

'Last Semester' and 'Semester Prior to Last Semester' Options pertaining to NYS Financial Aid (including NYS TAP)

Regulations:

- A student will be deemed to meet the full-time requirement in their **last semester of eligibility** in their program of study if the student takes at least one course needed to meet their graduation requirements and the student enrolls in at least 12 semester hours or its equivalent.
- A student shall be deemed to meet the full-time study requirement in the **semester prior to their last semester of eligibility** in their program of study if the student takes at least six semester hours needed to meet their graduation requirements and the student enrolls in at least 12 semester hours or its equivalent.

Guidance:

This regulatory change and the following guidance were developed to provide students with options to access NYS aid at the end of their program. The combination of aid that is in the best interest of each student must be determined in the context of Title IV and other programs, regulations and policies. As in all such matters, the institution of higher education (IHE) is expected to help students understand their options so they can make informed decisions on what is academically and financially prudent in their program of study.

- **"Last semester of eligibility"** for the purposes of this regulation is defined as the "final term" the student needs in order to complete his or her degree program (i.e., associate/2-year program; bachelor or 4/5-year program).
 - Contemporaneous to certification, the IHE shall maintain a complete and detailed record of the student's academic progress, which confirms that the credits the student enrolls in will be sufficient for the completion of his/her program of study by the end of that final term. After the one course needed to meet the graduation requirements, the remaining courses may include repeat courses and any courses of the student's choosing.
 - Record of the selected coursework and usage of the "final term" exception will be noted in the student records at the time of advisement (e.g., student management system, advisement system, etc.).
 - If the student fails to complete the necessary course(s) or decides not to graduate while using this provision to meet his or her program of study requirements, that student will not be eligible for NYS Financial Aid the following term of enrollment.
- **"Semester prior to their last semester of eligibility"** for the purposes of this regulation is defined as the academic term *before* the "final term" in which the student plans to meet the program requirements to graduate. (i.e., associate/2-year program; bachelor or 4/5-year program).
 - Contemporaneous to certification, the IHE shall maintain a complete and detailed record of the student's academic progress, which confirms that the credits the student enrolls in the "semester prior to last" will be sufficient for the student to complete his/her program of study in no longer than two semesters. After the six semester hours needed to meet their graduation requirements, the remaining courses may include repeat courses and any courses of the student's choosing.

- Record of the selected coursework and usage of the “Semester prior to Final Term” exception will be noted in the student records at the time of advisement (e.g., student management system, advisement system, etc.).
- Students must complete, with a letter grade, the coursework undertaken in the “semester prior to their last semester of eligibility” and be on track to graduate in the “final term.” An Incomplete “I” or Withdrawal “W” are not considered letter grades for the purposes of this section. The “semester prior to their last semester of eligibility” does not need to be sequential with the “final term” (meaning the “final term” can take place later to allow for required course offerings to be available for enrollment).
- Section 145-2.1 (e) was updated in November of 2017, so this guidance is considered relevant as of that date.

Table of Credit Requirements for NYS Financial Aid Eligibility (e.g., TAP)

PROGRESSION OF SEMESTERS			
	All Terms prior to Last Two	PRIOR to FINAL Minimum credits in Program of Study	FINAL Minimum credits in Program of Study
Number of Credits in PROGRAM OF STUDY Required*	12	6	1-3
Maximum number of additional credits to be considered fulltime	0	6	11-9

*Full time course load in program of study always applies and all other TAP regulations, such as remedial course work remain in effect.

There is only one Prior to FINAL and only one FINAL Semester.

- **Prior to FINAL** - Students must complete, with a letter grade, the coursework undertaken in the “semester prior to their last semester of eligibility” and be on track to graduate in the “final term.” An Incomplete “I” or Withdrawal “W” are not considered letter grades for the purposes of this section.
- **FINAL** - If the student fails to complete the necessary course(s) or decides not to graduate while using this provision to meet his or her program of study requirements, that student will not be eligible for NYS Financial Aid the following term of enrollment