

Session 9

Basics of Determining Academic Calendars

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Academic Calendars

3 Main Academic Calendars

- Standard term
- Nonstandard term
- Nonterm
 - Clock-hour
 - Credit-hour

Standard Term

- Semesters
 - 15-17 weeks
- Trimesters
 - 15-17 weeks
- Quarters
 - 10-12 weeks
- Terms are the payment period for all Title IV programs
 - Summer may be an exception

Nonterm

- All clock-hour programs must be nonterm for Title IV
- Nonterm programs may be credit hour
- There are no terms to use as payment periods
- Payment periods are determined by student completing $\frac{1}{2}$ of the hours AND $\frac{1}{2}$ of the weeks of instruction in the program's defined academic year for Title IV
 - Or the program if less than an AY
 - Or the period that remains in a program if remainder is less than an AY
 - If remainder is $\frac{1}{2}$ of the AY or less, the remainder is the final payment period
 - If greater than $\frac{1}{2}$ of the AY, the remainder is divided into two equal payment periods
- If a program has terms that overlap each other, the program is nonterm for Title IV

Nonstandard Term

- Nonstandard term programs have terms
- Nonstandard terms are terms that do not fit the definition of standard terms
- Nonstandard terms may be shorter or longer than standard terms
- Nonstandard terms may be substantially equal to each other or may not be substantially equal to each other
- Substantially equal means no more than 2 weeks difference in length

Nonstandard Term

- Nonstandard terms may look like standard terms but are nonstandard due to awarding a type of credit not usually associated with that type of term
 - For example, a standard quarter but student earns semester credits
- For most Title IV programs, the nonstandard term is the payment period
- An exception occurs in the Direct Loan Program when the nonstandard terms are not substantially equal
 - Payment periods work exactly like nonterm programs, but only for DL

Calendars and Pell Formulas

- Standard term
 - Primarily use Formula 1
 - 12 hours is always full-time
 - Small number of standard-term programs use Formula 2
 - All term-based programs may use Formula 3
 - Few traditional programs use Formula 3

Calendars and Pell Formulas

- Nonstandard term
 - Must use Formula 3
 - Enrollment status is determined by the formula
- Nonterm
 - Must use Formula 4
 - All awards are taken from the full-time Pell Payment Schedule

Calendars and Academic Year for DL

- Academic year in this context is the academic year used for annual loan limits in the Direct Loan Program
 - i.e., when the borrower can borrow the next loan for the next year's academic work
 - Scheduled Academic Year (SAY) or Borrower-Based Academic Year (BBAY)
 - May or may not be the same as the defined AY for Title IV

Calendars and Academic Year for DL

- Standard term
- Usually uses a scheduled academic year (SAY) for DL
- The school's schedule or calendar establishes what the "year" is for DL
- SAY includes the normal terms that are in the defined academic year and also accounts for the summer term
 - Summer is categorized as a header or a trailer
- EXCEPTION: SE9W nonstandard terms may use SAY

Calendars and Academic Year for DL

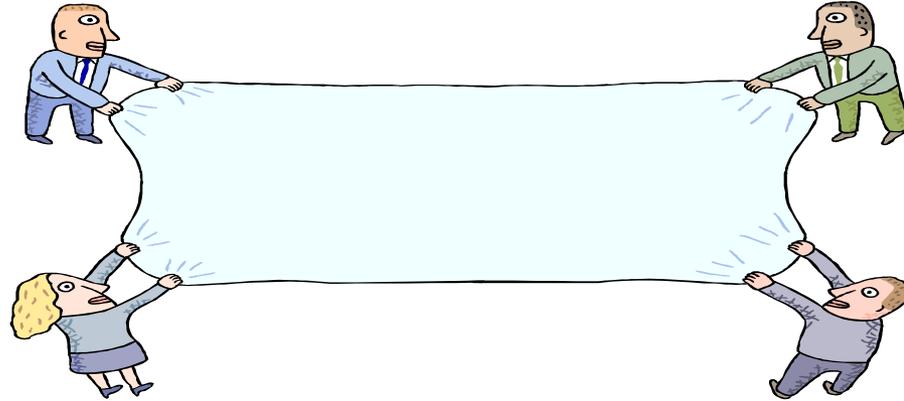
- Standard term programs and BBAY1
- BBAY1 is for credit-hour programs using a scheduled academic year with standard terms or SE9W terms
- Standard terms with a scheduled academic year may use BBAY1
- May combine SAYs and BBAY1s
- SE9W nonstandard term programs with a scheduled academic year may use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

Calendars and Academic Year for DL

- Standard term programs and BBAY2
- BBAY2 must be used for credit-hour programs that do NOT have a scheduled academic year but are using standard terms or SE9W terms

Calendars and Academic Year for DL

- Nonterm
 - Credit-hour
 - Clock-hour
- Must use BBAY3
- Nonstandard term programs must use BBAY3 if
 - Terms are not *SE9W* or
 - Standard terms and nonstandard terms are mixed in the same program without an *SAY*



