

Academic Standing and Class Levels

NOTE: Academic Standing, as determined by the Registrar's office, is separate from Satisfactory Academic Progress (SAP) (<http://catalog.norwich.edu/archives/2018-19/onlineprogramscatalog/academicpolicies/acadstanding/#satisfactoryacademicprogresspolicytext>) **as determined by the Financial Aid Office. Additional information regarding financial aid programs, rules, and regulations is also contained in the tabs on this page.**

Categories of Students for this Policy:

1. Undergraduate Residential Program Students (referred to as *Residential Program*)
2. Graduate Residential Program Students (referred to as *Graduate*)
3. CGCS Undergraduate Degree-Completion Online Students (referred to as *Degree-Completion*)
4. CGCS Graduate Online Program Students (referred to as *Graduate*)

Undergraduate Students

Academic Standing is determined by the Registrar at the end of each term after all grades have been entered for that term.

Good Academic Standing

1. To be eligible to enroll for classes, without restrictions, a student must be in Good Academic Standing. Students who have been placed on Academic Probation or Academic Suspension are not considered to be in Good Academic Standing. Suspended students are eligible to enroll in classes only after Readmission has been approved.
2. Summer Programs are an exception to this rule; see the Summer Programs section below.
3. To maintain Good Standing:
4. Degree-seeking *Residential Program* students must maintain the minimum cumulative GPA, shown in the second column below, for the credit range shown in the first column. The first column represents, based the sum of Norwich *attempted* credits, PLUS credits accepted in transfer.

(1) Total of Credits (attempted plus transferred)	(2) Minimum Accumulative Grade Point Average Required for Enrollment in Good Standing
0-17	1.60
18-34	1.80
35+	2.00

- Degree-seeking *Degree-Completion* students must maintain a minimum cumulative 2.0 GPA.

Academic Probation

1. Students are placed on Academic Probation when their cumulative GPA falls below the minimum cumulative GPA required for Good Standing. The registrar's office will send an email notice (copied to the student's advisor) to students placed on Academic Probation within two weeks after all grades have been entered for that term.
2. Being placed on Probation warns students that their academic progress is in jeopardy and places restrictions and conditions on their enrollment. Students placed on Academic Probation are allowed to register for classes for the subsequent term, with the conditions listed below:
 - a. *Residential Program* students:
 - i. Must complete an Academic Probation Contract with the Academic Achievement Center, AAC. The student must sign this contract by the end of the add/drop period. Failure to sign this an Academic Probation Contract by the end of the add/drop period may lead to Academic Suspension.
 - ii. Are restricted to 14 credits, plus one ROTC course, per semester.
 - iii. May repeat courses in which grades of C- or below were previously earned.
 - iv. May not participate in extracurricular activities, such as varsity or club athletics or special interest clubs.
 - v. May not hold rank in the Corps of Cadets or hold additional Corps responsibilities.
 - b. *Degree-Completion* students:
 - i. Are restricted to 12 credits per trimester.
 - ii. May repeat courses in which grades of C- or below were previously earned.
3. Students on Academic Probation are eligible to participate in limited Civic Engagement activities as approved by the AAC counselor and academic field trips and other appropriate academic activities scheduled as part of course requirements.
4. Students who fail to adhere to the conditions of their enrollment while on Probation may be administratively Suspended prior to the conclusion of the semester. This means the students will be withdrawn from all classes.

Academic Suspension

When a student is Academically Suspended, the registrar will dis-enroll the student from any pending course enrollments.

1. *Residential Program* students will be placed on Academic Suspension after one semester on Probation, unless they either achieve Good Standing or earn a semester GPA of 2.0 or above while on Probation.
2. *Degree-Completion* students must raise their cumulative GPA to the minimum required within 12 additional credits, from the part-of-term or session in which they were placed on Probation, or they will be Suspended from their program.
3. *Residential Program* students who have been placed on Academic Suspension, and have returned themselves to Good Standing by completing summer classes at Norwich University may, provided there are no financial or disciplinary barriers, return to the University. These students are not required to submit a Readmission Application unless there has been a lapse in enrollment.

