

Assumptions for all cases

- Students enroll in a 124-semester-hour bachelor’s degree program with an academic year of 24 semester-hour credits and 30 weeks of instructional time.
- The educational program consists of two semesters, fall and spring, with 15 weeks of instructional time each and the summer term is 10 weeks of instructional time in length with full-time equal to 12 semester hours.
- A student is considered to advance in grade level based on earning 30 semester hours.
- Students meet all student eligibility requirements for any term apart from academic year progression.
- All assumptions concerning weeks, apart from credits accepted on transfer, apply only to traditional-calendar, standard-term programs.
- Case study charts show the credit hours and weeks of instructional time completed in each term plus the total accumulated by the end of the term in parentheses.

Chart for identifying academic years

The following chart provides a look-up table for determining the academic year of a student for these case studies based on the weeks of instructional time and semester hours completed. For example, a student who has completed 30 weeks of instructional time and 24 credits but not completed both 60 credits and 48 credits would be in his or her second academic year, while another student who has completed 120 weeks of instructional time and 96 credits is no longer eligible due to being beyond his or her fourth academic year.

Academic Year Progression				
Weeks of Instructional Time and Semester-Hour Credits				
Element Completed	<30 weeks	≥30 but <60 weeks	≥60 but <90 weeks	≥90 but <120 weeks
<24 credits	AY 1	AY 1	AY 1	AY 1
≥24 but <48 credits	AY 1	AY 2	AY 2	AY 2
≥48 but <72 credits	AY 1	AY 2	AY 3	AY 3
≥72 but <96 credits	AY 1	AY 2	AY 3	AY 4

Tom

Institution does an exact accounting (§691.6 (a), (b), and (c))*

- Tom graduates from high school with no postsecondary credits.
- He attends full-time for 9 semesters and the summer after his fourth semester; 4 hours in semester 10.
- He declares a major in topology and foundations (CIP code 27.0105) at the beginning of his third semester.

Point illustrated

- Summer term only counts as 10 weeks of instructional time and delays the start of the fourth academic year for a National SMART Grant to his seventh semester.

Notes

- Entering semester 3, Tom has accrued 24 credits over 30 weeks of instructional time. He is still a freshman because he has not accrued 30 credits, but he is eligible for second-year ACG because his 24 credits and 30 weeks of instructional time completed in the first two semesters constitute his first full title IV academic year in his eligible program.
- After attending the 10-week summer session, he earns 12 credits but over fewer weeks than a regular semester contains. As a result, by the time he begins semester 6, he has completed three academic years of credits ($3 * 24 = 72$), but has less than three academic years in weeks of instructional time (85 instead of $90 (3 * 30 = 90)$). Since he is not yet in his fourth academic year, he cannot move to the fourth-year grant level, but he has already exhausted his third-year Scheduled Award. He, therefore, may not receive a National SMART Grant disbursement for semester 6.

*Regulatory citations are from draft used at the second session.

Tom

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	12 (12)	15 (15)	Freshman	ACG 1	
Semester 2	12 (24)	15 (30)	Freshman	ACG 1	
Summer 1					
Semester 3	12 (36)	15 (45)	Freshman	ACG 2	Declares major
Semester 4	12 (48)	15 (60)	Sophomore	ACG 2	
Summer 2	12 (60)	10 (70)	Sophomore	NSG 3	
Semester 5	12 (72)	15 (85)	Junior	NSG 3	
Semester 6	12 (84)	15 (100)	Junior		
Summer 3					
Semester 7	12 (96)	15 (115)	Junior	NSG 4	
Semester 8	12 (108)	15 (130)	Senior	NSG 4	
Summer 4					
Semester 9	12 (120)	15 (145)	Senior		
Semester 10	4 (124)	15 (160)	Senior		Pell < half-time
Summer 5					

Margaret

Institution does an exact accounting (§691.6 (a))

- Margaret graduates from high school with no postsecondary credits.
- She attends half-time for semesters 1 to 4 and then full-time for 8 semesters; 4 hours in semester 13.
- She declares a major in pathology (CIP code 26.0910) at the beginning of her third semester.

Point illustrated

- Duration of eligibility continues to elapse even in payment periods for which a student is not eligible for a disbursement. Margaret never receives a first-academic-year award since she does not attend full-time during the period when she completes her first academic year in credits and weeks.

