eligibility, including but not limited to changes in financial resources, residence, academic status, or changes in the availability of funds.
8. Students who withdraw from [Return of Title IV funds](#). If the date of complete withdrawal precedes the date on which 60% of the academic semester has been completed, a prorated portion of all Title IV student financial assistance will be due back to the federal programs. The University policy regarding tuition refunds

following withdrawal is stated in the catalog and is independent of the Return of Title IV funds regulations. **all courses are subject to regulations regarding the **Students who withdraw from the university before 60% of the semester has elapsed or earns failing grade in all course for the semester should anticipate repaying a significant portion of Title IV financial assistance.****

## **Old Dominion University Awards**

### **Awards Based on Admission to the University**

#### **Admissions Scholarships**

Several scholarships are awarded to entering freshmen and transfer students based on criteria used for admission to the University. Incoming freshmen applicants with a minimum high school grade point average of 3.4 and Scholastic Aptitude Test minimum score of 1200 or 26 ACT, who apply for admission by December 15, will be invited to a Scholarship Day to be held in the spring. Prospective freshmen students must participate in the Scholarship event to be awarded these scholarships. Incoming transfer students must apply for admission by March 15. All applicants must have a transferable associate's degree and minimum cumulative grade point average of 3.5 to be considered for transfer scholarships. Recipients will be notified in writing of all awards. A listing of the scholarships offered can be found at [Scholarship Opportunities](#).

#### **Honors College Academic Scholarships**

The Honors College scholarships are awarded to a select group of entering freshmen who, on the basis of their academic achievement, are chosen to participate in the program. The scholarship may be renewed for three years (six semesters) provided students continue to meet program participation standards. Recipients are selected by the Dean of the Honors College. (PARTICIPATION) (757) 683-4865

#### **Annual and Endowed University Scholarships**

Scholarships at Old Dominion University have been established through the generosity of individuals, organizations and corporations to recognize outstanding academic performance and to assist students in pursuing their educational goals. Scholarship awards are based on a variety of criteria. For some awards, eligibility is entirely

determined by academic merit or potential. Other requirements might include demonstrated financial need, field of study, state or city residency, graduation from a particular high school or participation in a specific program, organization or activity. Generally, recipients have earned at least a 3.25 grade point average (on a 4.00 scale) and are full-time, degree-seeking students.

All first-time freshmen and transfer students will automatically be considered for academic and endowed scholarships based on their admissions application. The majority of scholarships offered to Old Dominion University students are based on information already known to the university.

**The Scholarship Form for Continuing Students is available for students who are (1) students who began attending Old Dominion University before August 1999, or (2) students who have a change in scholarship eligibility according to the Criteria Check List (included in the Scholarship Form)**

. Continuing students who meet the above circumstances must complete and submit the form to the Office of Student Financial Aid, 121 Rollins Hall, Norfolk, VA 23529-0052.

The form **must be received by February 15 each year to be considered for scholarships for the following academic year**. The information provided on the Form for Continuing Students will be maintained and used for scholarship selection for the duration of the student's attendance at Old Dominion University. **It is not necessary to complete the form more than once during attendance at Old Dominion University, UNLESS the required information has changed. To determine eligibility for need-based scholarships (designated by an asterisk (\*)), students must also file the Free Application for Federal Student Aid (FAFSA) PRIOR to February 15 of the appropriate academic year**

Selection procedures vary for these awards. All scholarships require admission to and enrollment in a degree program at Old Dominion University. For some scholarships, a portfolio, an audition or participation in a specific program may be required. The additional steps, if required, are summarized following each scholarship description.

Students will receive written notification of any scholarship for which they have been selected. Most scholarships will be awarded in April and May of each year. All scholarships must be formally accepted in writing

### **Application Requirements**

To be considered for financial aid, a student must complete all documents and submit them as soon as possible after January 1 preceding the academic year for which application is made. (For example, a student planning to attend during the Fall Semester, 2011, would submit a financial aid application in January, 2011.) The documents and deadlines are described below. Note: The Free Application for Federal Student Aid (FAFSA) is required of all applicants for financial aid. The Department of Education has produced informative Audio and Videos programs to help explain the Federal Financial Aid process. This electronic information is available at [Programs for Students and Parents](#).

**Step 1: Complete the FAFSA** Old Dominion University encourages students to take advantage of the electronic FAFSA option (FAFSA on the web <http://www.fafsa.ed.gov/>), which is a secure and convenient method for completing the application process. Paper FAFSAs cannot be obtained from the university. Your first step should be to visit <http://www.pin.ed.gov/> to get a PIN. If you provide email address, a link to your PIN will be emailed to you within (3) three days. If you don't provide email, your PIN will be mailed to your permanent mailing address. Parents of [dependents](#) are required to provide information and sign the FAFSA. The parent will need a PIN to complete the FAFSA on the Web. Because the FAFSA must reflect income for the calendar year preceding the academic year aid is being applied for, it cannot be completed until after January 1. You will be asked to provide information from your IRS Individual Tax Return. These amounts may be estimated. When completing the FAFSA, use Old Dominion University's Title IV Institution Code (003728) in Step Six. FAFSAs are also mailed to students by the U.S. Department of Education upon the student's request (call 1-800-433-3243), if you would like to complete a paper FAFSA. The FAFSA should be mailed to the U. S. Department of Education's federal processor, not to Old Dominion University. A pre-addressed envelope is provided with each application.

**Step 2: Student Aid Report (SAR).** Once the FAFSA is received electronically and processed, you will receive your results by e-mail within a few days. This e-mail will **contain a secure link so you can access your SAR online. If you have a “blocked”** folder in your e-mail files, check it. Otherwise you'll receive a paper SAR in the mail in about two weeks. Students are strongly encouraged to keep their SARs and all other financial-aid-related documents for future reference. The SAR contains valuable information as well as a unique data release code. Review your FAFSA status, view and print your SAR online at <http://www.fafsa.ed.gov>.