4. *Residential Program* students who are Academically Suspended and who did not achieve Good Standing during a summer session, or whose enrollment has lapsed, may apply for Readmission after one full semester (Summer is not considered a full semester for *Residential program students*) of separation has been completed. Suspended students who wish to be readmitted must:
 - a. Submit an Academic Suspension Readmission Application. The application should present information supporting the premise that the student will be successful if readmitted.
 - i. The readmission decision of the CASD will be based on evidence that the student can academically succeed.
 - ii. If a student's written Academic Suspension Readmission Application is denied, the student may request an appeal following standard appeal procedures.
5. The application must be submitted before 4:30 p.m. ten working days before the first day of the semester in which the student wishes to be readmitted. *Degree-Completion* students who are Academically Suspended may apply for readmission after one full trimester by submitting a letter to their Program Manager.

Summer Programs for *Residential Program Students* only

Summer Programs sessions do not count as semesters on Probation. This means:

1. Students are not Academically Suspended following Summer, regardless of grades earned.
2. Students who move from Good Academic Standing to Probation, following Summer classes, are on Probation for the Fall Semester.
3. Students who entered Summer School on Academic Probation, but did not earn the minimum cumulative GPA listed above, will remain on Probation for the Fall Semester.
4. Students who entered Summer School on Academic Probation and earned the minimum cumulative GPA for Good Standing are in Good Standing for the Fall Semester.

Graduate Students

To be eligible to enroll for classes, without restrictions, a *Graduate* student must be in Good Academic Standing. *Graduate* students who have been placed on Academic Probation or Academic Suspension are not considered to be in Good Academic Standing. *Graduate* students placed on Academic Warning have no restrictions. Suspended students are eligible to enroll for classes only after approved readmission.

To maintain Good Standing, degree-seeking *Graduate* students must maintain a grade point average of 3.0 and may not earn more than six (6) credits of C/C+ grades.

Students in Good Standing are allowed to register without restriction.

Academic Warning

Graduate students earning a grade of C or C+ in any course/seminar, regardless of the credit value of that seminar/course, and whose overall GPA is 3.0, or higher, will be placed on Academic Warning as a warning that an additional grade of C or C+ will necessitate Academic Suspension. Once placed on Academic Warning, students will maintain this status, if no other C or C+ grades are earned, until graduation, and will receive an Academic Warning letter at the end of each grading period.

Academic Probation

Graduate students who fail to earn the cumulative grade point average for Good Standing at the end of a term are enrolled for the following term on Academic Probation. Students have one full semester to improve his or her cumulative GPA to a 3.0. If the cumulative the GPA falls below 3.0 in the final term, additional courses/seminars, or repeat courses/seminars will be required for graduation.

Academic Suspension

1. *Graduate* students who fail to achieve the cumulative grade point average for Good Standing within one full term of being placed on probation, or who have accumulated more than six credits worth of C/C+ grades, shall be Academically Suspended from the University.
2. *Graduate* students placed on Academic Suspension and enrolled in future classes will be dropped from these classes by the Registrar's Office.
3. *Graduate* students who are Academically Suspended may apply for Readmission after one full term (Summer is not considered a full term for *Residential* students) of separation has been completed.
4. *Graduate* students may petition the Program Director to waive the one term requirement for readmission into the program.

Grade Changes After Academic Standing Posted (for all students)

Grade changes entered for courses in the previous term affect Academic Standing for the previous term; but, no student will be Academically Suspended at mid-semester due to a grade change.

Class Levels

All students are assigned a class year level when admitted, or readmitted. Updating of class year will occur as Norwich credits are earned and transfer credits posted. Classification is based on the chart below.

Undergraduate Class Levels

Class Year	First Semester Earned Credits	Second Semester Earned Credits
Freshman	0-12	13-26
Sophomore	27-41	42-56
Junior	57-72	73-88
Senior	89-103	104+

Graduate Class Levels

Class Year	First Semester Earned Credits	Second Semester Earned Credits
Graduate 1	0-11	N/A
Graduate 2	12-23	N/A
Graduate 3	24-25	N/A
Graduate 4	36+	N/A

Satisfactory Academic Progress Policy

Satisfactory Academic Progress

Federal regulations require schools to have a Satisfactory Academic Progress (SAP) policy to enforce the statutory requirement that a student must be meeting satisfactory academic progress toward degree completion to remain eligible for Federal Student Aid funding. Specific rules for State programs will vary by state.

