



The University of Mississippi

Office of Financial Aid

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Policy Name: iStudy (Correspondence Courses)

Purpose: This document contains the Office of Financial Aid's current policies and procedures for iStudy coursework.

Disclaimer: This policy is subject to change, without notice, in order to comply with administrative and regulatory requirements.

Policy Contents:

10.0	iStudy (Correspondence Courses) Overview
10.1	Requirements for Federal Title IV Financial Aid
10.2	Registration for Students Using iStudy hours for Financial Aid
10.3	iStudy Enrollment Status
10.4	iStudy Cost of Attendance
10.5	Disbursement of Title IV Financial Aid
10.6	Failure to Complete Coursework
10.7	Requirements for Institutional Financial Aid
10.8	Requirements for State Financial Aid
10.9	Requirements for Other Aid

Definitions and Terms:

COA	Cost of Attendance (also known as the student budget)
FSEOG	Federal Supplemental Educational Opportunity Grant
iStudy	Independent Study
OFA	Office of Financial Aid
TEACH	Federal Teacher Education Assistance for College and Higher Education Grant
UM	University of Mississippi

Part 10.0

iStudy (Correspondence Courses) Overview

UM offers iStudy—correspondence (or “home study”) courses—for which the university provides instructional materials and exams for students who are studying independently and do not physically attend classes. These courses are different from traditional semester seat courses and online courses in that iStudy courses are self-paced, making them more flexible. They are also distinct from Independent Study courses, which are faculty-guided and take place on campus. iStudy courses do, however, have certain deadlines. Classes are provided primarily at the undergraduate level, but there are certain graduate level courses offered as well. Please reference www.outreach.olemiss.edu/istudy/ for full listings.

UM students may be able to use some types of financial aid to pay for iStudy courses. However, there are restrictions and requirements placed on these students, and they must work with the OFA to determine their eligibility – see below. Also note that iStudy enrollment will not count in the full-time enrollment calculation for most institutional aid eligibility.

Students have the option of taking iStudy courses as either Flex (year-long) or Semester (also referred to as term-based). Flex classes allow students to have up to 12 months to finish their coursework. Semester classes follow the university’s academic calendar and are available for fall, spring, or the full summer term.

For students who are otherwise full-time, adding Semester iStudy courses that bring them up to 19 hours would not yield additional tuition charges. They would pay the standard fixed "flat rate" for full-time students (taking 12-19 hours).

There is an additional tuition charge for Flex iStudy courses regardless of semester enrollment. The nonresident fee is not applied to Flex iStudy courses.

Part 10.1

Requirements for Federal Title IV Financial Aid

Students who wish to receive Federal Title IV financial aid (such as Direct Loans, Pell Grant, or FSEOG) during a period of enrollment that includes correspondence courses must meet the following requirements that would not otherwise apply to iStudy students:

- The student must be admitted as a degree-seeking student at UM.
- The iStudy course(s) must apply toward the student’s academic program or be allowable remedial work (as confirmed by the appropriate dean’s office).
- The student must enroll and complete the correspondence course within the semester (or the combined summer term) for which the hours are being used for aid purposes. (Although traditional iStudy enrollment is flexible and self-paced, courses being considered for federal aid purposes must be Semester courses in order to ensure proper monitoring.)

- Reach the midpoint of the course(s) by the established deadline (determined by iStudy Department).

For any students enrolling only in iStudy courses, the OFA will verify with the iStudy Office that the student is not incarcerated because awarding restrictions apply to incarcerated students. A student is considered to be incarcerated if he/she is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, or similar correction institution (whether it is operated by the government or a contractor).

Incarcerated students may be eligible for FSEOG (depending on available funding). They are eligible for Pell Grants if not incarcerated in a federal or state penal institution. They are not eligible for federal student loans. Similarly, a parent is not eligible for a Direct PLUS loan if he/she is incarcerated.

Part 10.2

Registration for Students Using iStudy Hours for Financial Aid

Registration for Semester iStudy courses opens at the same time as registration for on-campus courses. Registration in all applicable terms (Fall/Spring/Summer) closes on the last day to add an on-campus course for that term. Semester iStudy courses follow all regular semester deadlines per the UM academic calendar. Registration for Flex iStudy courses may occur at any time throughout the year, regardless of the semester calendar, and they do not count towards enrollment for federal or state financial aid eligibility purposes (and most institutional aid).

Students using correspondence courses for financial aid purposes will have their iStudy application reviewed by OFA (students will also be required to confirm that they have read the “Using Financial Aid for iStudy Courses” page at <https://finaid.olemiss.edu/iStudy/>). This is to ensure that the student is fully aware of and has agreed to the financial aid stipulations. Online applications for iStudy courses are available at <http://www.outreach.olemiss.edu/istudy/>.