**Step 3: Respond promptly to correspondence from Financial Aid Office.** Review email notices, logon LeoOnline. Read and accept Terms and Conditions then accept Award Offers, submit copies of documents required for [verification](#). ALL required verification documents must be received in the Financial Aid Office by June 1 in order for financial aid funds to be available by tuition deadline.

### **Standards of Satisfactory Academic Progress to Maintain Financial Aid Eligibility**

**Old Dominion University Requirements:** fulfillment of Federal Satisfactory Academic Progress is reviewed and evaluated by the Financial Aid Office in compliance with federal regulations. In order to qualify for assistance through the Office of Student Financial Aid, students must be accepted by the university as degree-seeking students. Students must be enrolled at least half-time (50%) to qualify for most financial aid programs. Undergraduate students must be enrolled for a minimum of twelve credit hours per semester (Fall, Spring, or Summer) to be considered full-time and a minimum of (9) nine credit hours per semester to be considered enrolled three-quarters time. Half-time enrollment is (6) six credit hours per semester, including the Summer semester, for all undergraduate students. Graduate students must be enrolled for a minimum of (9) nine hours during either the Fall or Spring semesters or (6) six hours during the Summer semester to be considered full-time. Half-time enrollment for graduate students is (4) four hours during either the Fall or Spring semesters or three hours during the Summer semester. Eligibility and award amounts are based on the number of semester hours in which the student is enrolled. For purposes of financial aid, courses taken as Audit courses do not count toward enrolled hours.

The following quantitative, time factor and qualitative requirements apply to all of the financial aid programs administered by Old Dominion University with the exception of programs which are governed by state requirements for satisfactory academic progress.

### I. PACE (Quantitative Requirements)

- A. To determine the full-time, three-quarter-time, and half-time eligibility status of the student, the University will use the number of semester hours for which the student is enrolled on the last day of the drop/add period of each semester.
- B. Measurable degree progress:
  - o **Undergraduate students.** The student must consistently demonstrate a completion ratio of 75% of courses attempted. For example, a student who has enrolled in (attempted) 60 semester credit hours must have successfully completed (earned) 45 semester credit hours to maintain measurable degree progress for financial aid eligibility.
  - o **Graduate students.** The student must consistently demonstrate a completion ratio of 80% of all courses attempted.

### II. Allowable Time

All students must meet the University's standards for Regulations for Continuance found in the Academic Information section of this catalog. The maximum allowable time to be eligible for most financial aid programs for a full-time undergraduate student is five (5) years or ten (10) semesters. The maximum allowable time to be eligible for financial aid for a full-time master's degree student is three (3) years and for a full-time doctoral degree student four (4) years. Certain additional restrictions on maximum allowable time to maintain eligibility for state grants are pending at the time of this writing.

Undergraduate students at Old Dominion University may attempt a maximum of 180 credit hours. Undergraduates working on a second degree will be given an additional 90 hours to earn their second degree.

Graduate students may attempt a maximum of 90 hours. Graduate students working on a second degree will be given an additional 45 credit hours to earn their second degree.

\*Note: Transfer credits are included.

### III. Qualitative

The Financial Aid Office will conduct a review at the end of each academic year to determine the students successful progression toward obtaining a degree by comparing cumulative grade point average to hours earned. Qualitative satisfactory academic progress for undergraduate students is evaluated in accordance with the following table:

Undergraduate Hours Earned	Financial Aid Minimum GPA
1-up	2.00

Qualitative satisfactory academic progress for graduate students is evaluated in accordance with the following:

Graduate Hours Earned	Financial Aid Minimum GPA
1-up	3.00

### IV. Review Policies

#### Satisfactory Academic Progress Review

The office of student Financial Aid will conduct a review of Satisfactory Academic Progress at the end of each academic year. Email notifications of SAP standard(s) not met will be sent to the student's ODU email account.

Please note the students who have not received financial aid in previous years, but are applying for financial assistance for the first time will also be held to the requirement of maintaining Satisfactory Academic Progress. Satisfactory Academic Progress is reviewed for all semesters of a student's enrollment regardless of whether the student was eligible for financial assistance during a term. If students exceed the maximum allowable time, they are not meeting satisfactory academic progress, thus, all aid will be suspended.

Financial Aid suspension does not prohibit you from continuing your education at Old Dominion University. It does prohibit you from receiving financial aid until you again meet the standards for satisfactory academic progress.

### **Financial Aid Suspension**

Students who fail to meet satisfactory academic progress are placed on financial aid suspension. You have the option to appeal this suspension. An appeal must be based on significant mitigating circumstances that seriously affected academic performance. The decision of the appeal will be sent via email to the students ODU email account

\*Note Please make sure your ODU email account is activated.

### **Financial Aid Probation**

For students who are successful in their SAP appeal, aid will be reinstated; however, students will be placed on financial aid probation for one payment period/term. Emails will be sent to student on financial aid probation advising them of the conditions that must be met to maintain financial aid eligibility. At the conclusion of the probation period/term, student must be meeting the school's SAP standard in order to qualify for further financial aid. This includes federal, state and university financial aid funds.

### **The Appeal Process**

The appeal form may be downloaded from our website at <http://www.odu.edu/af/finaid/sapPolicy.pdf>

The basis for an appeal includes:

- Death of a relative
- Student/parent injury or illness
- Other special circumstance (ex. Divorce/separation, natural disaster, etc.)

If you would like to file an appeal for reinstatement of your eligibility for financial aid, please follow these directions.