Standard Terms Flexibilities and Considerations

Term

- Definition: a discrete period of time during which all courses in the term are scheduled to begin and end
 - Course start and end dates must reflect the boundaries imposed by terms
 - Courses with start and end dates that overlap terms, call into question a program's term-based status
- Within a term: full-length courses, compressed courses or modules, courses offered sequentially
 - Although start and end dates are defined, flexibilities regarding how coursework is delivered within the term exist

Note that the information above pertains to all term-based programs, both standard and nonstandard

Standard Term Flexibilities

- A traditional semester, trimester, or quarter
- May be offered traditionally—example:
 - All courses begin and end on the first and last day of the term respectively
- May be offered nontraditionally—examples:
 - Courses offered consecutively/sequentially within the term
 - Compressed coursework (modules, miniterms, etc.)*
 - For R2T4 purposes, it should be remembered that all courses that do not span the entire length of a term are considered modules**

* Consider attending Session 21, *All About Modules*, for more info on modules

** Consider attending Session 13, *R2T4 Funds, Programs of Study Taught in Modules*, for a detailed look at R2T4 as it pertains to programs offered in modules

Standard Term Flexibilities

- Schools may permit students enrolled in an eligible program to take credits from another program that uses a different academic calendar
- 50% or more of payment period's credits must originate with the student's official program of study
- Using credits from the program with a different calendar does not create a nonstandard term or a nonterm environment

Advantages of Standard Terms

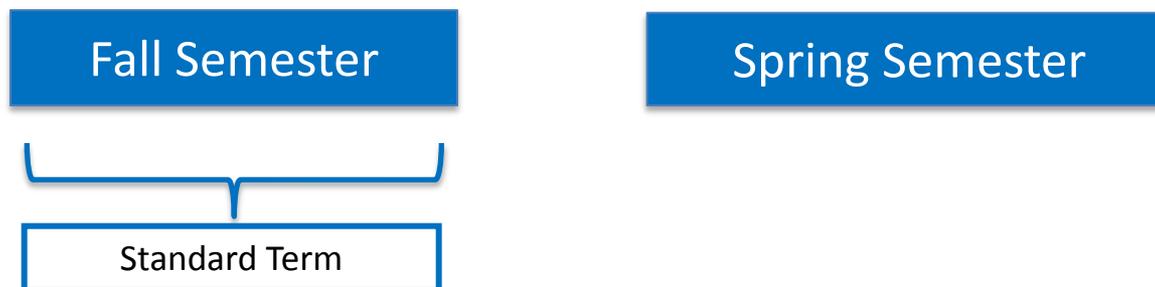
- Use of Federal Pell Grant Formula 1
 - Will be discussed later
- Consistency in disbursement rules across programs
 - Payment period is always the term for all Title IV programs
- Flexibility with SAY and BBAY 1
 - May always use SAY without SE9W considerations
 - May always use BBAY 1: allows alternating BBAY and SAY as long as overlap does not exist
 - May originate single-term loans without SE9W considerations
- Treatment of summer terms
 - Both the Pell Grant and DL programs allow for treatment of summer as a standard term (with conditions)