Part 10.3

iStudy Enrollment Status

Most iStudy courses are 3 credit hours, similar to regular classes, and are treated the same for enrollment purposes except for the following situations:

- For purposes of Federal Pell Grant (or the Iraq & Afghanistan Service Grant), students enrolled only in iStudy courses will be considered to be no more than half-time students, even if they are enrolled in 12 hours of iStudy courses.
- For purposes of Federal Pell Grant (or the Iraq & Afghanistan Service Grant), enrollment that combines iStudy and regular coursework generally cannot count iStudy hours as more than the number of credit hours of regular coursework in which the student is enrolled. The exception is if the student is enrolled at least half-time in correspondence courses, then the student would be paid as at least half-time student, regardless of regular credit hour enrollment. Also, a student will be paid as a less-than-half-time student for

any combination of regular and correspondence hours that is less than 6 credit hours or the appropriate equivalent of half-time. Refer to the chart below regarding the enrollment status for students enrolled in both iStudy and regular coursework:

Enrollment Status for Enrollment In Correspondence and Regular Coursework			
<i>Regular Work</i>	<i>Correspondence Work</i>	<i>Adjusted Total Coursework</i>	<i>Enrollment Status</i>
3	3	6	Half-time
3	6	6	Half-time
3	9	6	Half-time
6	3	9	Three-quarter time
6	6	12	Full-time
2	6	6	Half-time

Part 10.4

iStudy Cost of Attendance

The COA for a student who is taking only iStudy classes will be limited to required tuition and fees, with an allowance for books and supplies if needed for the classes. Students taking a combination of both Semester iStudy and regular courses (on-campus and/or distance education courses) will have their budgets adjusted to reflect that iStudy charges do not include Capital Improvement fees.

The housing allowance in the COA will be zeroed for individuals identified as being in the follow categories:

- Independent students who receive, or whose spouses receive, a military housing allowance (Basic Allowance for Housing, or “BAH”) or who live on a military base.
- Dependent students who are living with parents who are receive BAH, or who live on a military base.

Part 10.5

Disbursement of Title IV Financial Aid

For students who are not otherwise enrolled in at least 12 regular hours and whose iStudy course(s) count towards enrollment for federal aid eligibility purposes, no Title IV financial aid will be released until the student reaches the midpoint of each correspondence course.

The midpoint is determined by the iStudy Department. The OFA will release funds to the student’s bursar account once confirmation is received. To be valid for federal financial aid, the midpoint must be reached by no later than the established deadline. Please see part 10.1.

Part 10.6

Failure to Complete Coursework

Semester iStudy courses should be completed by the last class day of the enrollment term. Not completing, or failing a correspondence course, may cause changes in the amount of financial aid that was awarded and students may have to return funds to the University. These scenarios may also impact future financial aid awards.

Semester iStudy students using financial aid to pay their tuition may have the option of approaching their instructor for an Incomplete (I) mark. If an “I” mark for an undergraduate student has not been changed to a regular grade before the course withdrawal deadline (the 30th day of classes) of the next regular semester (excluding summer terms), the “I” automatically changes to an “F” and is computed in the GPA.

For Flex iStudy courses, students must complete correspondence coursework within one calendar year (but may purchase 1 three-month extension). Not completing, or failing the correspondence course may impact future financial aid awards.

Part 10.7

Requirements for Institutional Financial Aid

In general, enrollment in iStudy courses will not count in the full-time enrollment calculation for full-time scholarship eligibility (for awards such as Academic Merit, community college recruitment scholarships, and Ole Miss Opportunity).

There are limited forms of aid that are available for students taking iStudy courses, including Faculty/Staff Scholarship, Child of Faculty/Staff Scholarship, and Agency Banked Hours. Either Flex or Semester iStudy courses can qualify for these awards. Therefore, students may enroll in the correspondence courses at any time. Typically, students are admitted to an academic program, but can sometimes qualify as a result of their participation in the UM Independent Study program in a non-degree-seeking status.

Part 10.8

Requirements for State of MS Financial Aid

Full-time enrollment for State Aid is 15 credit-hours per semester. Students must be enrolled in 15 credit hours at the time of disbursement. In order for iStudy courses to be counted towards the full-time requirement for state aid, the courses must be term-based.

Part 10.9

Requirements for Other Aid

iStudy may also qualify students for outside aid such as veterans education benefits or AmeriCorps. For VA Benefits, students should contact the Office of Veteran & Military Services. For AmeriCorps, they should contact AmeriCorps directly about using their benefits at UM. If students are receiving any other funding, they should contact OFA.