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.

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Definitions and Terms:

COA – Cost of Attendance (also known as the student budget)
iStudy – Independent Study
OFA – Office of Financial Aid
TEACH – 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. Classes are provided at the undergraduate level.

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. (In particular, a student who elects to use iStudy courses to qualify for federal aid must adhere to very specific enrollment and completion deadlines.)

Tuition for any iStudy course is a separate, stand-alone charge. As a result, iStudy is not considered part of a standard Fall or Spring semester for fee assessment purposes and therefore cannot be included in the “flat fee” tuition rate for a full-time student (taking 12-19 hours).

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 Grants, Perkins Loans, or Federal Supplemental Educational Opportunity Grants) during a period of enrollment that includes correspondence courses must follow certain 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 term-based in order to ensure proper monitoring.)

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. 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 SEOG (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 an iStudy course opens approximately 2 weeks in advance of the semester (Fall/Spring) in order to allow time for the iStudy Office to process registration and mail materials to the student. Summer registration begins 2-3 weeks before the combined term as approved by the iStudy office. Registration in all applicable terms (Fall/Spring/Summer) closes on the last day to add an on-campus class for the term.

Students using correspondence courses for financial aid must have the iStudy application approved by an OFA representative prior to registration. This is to ensure that the student is fully aware of and has agreed to the financial aid stipulations. Online and paper applications are available at [http://www.outreach.olemiss.edu/istudy/](http://www.outreach.olemiss.edu/istudy/)

Part 10.3  
iStudy Enrollment Status

iStudy courses are all 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’re 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 cannot count iStudy hours as more than the number of credit hours of regular coursework in which the student is enrolled. Refer to the chart below regarding the enrollment status for students enrolled in both iStudy and regular coursework.

<table>
<thead>
<tr>
<th>Regular Work</th>
<th>Correspondence Work</th>
<th>Adjusted Total Coursework</th>
<th>Enrollment Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3</td>
<td>6</td>
<td>Half-time</td>
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<tr>
<td>6</td>
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<td>6</td>
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<td>12</td>
<td>Full-time</td>
</tr>
<tr>
<td>2</td>
<td>6</td>
<td>8</td>
<td>Less-than-half-time</td>
</tr>
</tbody>
</table>
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 iStudy and regular courses (on-campus and/or distance education courses) will have the budgets adjusted to reflect that iStudy charges do not include any associated non-resident fees (normally applicable to out-of-state students) or Capital Improvement fees.

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

- Independent students who receive, or who 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 receive BAH or who live on a military base.

Part 10.5  Disbursement of Title IV Financial Aid

No Title IV financial aid will be released until the midterm exam is completed (or 50% of the lessons if there is not a midterm exam). The midpoint is determined by the iStudy Department. Once confirmation is received, the OFA will release funds to the student’s bursar account.

Part 10.6  Failure to Complete Coursework

iStudy should be completed by the last class day of the enrollment term. Not completing a correspondence course, or failing a 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.

iStudy students using financial aid to pay their tuition may request one (1) extension. The extension must be requested before the course expires and the student must have already reached the ½ way point in the coursework. During the extension period, the student will receive an “I” (Incomplete) 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.
Part 10.7  Requirements for Institutional Financial Aid

Students using only institutional financial aid (such as a Faculty/Staff Scholarship, Child of Faculty/Staff Scholarship, or Agency Banked Hours), may enroll in the correspondence course(s) at any time. They can either be admitted to an academic program at UM or may be enrolled exclusively in the UM Independent Study program in a non-degree-seeking status.

To be eligible for aid, students must meet the following requirements:

- Students have the enrollment period of one calendar year to complete the correspondence course, and may purchase 2 three-month extensions.

- Not completing, or failing, the correspondence course may cause changes in the amount of the financial aid awarded, and students may have to return funds to the University. It also may impact future financial aid awards.

Part 10.8  Requirements for State Financial Aid

iStudy course hours are never counted when calculating the hours necessary to receive state financial aid (such as MTAG, MESG, HELP, etc.). Therefore, to receive state aid, students must be enrolled in at least 12 regular hours in addition to any iStudy coursework.