The policy is based on cumulative outcomes and includes transfer credits and all periods of enrollment during which the student is enrolled in Norwich University courses. This regulation applies to all students regardless of they are seeking or receiving aid for the period of enrollment. This policy is fully separate from the Norwich University Academic Probation and Suspension process. *(Please see Academic Standing and Class Levels, section for more details)*

The Norwich University SAP policy applies to all Norwich University Students and includes the following:

- Qualitative measure – the cumulative grade point average of 2.0 or higher
- Quantitative measure of progress – 67% percentage of attempted credit hours applicable to the students' degree are completed
- Maximum time frame – Students are given 150% of the published program length of the student's current degree program to complete all degree requirements

The SAP policy at Norwich University has been developed to ensure that the financial aid program at Norwich University adheres to the requirements set forth by federal aid regulations. An assessment of SAP will be made after each term of enrollment for all students.

Qualitative Measures – Required GPA

Course withdrawals, incomplete courses, and pass/fail graded courses are not counted in the student's grade point average and are not counted in the qualitative measure of the SAP policy. Incomplete grades will be counted as failed grades for financial aid Satisfactory Academic Progress review purposes after 30 days from the end of each term. If a grade is changed prior to the start of the next term the student may be reevaluated.

Undergraduate Programs

Undergraduate programs require the following grade point average to be considered in good standing, based on the progression of credits earned by the student.

(1) Total of Credits (attempted plus transferred)	(2) Minimum Accumulative Grade Point Average Required for Enrollment in Good Standing
0-12	1.6
13-26	1.7
27-41	1.8
42-56+	2.0

Graduate Programs

Graduate program students must achieve and maintain a 2.0 cumulative GPA requirement to remain eligible for Federal Student Aid. Students may be expected to achieve and maintain a higher cumulative GPA (3.0 in most majors) to be considered eligible for continued enrollment in their academic program. Students who become ineligible for enrollment as a degree-seeking student also become ineligible for financial aid funding regardless of cumulative GPA.

Information for All Students

Quantitative Measures – Attempted/Earned Credits

The quantitative measurement of SAP is monitored according to the following guidelines:

- Pace of Progress: Students must complete at least 67% of their attempted courses throughout enrollment to sustain a proper "pace of progress" toward degree attainment. This measurement includes withdrawals, incomplete courses, and failed graded courses. This measurement indicates whether or not the student's academic outcome trajectory makes it possible for them to complete their degree requirements prior to attempting 150% of the total credits needed for program degree requirements (also see Maximum Time-frame).
 - Undergraduate students must maintain the 67% "Pace of Progress" throughout enrollment.
 - Graduate students must meet the 67% Pace of Progress after attempting 18 credit hours and they must maintain the 67% Pace of Progress throughout the remainder of enrollment beyond 18 attempted credit hours.
 - Example: For a program requiring 124 credits, the student must complete their program by the time they have attempted 186 credits. If a student in this program has completed only 80 credits of the first 150 attempted, they would no longer be eligible for aid because they have 44 required credits remaining (124 minus 80) but only 36 remaining credits of financial aid eligibility.
- Course withdrawals and incomplete courses are counted in the credit hours attempted, but not credit hours earned
- Transfer-in credit hours are included in the review of quantitative SAP measurements
- An attempted credit is any credit hour that remains on the student's registration transcript at the end of the scheduled add/drop timeframe for a term
- A completed credit indicates that the student attended the full term and received a grade other than Incomplete or fail. A completed credit can be either a pass/fail grade or an A through F letter grade
- Pass/Fail graded courses count as attempted and/or completed credits for quantitative measurement purposes

Maximum Time-frame

- Maximum Time-frame: Students are eligible for Federal Student Aid Program funding for maximum time-frame lasting 150% of the normal time needed to complete their program of study. This measurement is based on a comparison of the number of credit hours completed in relation to the number of credits attempted toward degree requirements, quantitative measures. The measurements are not based on calendar dates.
 - General examples: Undergraduate students may receive aid for up to six years of enrollment toward attainment of a four-year degree and graduate students may receive aid for up to three years toward attainment of a two-year degree.
 - Specific example: Undergraduate students in programs requiring 120 credits to graduate are eligible for aid for up to 180 attempted credits.
- Students with Pace of Progress trajectories indicating it is no longer mathematically possible to complete their degree within the 150% maximum time-frame requirement become ineligible financial aid regardless of GPA at the time it is discovered degree attainment is no longer mathematically possible within the maximum timeframe.

Good Standing

To be considered in Good Standing for financial aid SAP, students must be meeting both the qualitative and the quantitative SAP requirements for their academic program within the maximum timeframe requirements.