Things to Avoid if Standard Terms are to Remain Standard

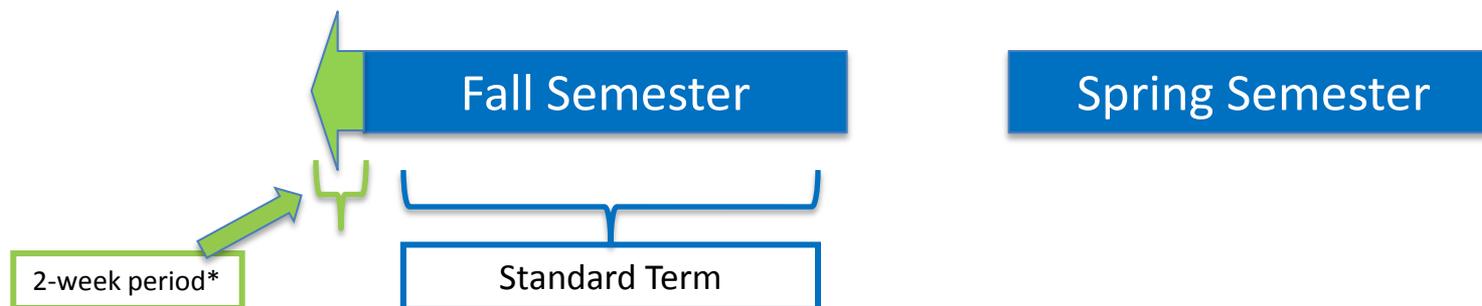
Standard Terms

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



Standard Terms: 2 Week Tolerance

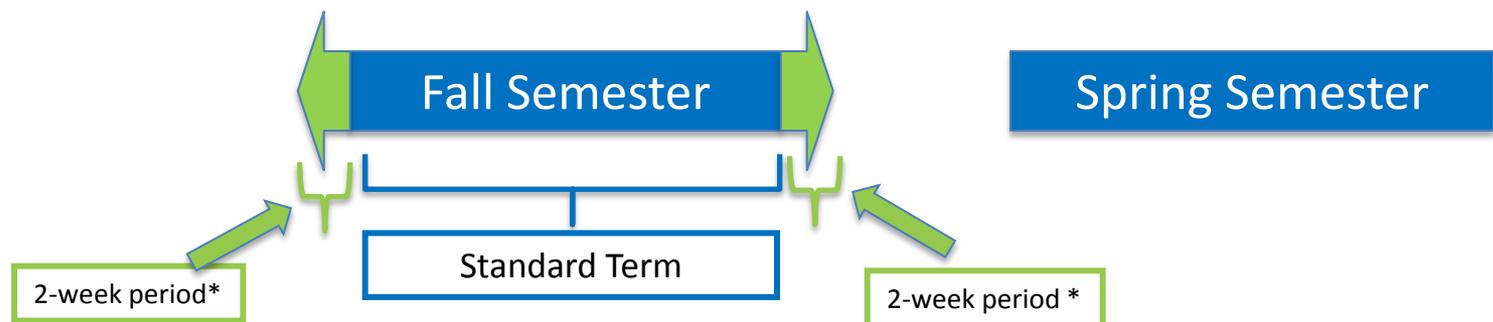
- Schools with traditional calendars often encounter situations that can affect whether their standard terms will remain standard
- Standard term but a class in an academic program may begin before the established start of the standard term
 - Result is typically a nonstandard term
 - An allowance of a total of 2 weeks is permitted and allows the term to remain standard
 - Green arrows in graphic



*Not a total of 4 weeks

Standard Terms: 2 Week Tolerance

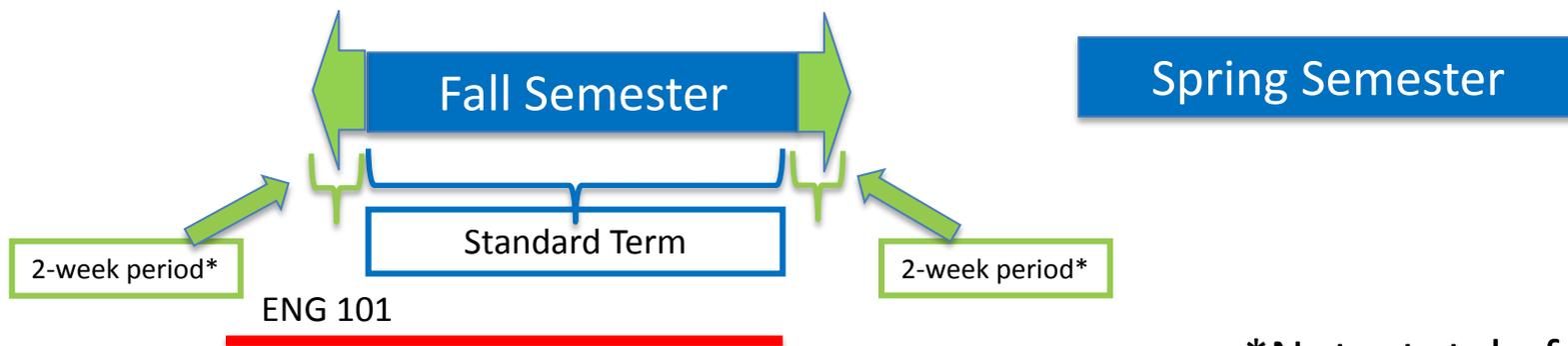
- Standard term but a class in an academic program may begin before the established start of the standard term and/or finish after the established end of the standard term
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*Not a total of 4 weeks

Standard Terms: What to Avoid

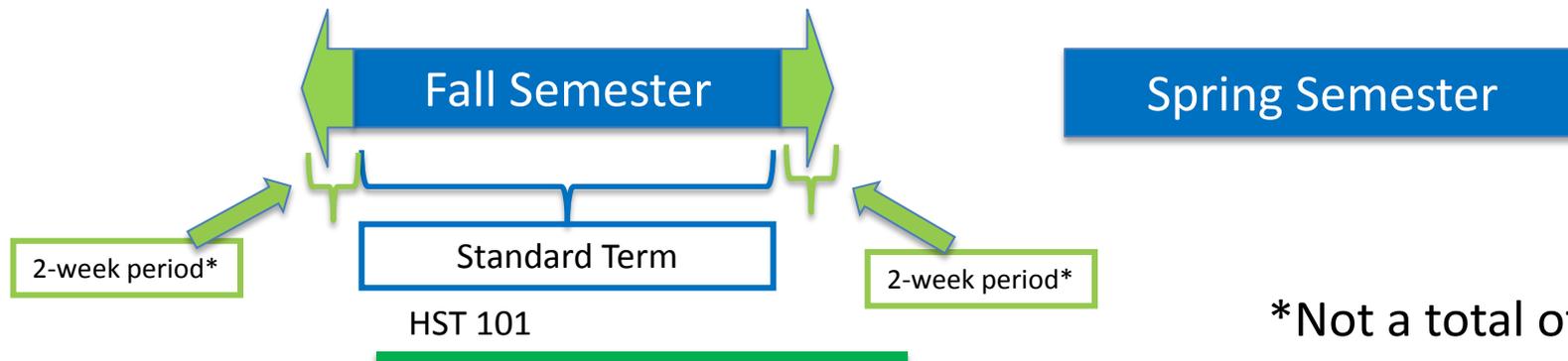
- Standard term but a class in an academic program may begin before the established start of the standard term and/or finish after the established end of the standard term
 - Result is typically a nonstandard term
 - ENG 101 is starting before the standard term and before the two week allowance
 - Result is that the entire program becomes nonstandard term