Margaret

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	6 (6)	15 (15)	Freshman		< full-time
Semester 2	6 (12)	15 (30)	Freshman		< full-time
Summer 1					
Semester 3	6 (18)	15 (45)	Freshman		< full-time Declares major
Semester 4	6 (24)	15 (60)	Freshman		< full-time
Summer 2					
Semester 5	12 (36)	15 (75)	Freshman	ACG 2	
Semester 6	12 (48)	15 (90)	Sophomore	ACG 2	
Summer 3					
Semester 7	12 (60)	15 (105)	Sophomore	NSG 3	
Semester 8	12 (72)	15 (120)	Junior	NSG 3	
Summer 4					
Semester 9	12 (84)	15 (135)	Junior	NSG 4	
Semester 10	12 (96)	15 (150)	Junior	NSG 4	
Summer 5					
Semester 11	12 (108)	15 (165)	Senior		
Semester 12	12 (120)	15 (180)	Senior		
Summer 6					
Semester 13	4 (124)	15 (195)	Senior		Pell < half-time

Lee

Institution assumes weeks based on counting terms (§691.6 (e) and (f))

- Lee graduates from high school with no postsecondary credits.
- He attends full-time for 10 semesters and the summer between his second and third fall/spring semesters.
- He declares a major in naval architecture (CIP code 14.22) at the beginning of his third semester.

Point illustrated

- By assuming weeks based on terms attended, Lee receives credit for 15 weeks of instructional time for attending a summer term that is actually 10 weeks of instructional time in length. His fourth-year National SMART Grant starts in the sixth semester unlike Tom whose fourth year did not start until his seventh semester.

Lee

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	12 (12)	15 (15)	Freshman	ACG 1	
Semester 2	12 (24)	15 (30)	Freshman	ACG 1	
Summer 1					
Semester 3	12 (36)	15 (45)	Freshman	ACG 2	Declares major
Semester 4	12 (48)	15 (60)	Sophomore	ACG 2	
Summer 2	12 (60)	15 (75)	Sophomore	NSG 3	10-wk summer term credited as 15 wks
Semester 5	12 (72)	15 (90)	Junior	NSG 3	
Semester 6	12 (84)	15 (105)	Junior	NSG 4	
Summer 3					
Semester 7	12 (96)	15 (120)	Junior	NSG 4	
Semester 8	12 (108)	15 (135)	Senior		
Summer 4					
Semester 9	12 (120)	15 (150)	Senior		
Semester 10	12 (132)	15 (165)	Senior		Pell < half-time
Summer 5					

Denise

Institution assumes weeks of i.t. based on hours (§691.6 (g))

- Denise graduates from high school with no postsecondary credits.
- She attends full-time for 9 semesters and the summer between her second and third fall/spring semesters; 4 hours in semester 10.
- She declares a major in neuropharmacology (CIP code 26.1003) in her third semester.

Point illustrated

- By assuming weeks of instructional time based on credit hours earned, the 10-week summer term is treated as though Denise attended a 15-week term.
- The hours completed in the tenth semester equate to fewer weeks of instructional time.

Denise

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	12 (12)	15 (15)	Freshman	ACG 1	
Semester 2	12 (24)	15 (30)	Freshman	ACG 1	
Summer 1					
Semester 3	12 (36)	15 (45)	Freshman	ACG 2	Declares major
Semester 4	12 (48)	15 (60)	Sophomore	ACG 2	
Summer 2	12 (60)	15 (75)	Sophomore	NSG 3	12 hrs of summer equates to 15 wks
Semester 5	12 (72)	15 (90)	Junior	NSG 3	
Semester 6	12 (84)	15 (105)	Junior	NSG 4	
Summer 3					
Semester 7	12 (96)	15 (120)	Junior	NSG 4	
Semester 8	12 (108)	15 (135)	Senior		
Summer 4					
Semester 9	12 (120)	15 (150)	Senior		
Semester 10	4 (124)	5 (155)	Senior		- Pell < half-time - Hours equate to only 5 weeks (4/24 * 30 = 5)
Summer 5					

George

Institution assumes weeks of i.t. based on hours (§691.6 (g))

- George graduates from high school with no postsecondary credits.
- He attends full-time for 9 semesters and the summer between his second and third fall/spring semesters; 4 hours in semester 10.
- He declares a major in hazardous materials management (CIP code 15.0508) in his eighth semester.