When Students Fall Below Standards

Students not meeting the qualitative or quantitative measurements receive information describing how their academic measures impacts their eligibility for funding. Here are key terms related to the SAP policy and procedures.

Maximum Time-frame – 150%

Once the institution becomes aware that a student will not complete their degree requirements within 150% of the published program length, the student becomes ineligible to receive Federal Student Aid funding.

Warning

After the first semester not meeting the standard on either qualitative or quantitative measurements, the student receives a Warning Letter. The purpose of this letter is to remind the student of Satisfactory Academic Progress requirements and to provide information about the campus-based resources available to help them succeed in the classroom. The student is not required to submit any documentation at this stage. Funds for the next term are disbursed at the scheduled times.

Suspension

A student in Warning status that does not return to Good Standing in both the cumulative qualitative and quantitative measurements after enrollment in a subsequent term, the student is ineligible for federal financial aid and is placed in suspension status. This may be due to not meeting either the cumulative qualitative or quantitative measurement at that time.

Financial Aid SAP Suspension status is effective immediately. For example, if a student is ineligible based on the review at the end of Fall Semester, aid is suspended for financial aid for the next term of enrollment (typically Spring) and moving forward until the student is meeting SAP again.

Students placed in Suspension status are notified of the reason they are ineligible to receive aid. The suspension letter includes information related to academic progress expectations and describes the process for filing a petition/appeal for reinstatement if unusual circumstances have impacted the student's ability to succeed in class.

Students ineligible for financial aid in suspension status are considered to be self-pay students for any period of enrollment they attend prior to receiving approval of their Petition for Reinstatement.

Petition for Reinstatement

Students placed into SAP Suspension status who have unusual circumstances are encouraged to file their appeal immediately after being notified of their Suspension status.

The petition form directs the student to provide a signed statement indicating the reasons that impacted their inability to remain in Good Standing and what they have done to eliminate the barriers to success. The student must meet with their Academic Advisor or the Academic Achievement Center to discuss their academic support needs. An advisor/Academic Achievement Center signature is required on the form. The student must also obtain and provide a copy of an updated academic plan which describes the remaining required courses and other academic requirements for their degree.

If the student's petition is approved, the approval may be effective immediately. This means that the student could be eligible for funding for the term during which the petition is approved or for their next term of enrollment.

Not all petitions are approved. Students may not receive approvals for multiple petitions which are based on the same rationale or circumstance.

Probationary Period

Students with approved petitions receive financial aid on a probationary basis and are placed in a Probation status. Part of the appeal process is providing individual outcome requirements that must be met each term in order to remain eligible for aid until returning to Good Standing, meeting SAP. Students who do not meet the documented expectations by the end of their probationary term, are then ineligible for aid moving forward and placed back in Suspension status. An example of an individual probationary expectation is that a student may be expected to complete all of their attempted credits and receive at least a 2.0 undergraduate, or 3.0 graduate, GPA for each semester of enrollment until the student returns to "Good Standing" levels.

Regaining Eligibility

In addition to successfully appealing for reinstatement, students may regain eligibility for federal aid when they return to Good Standing based on attendance as a self-pay student.

Students demonstrating the ability to meet Good Standing expectations through completion of courses taken at another school which are transferable to their Norwich University degree may also request a reinstatement review, even if the student has had two prior Petition approvals as allowed by the SAP policy. These students are also encouraged to discuss their remaining eligibility with Financial Aid as it relates to maximum timeframe eligibility (150% of program) concepts.

Financial Aid Programs

Overview

Norwich students receive funding from a variety of government and institutional programs. In addition to University-funded grants and scholarships, students may utilize their eligibility for Federal Student Aid Program funding toward their enrollment costs. Norwich students also receive funding based on their own, or their parent's, military service; or from "outside scholarships" available through local community organizations. Norwich University is an approved institution for Title IV Federal Student Aid programs such as the Federal Pell Grant, Direct Loans, Federal Work-Study, and Supplemental Education Opportunity Grant.

All US Citizens and Permanent Residents are encouraged to file the Free Application for Federal Student Aid (FAFSA) for each year of enrollment. Information about Federal Student Aid Program eligibility for non-citizens may also be found on the FAFSA website. The majority of aid received by our students is the result of FAFSA filing. The FAFSA may be filed online each year at fafsa.gov Starting October 1 for the following year award year.

