



FINANCIAL AID

[Home](#) > [Financial Aid](#) > [Course Program of Study FAQ](#)

Course Program of Study (CPOS) FAQ

[What is Course Program of Study \(CPOS\)?](#)[When did CPOS become a requirement?](#)[What type of financial aid does CPOS impact?](#)[How and when will I know if I am impacted by CPOS?](#)[What should I do if I've been notified that one or more of my courses doesn't count in my program of study \(declared major/minor\)?](#)[An academic advisor has determined that one or more of my courses are not required for my program of study \(declared major/minor\). What can I do?](#)[Can I appeal a determination that a course does not apply toward my program of study?](#)[An advisor has submitted an override request. When will my financial aid be updated to reflect this request?](#)[I am enrolled in courses that aren't part of my program of study \(declared Nursing major but enrolled in Health Administration courses\). Will CPOS impact me?](#)[When is the last day to modify my enrollment to potentially impact CPOS?](#)[When is the last day to make major/minor changes to potentially impact CPOS?](#)[Do electives count toward CPOS?](#)[What are Federal Financial Aid, State Financial Aid, and Institutional Financial Aid?](#)[I have been notified that one or more of my courses are not counting toward my Federal Financial Aid eligibility due to CPOS. I consulted with an advisor and we made updates to my enrollment and/or program of study \(declared major/minor\). When will I know if the changes "fixed" the problem?](#)[Who should I contact in my college if I have a question about my courses and how they may impact Course Program of Study?](#)

What is Course Program of Study (CPOS)?

Course Program of Study (CPOS) is a federal requirement that only courses that count toward a student's program of study (your declared major/minor) be considered when determining [Federal](#) Financial Aid eligibility.

When did CPOS become a requirement?

The University of Memphis began actively implementing CPOS at the undergraduate level for the Spring 2019 term, but it has been a federal requirement for many years. We anticipate implementing CPOS at the graduate level for the Fall 2020 term.

What type of financial aid does CPOS impact?

CPOS **only** applies to Federal Financial Aid (e.g., Pell Grant, SEOG Grant, Stafford Loans, PLUS Loans, etc.). It does **NOT** impact eligibility for state or institutional financial aid (e.g., Hope Scholarships, TSAC Scholarships/Grants, University of Memphis Scholarships/Grants, Graduate Assistantships, etc.).

How and when will I know if I am impacted by CPOS?

Students **enrolled** in courses impacted by CPOS will be notified via their University of Memphis email and will have an alert posted on their Financial Aid self-service page. For the fall term, alerts/emails will be posted/sent beginning late May. For the spring term, alerts/emails will be posted/sent beginning late November. For the summer term, alerts/emails will be posted/sent beginning late April. Changes to enrollment and declared major/minor will be checked and notifications sent within 5 business days of the change in enrollment. Note that students will only be notified if CPOS impacts their Federal Financial Aid eligibility.

What should I do if I've been notified that one or more of my courses doesn't count in my program of study (declared major/minor)?

Do **NOT** begin modifying your schedule without consultation with an academic advisor! An advisor will be able to review your account and determine whether the system is accurately assessing your enrollment. If not and your enrollment has been approved to count as part of your declared major/minor, an override request can be submitted by a designated advisor in your college/school to have the course(s) count toward your Federal Financial Aid eligibility. The email notification you receive will provide contact information for a designated advisor in your college who can submit the request. Contact information for each college can also be found at the bottom of this page.

An academic advisor has determined that one or more of my courses are not required for my program of study (declared major/minor). What can I do?

If an academic advisor determines that a course is not satisfying a requirement for your program of study (declared major/minor), it will not count toward your Federal Financial Aid eligibility. You should consult with an academic advisor and the financial aid office to consider an appropriate course of action (adding a required course, dropping the ineligible course, or remaining enrolled in the ineligible course). It is important to remember that most forms of financial aid, including Federal Financial Aid, are limited in nature. Using financial aid to pay for courses that are not required for your program of study is risky as it is a finite (limited) resource. Once it has been used, the only way to regain eligibility is to repay the aid.

Can I appeal a determination that a course does not apply toward my program of study?

No. There is no appeal process for courses that do not satisfy a requirement of your program of study. However, if a course has been approved as a substitution, your advisor needs to update UM Degree to officially reflect the substitution. This will allow the course to count toward your Federal Financial Aid eligibility. Additionally, certain courses/scenarios **may not** be accurately assessed by the system. In these cases, an advisor will need to submit an override request if the course is satisfying a requirement for your declared major/minor. Do **NOT** begin modifying your schedule without consultation with an academic advisor!

An advisor has submitted an override request. When will my financial aid be updated to reflect this request?

The override process is completely manual and requires action from multiple departments. Please allow 3-5 business days for your financial aid to reflect the override.