Points illustrated

- The delay in declaring a major affects George's National SMART Grant eligibility.
- By assuming weeks of instructional time based on credit hours earned, the 10-week summer term is treated as though George attended a 15-week term.
- The hours completed in the tenth semester equate to fewer weeks of instructional time.

George

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	12 (12)	15 (15)	Freshman	ACG 1	
Semester 2	12 (24)	15 (30)	Freshman	ACG 1	
Summer 1					
Semester 3	12 (36)	15 (45)	Freshman	ACG 2	
Semester 4	12 (48)	15 (60)	Sophomore	ACG 2	
Summer 2	12 (60)	15 (75)	Sophomore		12 hours of summer credited as 15 wks
Semester 5	12 (72)	15 (90)	Junior		
Semester 6	12 (84)	15 (105)	Junior		
Summer 3					
Semester 7	12 (96)	15 (120)	Junior		
Semester 8	12 (108)	15 (135)	Senior	NSG 4	Declares major
Summer 4					
Semester 9	12 (120)	15 (150)	Senior	NSG 4	
Semester 10	4 (124)	5 (155)	Senior		- Pell < half-time - Hours equate to only 5 weeks (4/24 * 30 = 5)
Summer 5					

Linda

Institution assumes academic year based on grade level (§691.6 (h))

- Linda graduates from high school with no postsecondary credits.
- She attends full-time for 9 semesters and the summer between her second and third fall/spring semesters; 4 hours in semester 10.
- She declares a major in horticultural science (CIP code 01.1103) at the beginning of her third semester.

Point illustrated

- Even though Linda has completed the hours and weeks of instructional time of an academic year at the end of her second semester, she does not receive a second-year ACG in her third semester because she is still classified as a freshman. Similarly, she does not receive a fourth-year National SMART Grant disbursement in semester 7 since she is still classified as a junior.

Linda

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	12 (12)	15 (15)	Freshman	ACG 1	
Semester 2	12 (24)	15 (30)	Freshman	ACG 1	
Summer 1					
Semester 3	12 (36)	15 (45)	Freshman		Declares major
Semester 4	12 (48)	15 (60)	Sophomore	ACG 2	
Summer 2	12 (60)	10 (70)	Sophomore	ACG 2	
Semester 5	12 (72)	15 (85)	Junior	NSG 3	
Semester 6	12 (84)	15 (100)	Junior	NSG 3	
Summer 3					
Semester 7	12 (96)	15 (115)	Junior		
Semester 8	12 (108)	15 (130)	Senior	NSG 4	
Summer 4					
Semester 9	12 (120)	15 (145)	Senior	NSG 4	
Semester 10	4 (124)	15 (160)	Senior		Pell < half-time
Summer 5					

Elaine

Institution assumes academic year based on grade level (§691.6 (h))

- Elaine graduates from high school with no postsecondary credits.
- She attends full-time for 7 semesters; 4 semester hours in semester 8.
- She declares a major in Hebrew (CIP code 16.1102) in her third semester.

Point illustrated

- Elaine accelerates her coursework, and using grade level reduces her eligibility for her third-year National SMART Grant.

Elaine

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	18 (18)	15 (15)	Freshman	ACG 1	
Semester 2	18 (36)	15 (30)	Freshman	ACG 1	
Summer 1					
Semester 3	18 (54)	15 (45)	Sophomore	ACG 2	Declares major
Semester 4	18 (72)	15 (60)	Sophomore	ACG 2	
Summer 2					
Semester 5	18 (90)	15 (75)	Junior	NSG 3	
Semester 6	18 (108)	15 (90)	Senior	NSG 4	3 rd ac yr by weeks
Summer 3					
Semester 7	12 (120)	15 (105)	Senior	NSG 4	
Semester 8	4(124)	15 (120)	Senior		Pell < half-time
Summer 4					
Semester 9					
Semester 10					
Summer 5					

Cecilia

Institution does an exact accounting except transfer credits (§691.6(a), (b), and (d)(4))

- Cecilia transfers in 24 credits from a prior institution and received an ACG first-year Scheduled Award.
- She attends full-time for 8 semesters and 4 hours for the ninth semester.
- She declares a major in microbial and eukaryotic genetics (CIP code 26.0803) at the beginning of her third semester.

