

Basics of Determining Academic Calendars

Basics of Determining Academic Calendars

(Standard, Non-Standard, and Non-Term)

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U.S. Department of Education
KASFAA Fall Conference

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Agenda



- Three academic calendars
- Academic calendars and Direct Loan
 - Scheduled Academic Year (SAY)
 - Borrower-Based Academic Year (BBAY)
- Standard term considerations
- Nonstandard term considerations
- Nonterm considerations
- Questions

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Basics of Determining Academic Calendars

Academic Calendars

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



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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

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Basics of Determining Academic Calendars

Standard terms

Semesters/Trimesters

15 – 17 weeks

Terms are payment periods

Quarters

10 -12 weeks

Terms are payment periods

For terms to remain standard, undergraduate full-time enrollment must be minimum of 12 credit-hours

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Nonstandard terms

Nonstandard terms

- Nonstandard term programs have terms
- Nonstandard terms do not fit the definition of standard terms
- May be shorter or longer than standard terms
- May be either substantially equal or not substantially equal to each other

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Nonstandard Terms

- May happen 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 as if it were a nonterm program, 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 successfully completing $\frac{1}{2}$ the hours AND $\frac{1}{2}$ the weeks of instruction in program's defined academic year (AY) for Title IV
 - Program < less than one AY
 - Divide into two equal payment periods

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Nonterm

- Payment periods are determined by student successfully completing $\frac{1}{2}$ the hours AND $\frac{1}{2}$ the weeks of instruction in program's AY
 - Program = greater than one AY but less than two AYs
 - If remainder (period following the full AY) 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, using hours AND weeks

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Academic Calendars and Federal Pell Grants

Federal Pell Formulas

 Standard terms

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

 Nonstandard terms

- Must use Formula 3
 - Enrollment status determined by formula
- All term-based programs may use Formula 3

 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 the defined AY for Title IV purposes
 - But they are linked



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Basics of Determining Academic Calendars

Scheduled Academic Year

- Standard term programs may use SAY
 - EXCEPTION: nonstandard terms that are substantially equal and at least 9 weeks (SE9W) may use SAY
- School's schedule or calendar establishes "year" 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
 - Summer is often not part of the defined academic year

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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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BBAY2 & BBAY3

- BBAY2 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-hour and clock-hour programs must use BBAY3
- Nonstandard term programs must use BBAY3 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

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Advantages of Standard Terms

- Flexibility with SAY and BBAY1 means schools may
 - use SAY or BBAY1, which allows for alternating, as long as an overlap does not exist
- 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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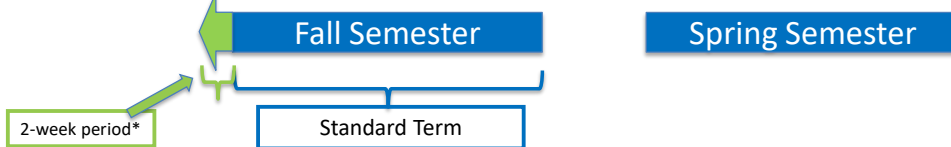
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Considerations

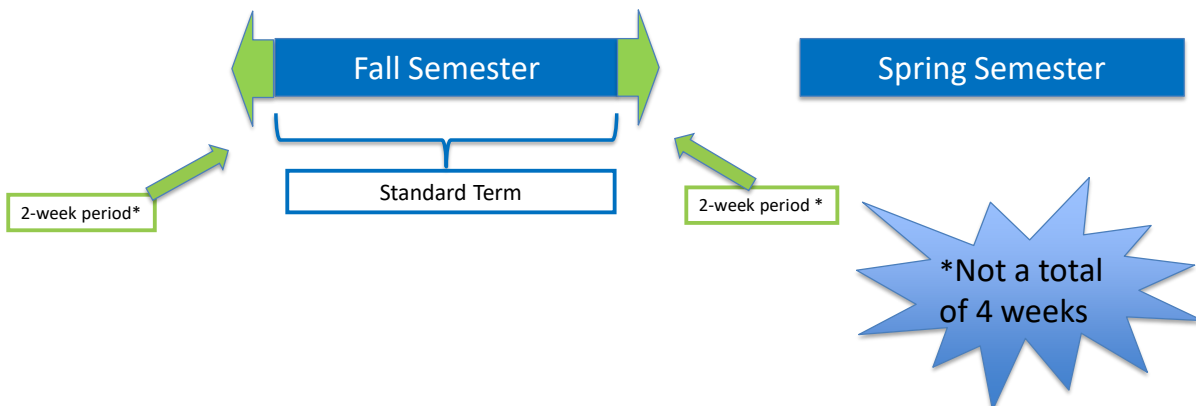
- Consider a class in an academic program that may begin before established start of standard term and/or finish after established end of standard term
 - Result is typically nonstandard term
 - But there is an allowance of a total of two weeks that is permitted and allows the term to remain standard