International students seeking first time enrollment in programs offered at the Northfield, Vermont campus only, are encouraged to file the International CSS Profile prior to their entry term of enrollment. The International CSS Profile will assist Norwich University in determining eligibility for institutional need-based grant funding.

Students are urged to review the remaining Financial Aid sections for additional information about key eligibility topics.

Students with questions about the financial aid application process or available programs may contact the Office of Financial Aid for assistance via e-mail at cgcsfinaid@norwich.edu (cgcsfinaid@norwich.edu), or by phone at 866-684-7237, option 4.

Financial Aid Programs

Online Students at the College of Graduate and Continuing Studies

All online students are considered for a variety of scholarship awards based on their admission application. The following scholarships are specific to online graduate and undergraduate programs only. Please see <https://online.norwich.edu/admissions/financing-your-education/ways-to-pay> for more detailed information.

Online Undergraduate Students

Merit Scholarship: \$7,500 distributed equally across all semesters of continuous enrollment and applicable to tuition only. Norwich University undergraduate seniors, selected by their respective departments, schools, and/or colleges are eligible for the merit scholarship for any master's degree offered through the College of Graduate and Continuing Studies. Eligibility is based on enrollment beginning no longer than three years from bachelor's graduation.

Online Graduate Students

The following scholarships are specific to online graduate programs only. Please see <https://online.norwich.edu/admissions/financing-your-education/ways-to-pay> for more detailed information.

Alumni Scholarship: Up to \$2,500 distributed equally across all semesters of continuous enrollment and applicable to tuition only. Norwich University alumni, their spouses, parents, and children are eligible for the alumni scholarship. Students enrolling in less than three fulltime semesters due to transfer credits will receive a prorated scholarship based on the number of courses required to complete their degree.

Distinguished Scholar Scholarship: A full-tuition award, available to one Norwich University undergraduate senior in each of the on campus colleges, selected by their respective college, for any of the online master's degree programs. Eligibility is based on enrollment beginning no longer than three years from bachelor's graduation from the Northfield, Vermont campus.

Military Scholarship: Up to \$1,200 distributed equally across all semesters of enrollment and applicable to tuition only. Active duty, National Guard, and Reserve personnel are eligible for the military scholarship for any master's degree. The military scholarship is not transferable to dependents. This scholarship is not available to retired military personnel.

Programs for Veterans and Military Service Members

Yellow Ribbon Program: Norwich University is a participating member of the Department of Defense Yellow Ribbon program which helps ensure veteran benefit eligible students receive full consideration for funding. Students utilizing Post 9/11 Veteran Benefits at the 100% qualification level based on years of service receive a combination of VA and Yellow Ribbon resources at a level that covers 100% of their tuition and fee costs. The Yellow Ribbon scholarship at Norwich University may be applied to any program offered on the Northfield, Vermont campus as well as those online through the College of Graduate and Continuing Studies. Norwich University does not cap the number of participants who may receive the Yellow Ribbon scholarship. To learn more about education benefit programs for veterans and the Yellow Ribbon Program, visit the US Veteran's Administration website, va.gov.

HEROES Act: The Higher Education Relief Opportunities for Students (HEROES) Act of 2003 (Public Law 108-76) is intended to ensure that service members who are receiving Federal Student Aid Program funding are not adversely affected because of their military status and to minimize the administrative burden placed on such individuals. The HEROES Act provides opportunity for colleges and universities to manage Federal aid program requirements differently for service members, their spouses, and their dependents if their ability to comply with standard requirements is hindered by their active duty military status. Administrative relief may be provided related to income used for eligibility calculations, required documentation, required signatures, student loan collection activities, Satisfactory Academic Progress expectations and others.

Potentially affected individuals are encouraged to contact Financial Aid or their Direct Loan service agent if they feel that their individual or family situation may qualify them for administrative relief based on HEROES Act provisions. Affected individuals include the following as well as their spouses and dependents:

1. Active duty military personnel serving during a war, military operation or national emergency declared by the President.

2. Members of the National Guard performing a qualifying duty (i.e., called to active service by the President or Secretary of Defense for a period of more than 30 consecutive days) during a war, military operation or national emergency declared by the President.
3. People who reside or are employed in an area declared a disaster area by any Federal, State or local official in connection with a national emergency declared by the President.
4. People who suffer economic hardship as a result of a war, military operation, or national emergency declared by the President.