Points illustrated

- The institution assumes weeks of instructional time based on credits accepted on transfer. Therefore, Cecilia is considered to be in her second academic year for ACG in her first semester because the 24 credits accepted on transfer also equate to having completed 30 weeks of instructional time.
- The receipt of the ACG first-year award is not relevant to determining her academic year at her new institution.

Cecilia

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	12 (36)	15 (45)	Freshman	ACG 2	Assume 30 wks based on the 24 transfer credits
Semester 2	12 (48)	15 (60)	Sophomore	ACG 2	
Summer 1					
Semester 3	12 (60)	15 (75)	Sophomore	NSG 3	Declares major
Semester 4	12 (72)	15 (90)	Junior	NSG 3	
Summer 2					
Semester 5	12 (84)	15 (105)	Junior	NSG 4	
Semester 6	12 (96)	15 (120)	Junior	NSG 4	
Summer 3					
Semester 7	12 (108)	15 (135)	Senior		
Semester 8	12 (120)	15 (150)	Senior		
Summer 4					
Semester 9	4 (124)	15 (165)	Senior		Pell < half-time
Semester 10					
Summer 5					

Mary Beth

Institution does an exact accounting (§691.6(d)(2))

- Mary Beth starts college with 24 AP credits.
- She attends full-time for 8 semesters and 4 hours in the ninth semester.
- She declares a major in paleontology (CIP code 40.0604) at the beginning of her third semester.

Points illustrated

- AP credit counts toward completion of the credit hours of an academic year, but, since AP credit is not earned as part of attending an ACG or National SMART Grant eligible program, it does not have weeks of instructional time associated with the credits.
- Though Mary Beth has completed the first year in hours for academic year progression at the beginning of her enrollment, her weeks of instructional time mean she is in her first academic year on her first two semesters with a similar affect on her subsequent terms.

Mary Beth

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	12 (36)	15 (15)	Freshman	ACG 1	- Cumulative hours include the 24 AP - No wks for AP credit
Semester 2	12 (48)	15 (30)	Sophomore	ACG 1	
Summer 1					
Semester 3	12 (60)	15 (45)	Sophomore	ACG 2	Declares major
Semester 4	12 (72)	15 (60)	Junior	ACG 2	
Summer 2					
Semester 5	12 (84)	15 (75)	Junior	NSG 3	
Semester 6	12 (96)	15 (90)	Junior	NSG 3	
Summer 3					
Semester 7	12 (108)	15 (105)	Senior	NSG 4	
Semester 8	12 (120)	15 (120)	Senior	NSG 4	
Summer 4					
Semester 9	4 (124)	15 (135)	Senior		Pell < half-time
Semester 10					
Summer 5					

Justin

Institutions do an exact accounting (§691.6(d)(2))

- Justin starts college with 30 AP credits.
- He attends full-time for 2 semesters at Crystal City College and receives an associate degree.
- He transfers to Pentagon City University, which accepts both the AP credits and the 30 credits earned at CCC.
- He declares a major in toxicology (CIP code 26.1004) at the beginning of his enrollment at PCU.

Points illustrated

- AP credit counts toward completion of the credit hours of an academic year, but, since AP credit is not earned as part of attending an ACG or National SMART Grant eligible program, it does not have weeks of instructional time associated with the credits.
- Because PCU is aware that 30 credits are AP credits, the institution considers Justin to be in his second academic year when he starts.

Justin

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	15 (45)	15 (15)	Sophomore	ACG 1	
Semester 2	15 (60)	15 (30)	Sophomore	ACG 1	
----- Transfers -----					
Summer 1					
Semester 3	15 (75)	15 (45)	Junior	ACG 2	- PCU aware of AP - Declares major
Semester 4	15 (90)	15 (60)	Junior	ACG 2	
Summer 2					
Semester 5	15 (105)	15 (75)	Senior	NSG 3	
Semester 6	15 (120)	15 (90)	Senior	NSG 3	
Summer 3					
Semester 7	4 (124)	15 (105)	Senior		Pell < half-time
Semester 8					
Summer 4					
Semester 9					
Semester 10					
Summer 5					

Pat

Institutions do an exact accounting and transfer assumption (§691.6(d)(4))

- Pat starts college with 30 AP credits.
- She attends full-time for 2 semesters at Crystal City College and receives an associate degree.
- She transfers to Pentagon City University, which accepts the 60 credits earned at CCC.
- She declares a major in artificial intelligence and robotics (CIP code 11.0102) at the beginning of her enrollment at PCU.