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Considerations



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Considerations

*This means *entire program* becomes nonstandard term

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Considerations

This overlap of terms means *entire program* becomes nonterm

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Considerations

Fall Semester
16 weeks

Spring Semester
16 weeks

MTH 101

*This means *entire program* becomes nonterm

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Considerations

- 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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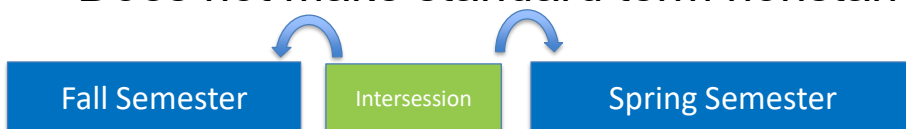
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Considerations

- But...
- Standard terms can remain standard with intersessions if it's attached to a standard term >>
 - Does not make standard term nonstandard



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Study Abroad

- When home/host school have written agreement
 - No effect on definition of program's academic calendar if coursework taken at host school through consortium agreement does not transpire in exact time frame or overlaps as home school's normal terms

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Study Abroad

- If home school awards Title IV aid, it must include credits for coursework taken at host school in enrollment status for term at home school that occurs at time reasonably similar to timeframe for host school's coursework
- When home school offers its own study abroad program
 - Subject to same restrictions and requirements for academic calendars as any other coursework

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Consortium Agreements – Academic Calendar

- School that awards Title IV aid should do so based on its own academic calendar
- Earliest disbursement date is 10 days before the start date at either home or host school
 - Common Origination and Disbursement (COD) limitations may apply

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Basics of Determining Academic Calendars

Consortium Agreements – Academic Calendar

- Program's academic year is not affected if coursework taken at host school overlaps/does not take place in same time frame as home school's normal terms

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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
- Guidance applies to
 - medically related fields
 - programs preparing educators

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Clinical Work & Standard Terms

- Likely that clinical work may not coincide with school's standard terms
 - Usually due to clinical work having different calendar controlled by a different entity

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Clinical Work & Standard Terms

- Schools may allow clinical work to be treated as standard term, if ALL three of the following apply
 - 1 All students in the 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

and

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Basics of Determining Academic Calendars

Clinical Work & Standard Terms

- Schools may allow clinical work to be treated as standard term, if ALL the following apply
 - 2 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)

and

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Clinical Work & Standard Terms

- Schools may allow clinical work to be treated as standard term, if ALL the following apply
 - 3 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 requirements on the previous three slides, it will not create
 - nonstandard terms
 - nonterm calendar even if clinical work is overlapping another term



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Clinical Work & Standard Terms

- Rules to remember for clinical work in this category
 - Policies and Procedures must explain how this aspect of Title IV administration is being handled by school
 - Academic year and loan period for DL should be determined using actual training dates and loan should reflect cost of attendance and estimated family contribution for actual training period
 - Return of Title IV funds (R2T4) calculations are based on payment period or period of enrollment that reflects actual training dates

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Nonstandard Term Considerations

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Three Types of Nonstandard Terms

Substantially equal and at least 9 weeks
(SE9W)

Substantially equal (SE)

Not substantially equal (NSE)

Substantially equal means no term is more than two weeks of instructional time longer than any other term in program