I am enrolled in courses that aren't part of my program of study (declared Nursing major but enrolled in Health Administration courses). Will CPOS impact me?

Yes. If your enrollment isn't satisfying a requirement for your **declared** major/minor, the system will flag the courses as ineligible and they will not count toward your Federal Financial Aid eligibility. **NOTE:** Some courses may be required by both majors/minors and will not be flagged. You should still update your officially declared major/minor through your advisor as soon as possible. It may not be an issue this semester, but it will eventually pose a problem.

When is the last day to modify my enrollment to potentially impact CPOS?

The **Federal** Financial Aid census (a snapshot of your account) happens on the last day to add courses for the full Part of Term (POT). Your Federal Financial Aid eligibility will be based off this snapshot. After that, changes to your enrollment will not be considered for CPOS purposes. An exception would be courses added for a 2nd POT or later sessions during the summer term.

When is the last day to make major/minor changes to potentially impact CPOS?

The **Federal** Financial Aid census (a snapshot of your account) happens on the last day to add courses for the full Part of Term (POT). Your Federal Financial Aid eligibility will be based off this snapshot. Do not wait until the last minute to submit updates as major/minor program changes are not immediate. It is the student's responsibility to ensure that their major/minor accurately reflects their current enrollment **and** that any updates are submitted in sufficient time to allow for processing. We recommend major/minor updates be submitted 5-10 business days

Do electives count toward CPOS?

Possibly. Electives must satisfy a requirement of your declared major/minor. If you have been notified that an elective is not counting toward your Federal Financial Aid eligibility, contact the advisor referenced in the email notification. If an advisor determines that the elective is satisfying a requirement and will count toward your declared major/minor, they will submit an override request. Specific contact information for an advisor or office in your college will be included in the email notification. Not all advisors will be able to submit an override request so it is important that you use the contact information included in the email notification.

What are Federal Financial Aid, State Financial Aid, and Institutional Financial Aid?

First, the term “financial aid” refers to any funding designed to assist with your educational expenses. Most financial aid flows through the school and is applied directly to your student account.

FEDERAL Financial Aid: This financial aid is generally determined based on the information included on your Free Application for Federal Student Aid (FAFSA) and comes from the U.S. Department of Education. Examples include the Pell Grant, SEOG Grant, Stafford Loans, and PLUS Loans to name a few. CPOS DOES impact these awards.

STATE Financial Aid: This financial aid may also use information included on the FAFSA to determine eligibility, but sometimes require an additional application. The primary difference is the source of funding is from the state government. Examples include the HOPE Scholarship, Tennessee Student Assistance Award, and other TSAC Scholarships/Grants. CPOS DOES NOT impact any of these awards.

INSTITUTIONAL Financial Aid: This financial aid may also use information included on the FAFSA to determine eligibility, but primarily looks at other factors such as high school GPA, standardized test scores, and performance. Examples include University of Memphis Academic Scholarships, Athletic Scholarships, Departmental Scholarships, etc. CPOS DOES NOT impact any of these awards.

I have been notified that one or more of my courses are not counting toward my Federal Financial Aid eligibility due to CPOS. I consulted with an advisor and we made updates to my enrollment and/or program of study (declared major/minor). When will I know if the changes “fixed” the problem?

The CPOS automated review process happens nightly. It can only review updates that are reflected on your account. If the updates have been fully processed and your course is determined to be eligible, the CPOS alert/flag will be cleared within two full business days of the overnight CPOS process. Your financial aid will automatically update to reflect your new eligibility within two full business days of the overnight CPOS process. **NOTE:** Requests for major/minor changes are not immediate and require manual updates in the system.

Who should I contact in my college if I have a question about my courses and how they may impact Course Program of Study?

College of Arts & Sciences

casgraduation@memphis.edu

College of Communication & Fine Arts

Communication & Fine Arts Building 232

Laura Snyder

lhsnyder@memphis.edu

901-678-2350

College of Education

Ball Hall 202

Mary Lanier

mlanier@memphis.edu

Fogelman College of Business & Economics

Fogelman Administration Building 114

fcbeadvising@memphis.edu

Herff College of Engineering

Engineering Administration Building 202

Kemmons Wilson School of Hospitality & Resort Management

Holiday Inn WS 143

Peggy Callahan

mcllahan@memphis.edu

Loewenberg College of Nursing

Community Health Building 3569

Charles Daniels

cdaniels@memphis.edu

901-678-3984

School of Health Studies

Field House 106

901-678-4316

College of Professional & Liberal Studies

Brister Hall 218

Ernest Hendley

901-678-2716

Academic Counseling Center

Wilder Tower 212

acc@memphis.edu

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Title IX of the Education Amendments of 1972 protects people from discrimination based on sex in education programs or activities which receive Federal financial assistance. Title IX states: "No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance..." 20 U.S.C. § 1681 - To Learn More, visit [Title IX and Sexual Misconduct](#).