Outside Scholarships, Veterans Benefits and Employer Reimbursements:

Receipt of funds in excess of \$5,000 from a source such as "Outside Scholarships", Veterans Benefits, or Employee Reimbursement programs may cause your Norwich University awards to be adjusted. In some cases, the outside scholarship may reduce eligibility for need-based or self-help programs aid such as Federal Direct Subsidized Loans or Federal Work Study as expected by Federal Student Aid regulations.

Financial Aid Rules and Regulations

Federal Subsidized Loan Limit for First Time Borrowers after July 1, 2013:

For first-time borrowers on or after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that students can receive Federal Direct Subsidized Loans. This is commonly referred to as SULA, which stands for Subsidized Usage Limit Applies. This time limit does not apply to Federal Direct Unsubsidized or Federal PLUS or GradPLUS Loans.

In summary, undergraduate students may not receive Federal Direct Subsidized Loans for more than 150 percent of the published program length of their current academic program. This is called "maximum eligibility period." Maximum eligibility period is based on the published length of a program of study according to the University's catalog. For example, students enrolled in a four-year Bachelor's degree program, the maximum period Direct Subsidized Loans is six years (150% of four years = six years).

Because the maximum eligibility period is based on the length of a student's current program of study, the maximum eligibility period can change if a student changes to a program that has a different length. When students receive Direct Subsidized Loans and then change to another program, the Direct Subsidized Loans received for the earlier program will generally count toward the new "maximum eligibility period." For example: Students who begin enrollment in a bachelor degree program and complete three years of study before transferring to an associate's degree program will not be eligible for Subsidized Loans for the remaining period of enrollment toward the associate's degree because they have already been enrolled for 150% of the time needed to receive an associate's degree (150% of a two-year associate's degree time-frame equals three years of enrollment). They might also lose the subsidy on the loans previously borrowed as they have reach 150% of their current program and have not attained a degree.

For additional details, students and their families are encouraged to review the US Department of Education's Entrance Counseling Addendum and other information available at www.studentloans.gov (<http://www.studentloans.gov>).

Award Years:

For programs offered on-campus and for online undergraduate degree completion programs, the FAFSA award year begins with Fall Semester and runs through the following Summer Semester (i.e. Fall 2018 through Summer 2019). For online graduate degree programs, for the 2018-2019 academic year only, the FAFSA award year both begins with Summer Semester and runs through the following Summer (ex: Summer 2018 through Summer 2019). In future years, for graduate degree programs the FAFSA award year will begin with Fall term and run through the following Summer term.

Financial Aid Review Date:

The Office of Financial Aid uses the last day of the Add-Drop period for each term as the financial aid review date. This description applies to all academic programs and means that all students' financial aid for each term will be finalized to reflect the level of eligibility based on the number of degree required credits the student is enrolled in at the end of the last day of the add/drop period. Students enrolled in module courses will be reviewed at the end of add/drop of each module to confirm commencement of all qualifying courses.

Students not enrolled in the number of credits in which they were initially awarded will have their awards adjusted downward if confirmed to be below the level in which they were packaged. Students will be reviewed for award increases if they have added credits which would change their aid eligibility. Norwich University does not recalculate eligibility based on enrollment changes after the add/drop period has ended.

Because there are different program-specific academic calendars based on type of NU degree program (undergraduate campus-based, online undergraduate degree-completion, or online graduate degree), students are advised to refer to their program specific academic calendar for the specific add/drop dates for their program of study.

Part-time Funding:

Norwich University grants and scholarships offered to students enrolled in programs offered at the Northfield, Vermont campus are provided to support full time enrollment during the Fall, Spring and in some instances for eligible students, Summer semester. These grants are provided at a prorated amount toward part-time enrollment. Part-time and online students are encouraged to contact Financial Aid or their Enrollment Advisor if they have questions about other sources of funding eligibility and student loan options. Many students choose to apply for Federal PLUS Loan or non-Federal education loans to help meet part-time costs.

Study Abroad/Away:

Students may utilize their Federal Student Aid (Pell Grant, Direct Loans, PLUS Loans, etc.) and State Grant funding to help pay for study abroad/away experiences that fill either required credits or free elective credits for their degree program. Study Abroad/Away programs are offered by Norwich University and other host colleges and universities in locations in and outside of the United States.