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Nonstandard SE9W Terms

Pell

- Must use Formula 3
- Terms are the payment periods

DL

- May use single-term loan period
- May use SAY or BBAY1 if program has scheduled academic year
 - Student completes AY when AY is scheduled to end or BBAY calendar time has elapsed (no completion of weeks/hours requirement)
- If no scheduled AY, must use BBAY2
- Terms are the payment periods

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Nonstandard SE Terms

Pell

- Must use Formula 3
- Terms are the payment periods

DL

- May not use single-term loan period (unless remainder of program)
- Must use BBAY3
 - Student completes AY when student has successfully completed weeks and hours in defined Title IV AY
- Terms are the payment periods

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Basics of Determining Academic Calendars

Nonstandard NSE Terms

Federal Pell

- Must use Formula 3
- Terms are the payment periods

DL

- May not use single-term loan period (unless remainder of program)
- Must use BBAY3
- Student receives 2nd disbursement upon successful completion of $\frac{1}{2}$ weeks and hours in loan period
- Student completes AY when student has successfully completed weeks and hours in defined Title IV AY

R2T4 considerations with different payment periods for DL and other Title IV programs

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Nonterm Considerations

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Nonterm Calendar

- Defined academic year plays important role
 - Not the same concept as AY used for DL annual loan limits

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Nonterm Calendar

- Defined academic year has two **EQUALLY** important components
 - weeks of instruction
 - hours (clock or credit)
- Statute establishes minimum
- School defines its academic year for each program of study and must meet the minimum

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Payment Periods

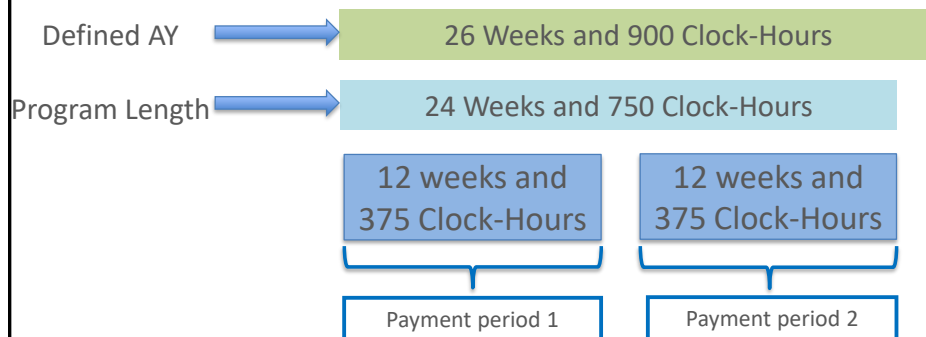
- No terms to use for payment periods
- Student's **successful** completion of weeks of instruction and hours (credit or clock) determine the student's payment periods for Title IV