*Not a total of 4 weeks

Standard Terms: What to Avoid

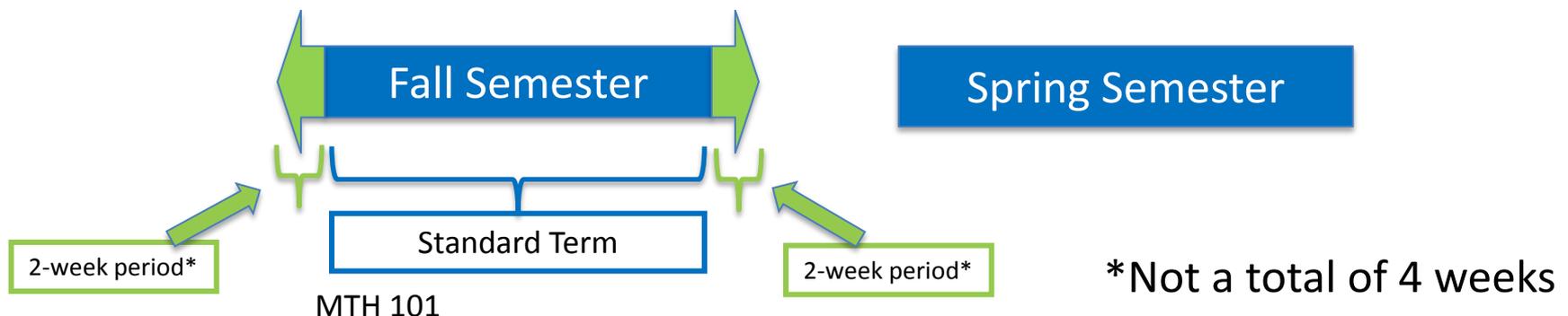
- Standard term but a class in an academic program may begin before the established start of the standard term and/or finish after the established end of the standard term
 - Result is typically a nonstandard term
 - HST 101 is extending beyond the end of the standard term and beyond the 2-week allowance
 - Result is that the program becomes nonstandard term



*Not a total of 4 weeks

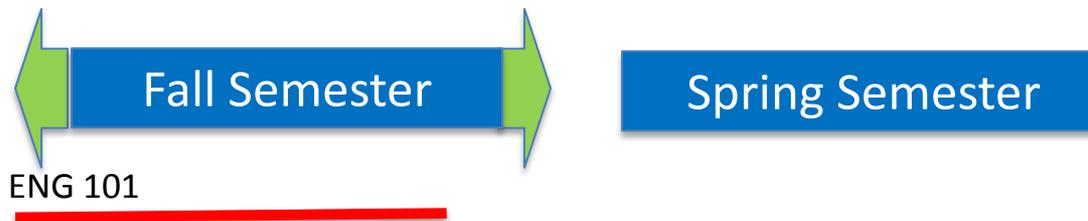
Standard Terms: What to Avoid

- Standard term but a class in an academic program may begin before the established start of the standard term and/or finish after the established end of the standard term
 - Result is typically a nonstandard term
 - MTH 101 is starting before the standard term and before the 2-week allowance and extending beyond the standard term and beyond the allowance
 - Result is that the program becomes nonstandard term



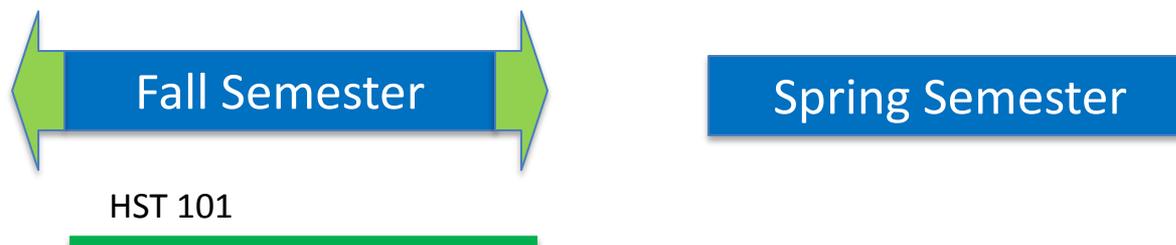
Standard Terms Using Tolerance

- Schools with traditional calendars often encounter situations that can affect whether their standard terms will remain standard
 - Use of the 2-week allowance
 - ENG 101 uses the 2 weeks prior to fall
 - Result here is that the standard term remains standard