Points illustrated

- Because PCU is not aware that 30 credits are AP credits but is aware that she completed 30 weeks of instructional time, the institution considers Pat to be in her third academic year when she starts.

Pat

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	15 (45)	15 (15)	Sophomore	ACG 1	
Semester 2	15 (60)	15 (30)	Sophomore	ACG 1	
----- Transfers -----					
Summer 1					
Semester 3	15 (75)	15 (75)	Junior	NSG 3	- PCU <u>not</u> aware of AP* - Declares major
Semester 4	15 (90)	15 (90)	Junior	NSG 3	
Summer 2					
Semester 5	15 (105)	15 (105)	Senior	NSG 4	
Semester 6	15 (120)	15 (120)	Senior	NSG 4	
Summer 3					
Semester 7	4 (124)	15 (135)	Senior		Pell < half-time
Semester 8					
Summer 4					
Semester 9					
Semester 10					
Summer 5					

*Potential issue: NSLDS shows ACG 1 in prior year at CCC.

William

Institutions assume academic year by grade level (§691.6(h))

- William starts college with 30 AP credits.
- He attends full-time for 2 semesters at Crystal City College and receives an associate degree.
- He transfers to Pentagon City University, which accepts both the AP credits and the 30 credits earned at CCC.
- He declares a major in poultry science (CIP code 01.0907) at the beginning of his enrollment at PCU.

Point illustrated

- Although PCU assumes academic year by grade level, it must back out the 30 AP credits since it is aware of them and consider William a sophomore upon enrollment for purposes of ACGs and National SMART Grants.

William

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	15 (45)	15	Sophomore	ACG 1	
Semester 2	15 (60)	15 (30)	Sophomore	ACG 1	
----- Transfers -----					
Summer 1					
Semester 3	15 (75)	15 (45)	Junior	ACG 2	- PCU aware of AP - Declares major
Semester 4	15 (90)	15 (60)	Junior	ACG 2	
Summer 2					
Semester 5	15 (105)	15 (75)	Senior	NSG 3	
Semester 6	15 (120)	15 (90)	Senior	NSG 3	
Summer 3					
Semester 7	4 (124)	15 (105)	Senior		Pell < half-time
Semester 8					
Summer 4					
Semester 9					
Semester 10					
Summer 5					

Catherine: Institutions assume academic year by grade level (§691.6(h))

- Catherine starts college with 30 AP credits.
- She attends full-time for 2 semesters at Crystal City College and receives an associate degree.
- She transfers to Pentagon City University, which accepts the 60 credits earned at CCC without CCC being aware that 30 credits are AP credits.
- She declares a major in artificial intelligence and robotics (CIP code 11.0102) at the beginning of her enrollment at PCU.

Point illustrated

- PCU assumes academic year by grade level, and considers Catherine to be a junior upon enrollment for purposes of ACGs and National SMART Grants since it is not aware that 30 of the credits transferred are AP credits.

Catherine

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1	15 (45)	15 (15)	Sophomore	ACG 1	
Semester 2	15 (60)	15 (30)	Sophomore	ACG 1	
----- Transfers -----					
Summer 1					
Semester 3	15 (75)	15 (75)	Junior	NSG 3	- PCU <u>not</u> aware of AP* - Declares major
Semester 4	15 (90)	15 (90)	Junior	NSG 3	
Summer 2					
Semester 5	15 (105)	15 (105)	Senior	NSG 4	
Semester 6	15 (120)	15 (120)	Senior	NSG 4	
Summer 3					
Semester 7	4 (124)	15 (135)	Senior		Pell < half-time
Semester 8					
Summer 4					
Semester 9					
Semester 10					
Summer 5					

*Potential issue: NSLDS shows ACG 1 in prior year at CCC.

Additional Case (blank template):

Term	Hours (cumulative)	Weeks of i.t. (cumulative)	Grade level	Grants	Notes
Semester 1					
Semester 2					
Summer 1					
Semester 3					
Semester 4					
Summer 2					
Semester 5					
Semester 6					
Summer 3					
Semester 7					
Semester 8					
Summer 4					
Semester 9					
Semester 10					
Summer 5					
Semester 11					
Semester 12					
Summer 6					
Semester 13					
Semester 14					
Summer 7					
Semester 15					