Norwich University aid is only provided to students in study abroad/away programs when the experience is required for the student's degree program or students are enrolled in one of Norwich University's abroad/away programs. Online degree completion students are not eligible. As of Fall 2018, the only academic programs requiring study abroad, are International Studies, International Business, Spanish and Chinese. Norwich does not currently require study away

for their degree programs. Students falling outside the above mentioned programs are eligible for Federal or State aid funding only based on enrollment.

ROTC Scholarship students do not receive the I.D. White Scholarship for room and board unless ROTC funding is also approved for the study abroad/away program.

Change of Housing Location:

When students live on campus they are awarded institutional gift aid at a level that considers the total Cost of Attendance including what the student is being directly billed by the University for room and board. When students who begin enrollment in on-campus housing move to off-campus housing, institutional gift aid is reduced so that the total of their gift aid awards cover a similar proportion of the student's direct charges when compared to the student's on campus gift aid eligibility. This is because students living off-campus are only billed for tuition and fee expenses.

Only the student's need-based awards from the college are adjusted: students remain eligible for their full merit scholarship funding. Students remain eligible for the same level of Federal Pell Grant and State gift aid whether they are living on campus or off campus.

Similarly, when an off-campus housing student moves to on-campus housing, their awards may be reviewed to determine if the student qualifies for an increase in gift aid funding based on their updated financial need including consideration that they will be billed for room and board charges by the University.

Students interested in learning how a change in housing status will impact their financial aid may contact the Office of Financial Aid for assistance.

Impact of Disciplinary Procedures on Financial Aid Eligibility:

Students dismissed or suspended from the college due to Student Honor Code or other disciplinary violations may be permanently suspended from receipt of institutional grants and scholarships. This suspension of institutional aid applies regardless of a student's ability to be re-admitted to the University and regardless of their eligibility to retain Federal or State financial aid funding after re-admission.

Financial Aid Disbursements:

Federal, State, and institutional funds are automatically credited to student billing accounts prior to or after the start of each term after student eligibility and planned enrollment is confirmed. Federal Student Aid funds cannot be authorized for disbursement until students have accepted the awards and completed all documentation requirements (examples: Federal Verification, Federal Direct Loan Promissory Notes and Entrance Counseling). Loans must be originated for disbursement prior to the end of the term the student attended and is seeking aid for.

Financial aid funding will appear as anticipated aid on billing statements. Receiving a Financial Aid Award Letter or email does not mean that a bill is paid in full. It is students' responsibility to compare their financial aid to their Bursar Office billing account and to understand when additional payment will be needed to clear their balance due.

Students who do not commence any courses are not eligible for any financial aid that may have shown as anticipated aid on the billing statement. Students who receive a credit balance refund from their financial aid who subsequently do not begin any of their classes will be required to immediately repay the amount of financial aid received either to Norwich University or to the US Department of Education.

Students enrolled in module courses may have their aid adjusted if they do not commence all courses in which aid was awarded or disbursed.

Total Withdrawal From All Classes:

Students are responsible for initiating full withdrawal from the University through the formal withdraw process which is managed through the Center for Student Success (on-campus) or through their Academic Services Adviser (CGCS online students). By following the formal process, students receive the best possible information regarding the impact of withdraw on their bill, financial aid and enrollment services such as ability to re-enroll. This also provides the University opportunity to work with the student to identify the best information about the student's last date of academic related activity. Students who do not officially withdraw are subject to the same impacts as those who follow withdraw procedures and the University works to identify the student's last date of academic related activity based on the best available information from the student's instructors.

Students who commence courses then withdraw from all classes are reviewed to determine whether or not financial aid for the term of withdrawal must be re-calculated based on federal, state, or institutional requirements. This determination is fully separate from the Norwich University Bursar policy that identifies the amount of tuition and other charges a student is responsible for during a term of withdraw. Norwich scholarships, need-based grants and aid are also adjusted to reflect the reduced enrollment time frame. State grant return criteria varies by state. After all calculations are complete, in some cases the student may owe a balance to the University.

Once a student has attended over 60% of the term based on total calendar days in the period of enrollment, no adjustments to Federal Student Aid funding is required. Federal return to Title IV regulation calculations are used to determine federal aid eligibility. It is not uncommon for students to owe a remaining balance to the University after all account adjustments have been completed.

Total withdrawal from all courses also impacts student eligibility based on Satisfactory Academic Progress (SAP) considerations. Please review our Financial Aid SAP Policy information for details.