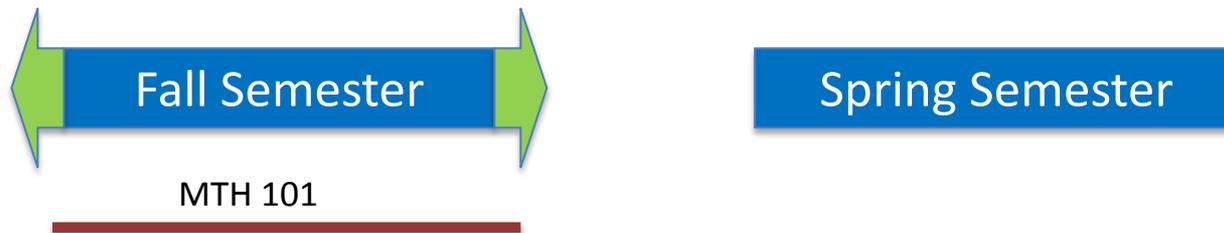
Standard Terms Using Tolerance

- Schools with traditional calendars often encounter situations that can affect whether their standard terms will remain standard
 - Use of the 2-week allowance
 - HST 101 uses the 2 weeks following fall
 - Result here is that the standard term remains standard



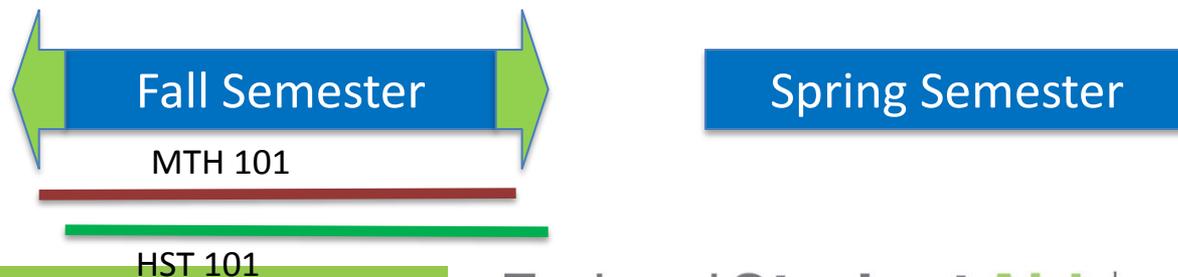
Standard Terms Using Tolerance

- Schools with traditional calendars often encounter situations that can affect whether their standard terms will remain standard
 - Use of the 2-week allowance
 - MTH 101 uses 1 week prior and 1 week following fall
 - Result here is that the standard term remains standard



Standard Terms: What to Avoid

- Schools with traditional calendars often encounter situations that can affect whether their standard terms will remain standard
 - Use of the 2-week allowance
 - HST 101 uses the 2 weeks following fall
 - MTH 101 uses 1 week prior and one week following fall
 - Both classes are part of the same program of study
 - Result here is that the standard term becomes nonstandard due to more than the 2-week allowance being used



Standard Terms: What to Avoid

- Schools with traditional calendars often encounter situations that can affect whether their standard terms will remain standard
- Standard term but the terms overlap with each other
- Overlapping terms create a **nonterm environment**

Fall Semester
16 weeks

Spring Semester
16 weeks

Standard Terms: What to Avoid

- Schools with traditional calendars often encounter situations that can affect whether their standard terms will remain standard
- Standard term but single class in 1 standard term overlaps with the other standard term
- Overlapping terms create a nonterm environment requiring a nonterm calendar

Fall Semester

Spring Semester

MTH 101

Standard Terms: Staying Standard

- Schools with traditional calendars often encounter situations that can affect whether their standard terms will remain standard
 - Standard term but with a short session between standard terms that the school chooses to treat as a free-standing payment period
 - Result is that the intersession is a nonstandard term due to its brevity
 - Result is that the entire program of study is treated as nonstandard
 - School must fund the intersession
 - OR
 - Intersession can be attached to either Fall or Spring creating a payment period with modules (Covered in Session 21 – All About Modules)
 - Even though the combined payment period comprised of the intersession and the standard term appears to create a nonstandard term, this payment period is allowed to be treated as a standard term

Fall Semester

Intersession

Spring Semester

Regs for Standard Terms, Nonstandard Terms and Nonterm Calendars

- Regulations are written from the standpoint that a school has set up a program to operate on a standard term calendar, a nonstandard term calendar, or a nonterm calendar
- Regulations are not set up, nor has extensive guidance been developed, for a program that drifts from one calendar to the next during the program

Regs for Standard Terms, Nonstandard Terms and Nonterm Calendars

- Generally, a program is offered using ONE calendar not a combination
- The Department has issued guidance stating that one nonstandard term in a program generally makes the program nonstandard, except for those exceptions discussed earlier



Calendars with Terms That are not Standard

3 Types of Nonstandard Terms

- Nonstandard terms that are substantially equal and at least 9 weeks (SE9W)
- Nonstandard terms that are substantially equal (SE)
- Nonstandard terms that are NOT substantially equal (NSE)
- Substantially equal means no term is more than 2 weeks of instructional time longer than any other term in the program

Nonstandard Terms That Are SE9W

- Pell
 - Must use Formula 3
 - Terms are the payment periods
- DL
 - Can use as a 1-term loan period
 - Can use Scheduled Academic Year or BBAY 1 if the program has a scheduled academic year
 - If no scheduled academic year, must use BBAY 2
 - Terms are the payment periods
 - Student completes academic year (AY), for DL annual loan limit purposes, when AY is scheduled to end, or BBAY calendar time has elapsed, not when the student has successfully completed hours and weeks in the AY