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Program Less than a Full AY



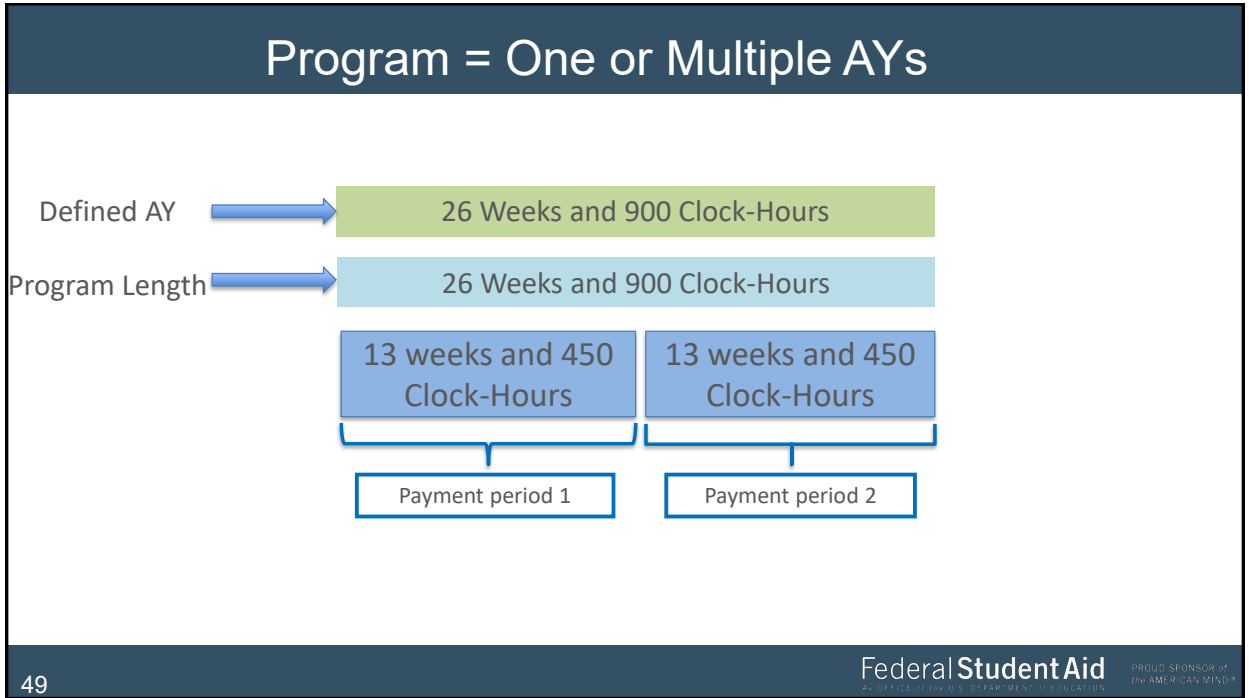
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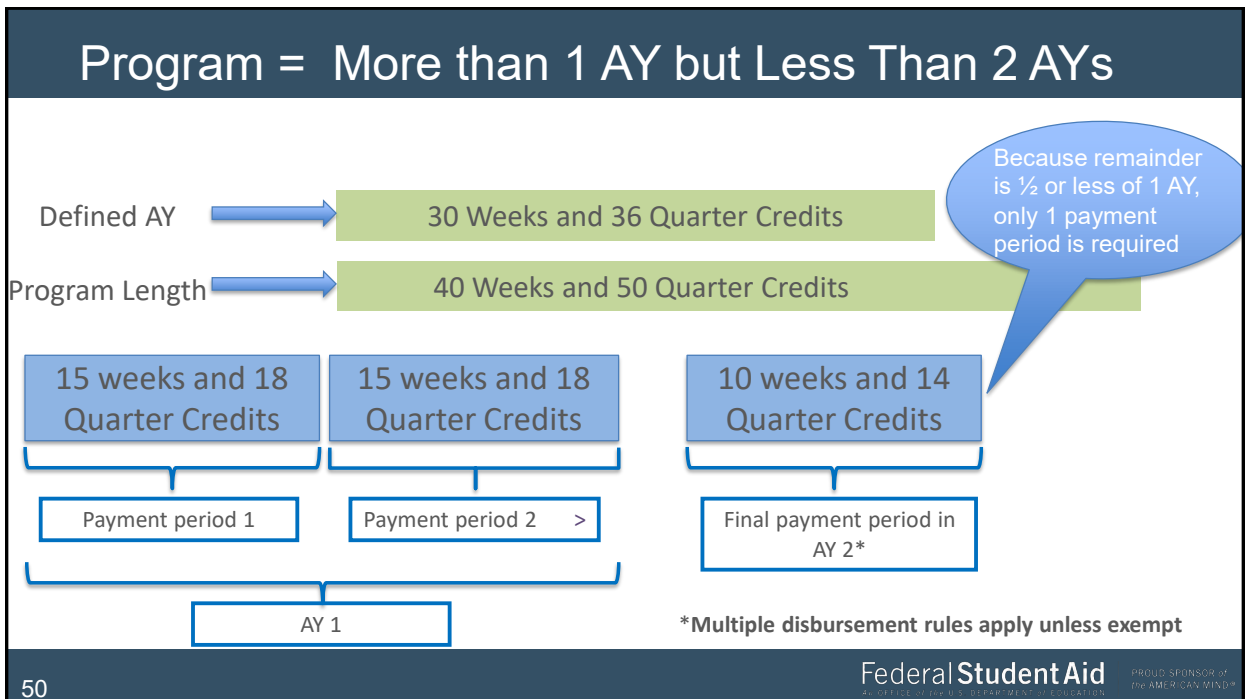
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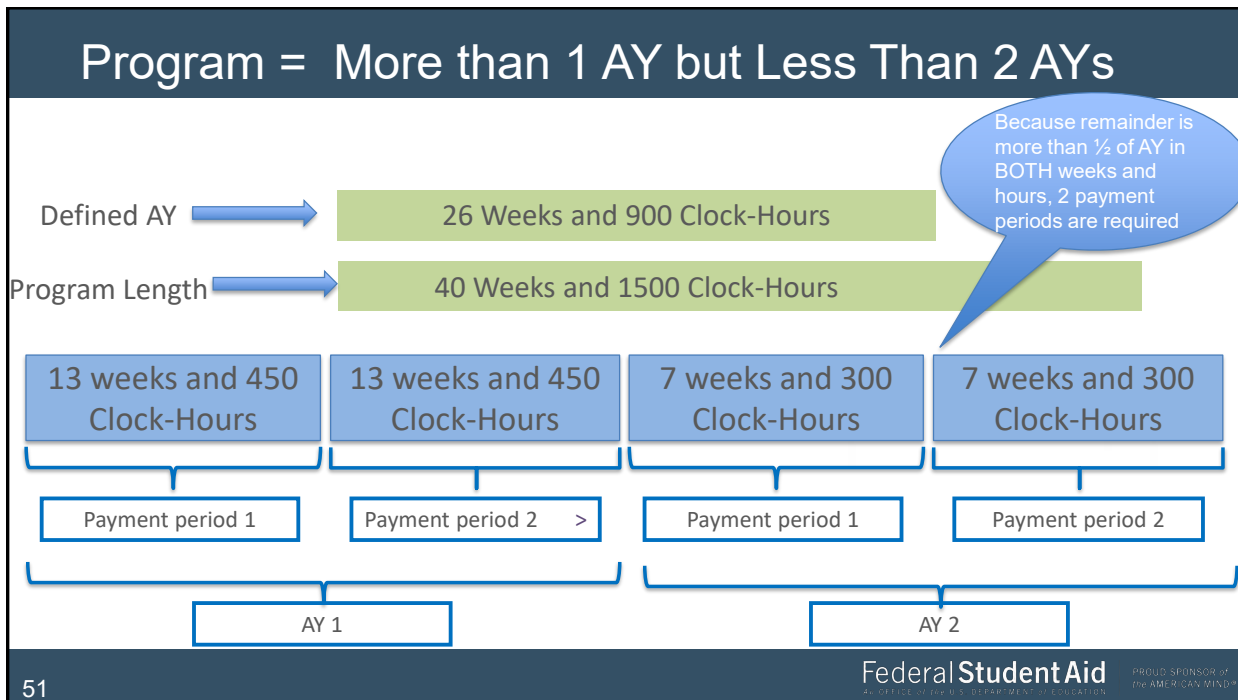


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Nonterms

Pell	DL
<ul style="list-style-type: none"> • Must use Formula 4 • Payment periods driven by student's successful completion of both weeks and hours 	<ul style="list-style-type: none"> • Must use BBAY3 • Minimum loan period is lesser of <ul style="list-style-type: none"> • Length of program • BBAY • Remaining portion of program • Payment periods driven by student's successful completion of both weeks and hours

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Training Feedback

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- All registrants for this session will receive an email with a link to an electronic evaluation that we ask you to complete
- This feedback tool will provide a means to educate and inform areas for improvement and support an effective process for “listening” to our customers
- To register, please go to: <https://cvent.me/zA8B3>

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Ask A Fed goes online!

FSA has implemented a new resource to assist Financial Aid Administrators obtain guidance about the FSA programs. Based on the popularity and effectiveness of the Ask A Fed desk at the annual FSA Training Conference, we have instituted a similar process using email. Please send your inquiries about Title IV regulations to AskAFed@ed.gov.



The Ask A Fed email box is staffed every business day by a team of FSA Training Officers ready to assist schools with their questions.

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Questions?



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