Course Program of Study (CPoS) Advising Notes 3.26.2025

Students who receive federal or TN state financial aid must take a minimum of 12 hours each semester that will count as degree requirements for financial aid purposes, including:

- General Education Requirements
- Major Requirements (including second majors)
- Teacher Licensure/4+1 EDUC courses, if applicable
- General Elective hours needed to reach 128 (or the number of hours that the student needs for graduation)
- *Minor Requirements
    - Students who graduate in **May 2026 or sooner** may count minor hours as degree requirements for financial aid purposes, even if the minor hours are above 128 (or the number needed for graduation).
    - Students who graduate in **December 2026 or later** may count minor hours as degree requirements for financial aid purposes **only if the minor hours are needed to reach 128** (or the number needed for graduation). Minor hours are treated as general elective hours for financial aid purposes. This change is in response to federal compliance guidance.

Advising Tips: CPoS (Minors)

Students who will graduate in May 2026 or later can count minor hours as degree requirements for financial aid purposes in some circumstances:

- **If all minor hours are needed to reach 128** (or the number that the student needs for graduation), then all minor hours will be considered degree requirements for financial aid purposes.
- **If some, but not all, of the minor hours are needed to reach 128** (or the number that the student needs for graduation), the student should take the number of required minor hours early in the degree program while they still need some general elective hours. Include the remaining minor hours (those not needed for graduation) in later semesters, ensuring that the student has a minimum of 12 GER/major/teacher licensure hours each semester and that the non-required minor hours are in addition to the 12.
- **If none of the minor hours are needed** to reach 128 (or the number that the student needs for graduation), all minor hours must be taken in addition to the student's 12 required GER/major/teacher licensure hours each semester.

Advising Tips: CPoS (General)

Students who do not need any general elective hours for the degree (a zero in the "General Elective Hours Needed" section of the worksheet) may take extra general elective/minor hours each semester as long as they are also taking a minimum of 12 hours per semester that fulfill specific degree requirements.(The required hours form the full-time course load of 12 hours, and the extra hours are over 12.)

Students who need general elective hours for the degree may need to keep their hours low to ensure that they don't use up their elective hours prematurely. For example, a student who needs elective hours and has three semesters and 40 hours remaining would need to average 13 hours per semester and should not take extra elective hours. (This student could take extra elective hours during the final semester of enrollment if that semester also includes 12 hours that are considered degree requirements.)

> *Please note: Not all students should keep their hours low. A student who enters Milligan with little or no AP/dual enrollment/transfer credit must average 16 hours per semester to graduate on schedule, and students who are behind on their degree requirements might need more hours per semester and/or summer courses.*

Hours from a second major count as degree requirements for financial aid purposes. Students who do not want to graduate early and who have enough room in their schedules to add a second major should do so.

Students who entered Milligan with AP/dual enrollment/transfer credits and students whose progress toward the degree is delayed (major progression requirements, etc.) are the most likely to have a shortfall in hours for CPoS. Students who are unable to maintain 12 hours of degree requirements per semester and cannot solve the problem by adding a second major or graduating in fewer semesters should contact their Student Financial Services Counselor to determine the impact on the financial aid award.

For more information on CPoS, including example scenarios, see https://www.milligan.edu/admissions/tuition/student-financial-services/course-program-of-study/