Nonstandard Terms That Are SE

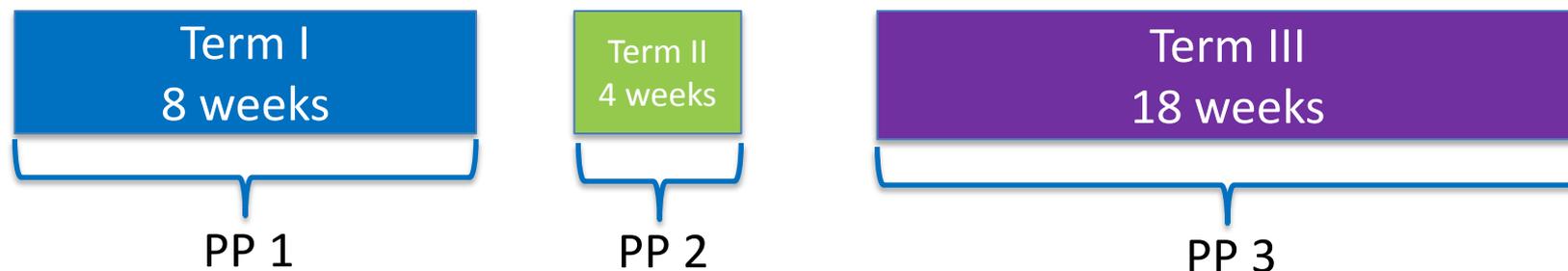
- Pell
 - Formula 3
 - Terms are the payment period
- DL
 - Cannot use term as a 1-term loan period
 - Must use BBAY 3
 - Terms are the payment period
 - Student completes academic year, for DL annual loan limit purposes, when student has successfully completed hours and weeks in the Title IV academic year definition

Nonstandard Terms That Are NSE

- Pell
 - Formula 3
 - Terms are the payment period
- DL
 - Cannot use term as a 1-term loan period unless it is remainder of program
 - Must use BBAY 3
 - Terms are NOT the payment period
 - Student receives second DL disbursement when student has successfully completed half of the credits and weeks in the loan period
 - Student completes academic year, for DL annual loan limit purposes, when student has successfully completed hours and weeks in the Title IV AY definition
- R2T4 issues with different payment periods for DL and other Title IV programs

Disbursements for Nonstandard Terms That Are NSE

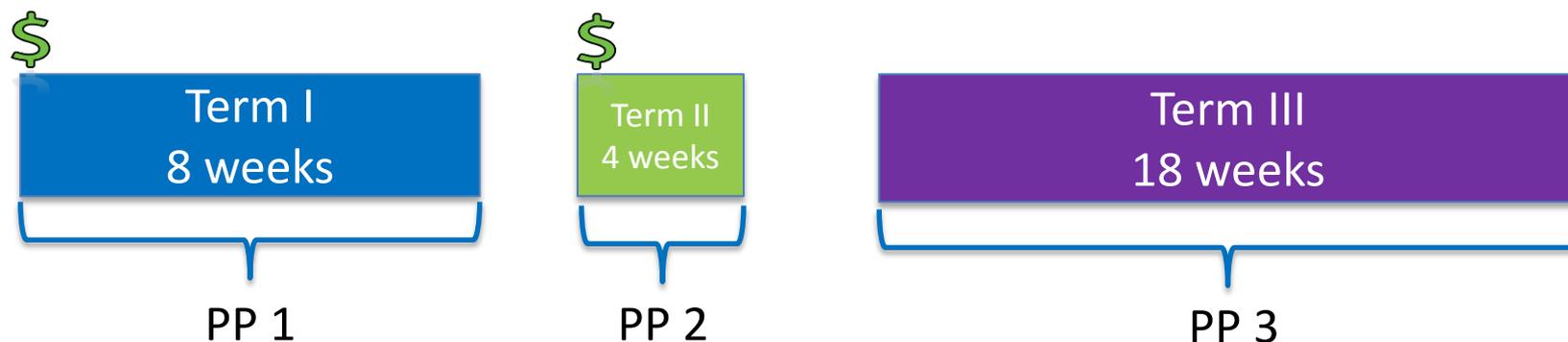
- Pell and other Title IV except DL
- Title IV Defined Academic Year is 24 semester credits and 30 weeks of instruction



- Each nonstandard term is the payment period
- Pell Formula 3 will determine the amount of a Pell disbursement based on the weeks in the payment period

Disbursements for Nonstandard Terms That Are NSE

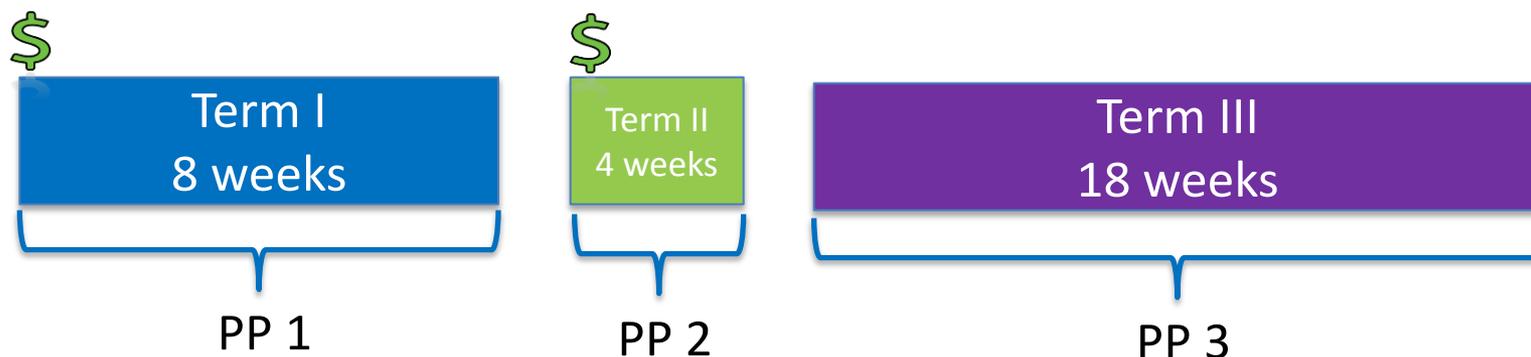
- Pell and other Title IV except DL
- Title IV Defined Academic Year is 24 semester credits and 30 weeks of instruction



- Disbursements other than DL would be made at the beginning of PPs 1 and 2

Disbursements for Nonstandard Terms That Are NSE

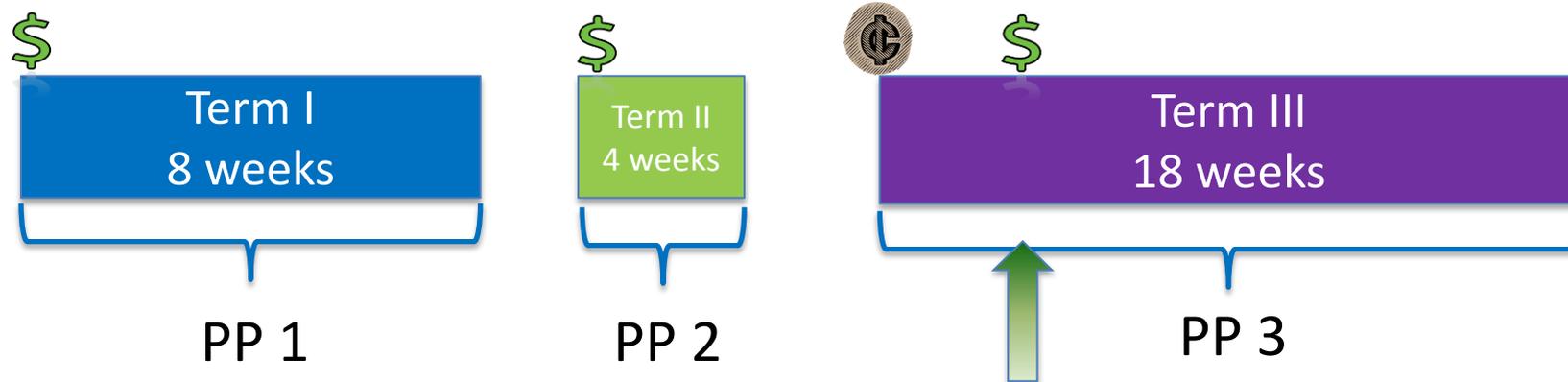
- Disbursements for PP 3, in this example, presents an issue
- For Pell/TEACH, must not disburse more than 50% of the annual award until half of the AY's weeks have elapsed



- So when do we disburse for PP 3?

Disbursements for Nonstandard Terms That Are NSE

- Disburse the remaining funds in the first “half” at the beginning of PP 3 (see the  below)



End of 15 weeks = $\frac{1}{2}$ AY

- Disburse the second half of the annual award at the end of the first half of the defined AY as measured in weeks (see the  above)

Disbursements for Nonstandard Terms That Are NSE

- DL
- Title IV Defined Academic Year is 24 semester credits and 30 weeks of instruction



- PP 1 is completed when the student successfully completes $\frac{1}{2}$ of the credits and $\frac{1}{2}$ of the weeks of instruction in the Loan Period/AY definition
- This example assumes the student has 12 credits successfully completed when the student completes 15 weeks, it may be later...
- R2T4 is calculated differently due to different payment periods

Clock Hours,
Credit Hours,
No Terms,
OH MY!



Calendars with No Terms

Non Term Calendar

- The defined Academic Year (AY) for Federal Student Aid plays an important role
- Not the same concept as the AY used for DL Annual Loan Limits
- Defined AY has two EQUALLY important components
 - Weeks of Instruction
 - Hours (Clock or Credit)
- Statute establishes the minimum
- School defines its AY for each program of study

AY Minimums Established in HEA

| | Minimum Number of Weeks of Instruction | Minimum Number of Hours |
|---|---|--------------------------------|
| Programs that measure in clock hours | 26 | 900 |
| Programs that measure in semester credit hours | 30 | 24 |
| Programs that measure in trimester credit hours | 30 | 24 |
| Programs that measure in quarter credit hours | 30 | 36 |

Payment Periods

- In a program that uses terms, the term is generally the payment period for Title IV purposes
- In a nonterm calendar, there are no terms
- The student's completion of weeks of instruction AND successful completion of hours, clock or credit, determine the student's payment period

Program is Less than AY

- Program is divided into two equal payment periods
- Each payment period has half of the weeks of instruction and half of the hours contained in the entire program
- Example:
 - Program is 24 weeks and 750 clock hours
 - Payment periods are 12 weeks and 375 clock hours
 - Student must achieve both weeks and hours for the payment period to end

Program is Less than AY

26 Weeks and 900 Clock Hours

Defined AY

24 Weeks and 750 Clock Hours

Length of Program

**12 weeks and 375
Clock Hours**

Payment period 1

**12 weeks and 375
Clock Hours**

Payment period 2

Program is One AY or Multiple AYs

- Each AY as defined by the school is divided into two equal payment periods
- Each payment period has half of the weeks of instruction and half of the hours contained in the AY as defined by the school
- Example
- Program is 30 weeks and 24 semester credit hours
- Payment periods are 15 weeks and 12 semester credit hours
- Student must achieve both weeks and hours for the payment period to end

Program is One AY or Multiple AYs

30 Weeks and 24 Semester Credit Hours (SCH)

Defined AY

30 Weeks and 24 Semester Credit Hours

Length of Program

15 weeks and 12 SCH

15 weeks and 12 SCH

Payment period 1

Payment period 2

Program is Greater than One AY But Less than Two AYs

- The first year of the program is divided into two equal payment periods
- Each payment period has half of the weeks of instruction and half of the hours contained in the AY as defined by the school which is 30 weeks of instruction and 36 quarter credit hours in example
- Example:
 - Program is 40 weeks and 50 quarter credit hours
 - Payment periods for the first AY are 15 weeks and 18 quarter credit hours
 - Student must achieve both weeks and hours for the payment period to end
 - But we still have weeks and hours remaining in the program...

Program is Greater than One AY But Less than Two AYs

- Program is 40 weeks and 50 quarter credit hours
- The remaining portion of the program is 10 weeks and 14 quarter credit hours
- 40 weeks in program – 30 weeks in first AY = 10
- 50 quarter credit hours in program – 36 in first AY = 14
- If the remaining portion is $\frac{1}{2}$ of the AY or less, the remaining portion constitutes one final payment period in the program
- If the remaining portion is greater than $\frac{1}{2}$ of the AY, using BOTH weeks and hours, the remaining portion is divided into two equal payment periods using both weeks and hours
- In this example, we have one final payment period – 10 weeks of instruction and 14 quarter credit hours

Program is Greater than One AY But Less than Two AYs

30 Weeks and 36 Quarter Credit Hours (QCH)

Defined AY

**10 Weeks and
14 Quarter Credit
Hours**

Remaining Portion of Program

**10 Weeks and
14 Quarter Credit
Hours**

Remaining Payment period

Program is Greater than One AY But Less than Two AYs

- Program is 40 weeks and 1500 clock hours
- AY is 26 weeks and 900 hours
- The remaining portion = 14 weeks and 600 clock hours
- 40 weeks in program – 26 weeks in first AY = 14
- 1500 clock hours in program – 900 in first AY = 600
- If the remaining portion is $\frac{1}{2}$, or less, of the AY, the remaining portion constitutes one final payment period in the program
- If the remaining portion is greater than $\frac{1}{2}$ of the AY, using BOTH weeks and hours, the remaining portion is divided into two equal payment periods using both weeks and hours
- In this example, we have two remaining payment periods each with 7 weeks of instruction and 300 clock hours

Program is Greater than One AY But Less than Two AYs

26 Weeks and 900 Clock Hours

Defined AY

14 Weeks and 600 Clock Hours

Remaining Portion of Program

**7 weeks and
300 Clock Hours**

Payment period 1 in AY 2

**7 weeks and
300 Clock Hours**

Payment period 2 in AY 2

Nonterm Calendars

- Pell
 - Must use Pell Formula 4
 - Payment periods are driven by student's successful completion of weeks and hours
- DL
 - Must use BBAY 3
 - Loan Period is the least of
 - Length of the program
 - The BBAY
 - The remaining portion of the program
 - Payment periods are driven by student's successful completion of weeks and hours

Nonterm Calendars



- Student completes academic year, for DL annual loan limit purposes, when student has successfully completed hours and weeks in the Title IV AY definition
- If the remaining portion is one payment period due to its brevity, a DL still must be disbursed in two disbursements
 - Unless exempt due to low CDRs and remaining payment period is 4 months or less

Nonterm Calendars

- If the third and/or fourth payment period of a program fall wholly within the same award year as the first two payment periods, there will be zero dollars left for Pell as the disbursements in the first two payment periods would have been 100% of the student's scheduled award for the award year



Program Falls in One Award Year

Title IV Award Year July 1 – June 30

30 Weeks and 24 Semester Credit Hours (SCH)

Defined AY

30 Weeks and 24 Semester Credit Hours (SCH)

Defined AY

50 Weeks and 46 Semester Credit Hours

Length of Program

15 weeks and 12 SCH

Payment period 1

15 weeks and 12 SCH

Payment period 2

10 weeks and 11 SCH

Payment period 1 of AY 2

10 weeks and 11 SCH

Payment period 2 of AY 2

Title IV Award Year July 1 – June 30

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QUESTIONS?

