Financial Aid

Assistantships and Scholarships
Graduate Assistantships
Ithaca College offers a limited number of graduate assistantships to full-time matriculated students in communications, exercise and sport sciences, music, and speech-language pathology. Accepted full-time matriculated students in a program leading to a master’s degree in one of these academic areas who have a minimum 3.00 undergraduate GPA are eligible to apply.

Application
Ordinarily, graduate assistantships are awarded for the fall and spring semesters of each academic year. However, if funds are available, graduate assistantships may also be awarded during the spring semester and summer sessions. Two letters of recommendation addressing work-related and/or personal qualities must accompany each application for a graduate assistantship.

 Deadlines for Completing Assistantship Applications
Application materials for assistantships must be submitted to the dean of graduate studies before March 1 with the following exceptions:

• Exercise and sport sciences --- assistantship applications are accepted throughout the year; however, for fall semester, applications received before February 15 are given first consideration.

• Speech-language pathology --- February 1

Tuition Scholarship, Graduate Appointment Salary
A graduate assistantship consists of two parts --- a tax-free scholarship and a taxable work-related salary. The graduate appointment salary will be paid through the College payroll system on a bi-weekly basis from September 15 through May 15. The salary will not be paid until the student has completed the W-4 and I-9 forms, which will be available at registration. The recommendation for financial assistance originates with the respective graduate chair and is approved by the graduate dean.

Assistantship Responsibilities
The duties and responsibilities of each graduate assistant are arranged and supervised by the appropriate school or department. An average of up to 15 hours per week is normally required to fulfill a graduate assistant’s assigned duties on a full assistantship.

Graduate Scholarships
Ithaca College offers a limited number of graduate scholarships to matriculated M.B.A. students. Scholarships range from one-quarter to full tuition, and are awarded on the basis of academic merit. In most cases, scholarship awards are determined by May 1, and recipients will be notified by May 15. Completed applications received by April 15 will receive first consideration for scholarships.

Application
All applicants to the M.B.A. program are considered for scholarship awards, which are announced when students receive notice of admission to the program.

Credit and Load Requirements
Credit Limitations
Students must register for a minimum of 9 credits each semester during the academic year to maintain an assistantship (6 credits in the summer). Students with full assistantships may take a maximum of 12 credits per semester. Students with full graduate scholarships may take a maximum of 15 credits per semester.

Full-Time Study
A full-time student is defined as one who takes 9 credits per regular semester. During the summer, enrollment in 6 credits is considered full time.

Full-time students on assistantships normally may not take more than 12 credits per semester. Full-time students on scholarships normally take 14 credits per semester. Exceptions should be requested in writing and require approval of the dean of graduate studies. Students with TAP awards must take 12 credits per semester, or 9 credits plus a graduate assistantship.

Financial Aid Applications
To apply for financial aid other than graduate assistantships, additional applications are required.

Free application for federal student aid (FAFSA) --- This form is required for the determination of eligibility for federal aid programs (e.g., Stafford or Perkins loans) but it has become a nearly universally required form in connection with financial aid. It is also required for physical therapy or occupational therapy majors wishing consideration for Ithaca College scholarships or grants as well as any student applying for New York State TAP. The FAFSA application is available from any high school or college financial aid office. A student may also apply via the web at www.fafsa.ed.gov.

Tuition Assistance Program (TAP) application --- A student interested in this program must complete the FAFSA. Once processed, the Higher Education Services Corporation (HESC) will provide the student with an express TAP application (ETA). The ETA must be completed by the student and returned to HESC. Students intending to enter Ithaca College in the fall should submit these applications by March 1.

Good Academic Standing
For purposes of determining a student’s eligibility for certain state and federal financial assistance, good academic standing is defined in terms of program pursuit and satisfactory academic progress, as follows:

Program pursuit --- To remain in good academic standing from the standpoint of program pursuit a student must receive passing, failing, or incomplete grades in a certain percentage of the minimum full-time course load for each term of study: 50% in the first year, 75% in the second year, and 100% in each year thereafter. Grades of W (withdrawal) can not be counted toward meeting these requirements.
Satisfactory academic progress --- To be in good academic standing from the standpoint of making satisfactory academic progress, a student must have earned at least the number of credits and the cumulative grade point average indicated by the beginning of the term of study shown in the table below. Students receiving TAP funds must complete the number of credits and attain the minimum grade point average noted below to remain eligible.

<table>
<thead>
<tr>
<th>Credits</th>
<th>GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semester 2</td>
<td>9</td>
</tr>
<tr>
<td>Semester 3</td>
<td>18</td>
</tr>
<tr>
<td>Semester 4</td>
<td>24</td>
</tr>
</tbody>
</table>

### Aid Programs

#### Ithaca College Scholarships and Grants

Ithaca College scholarships and grants are available to graduate business, physical therapy, and occupational therapy students only. A student must apply annually to the financial aid office before March 1. All recipients must demonstrate financial need. Financial need is determined by using information from the Department of Education via the FAFSA. Other criteria, such as academic performance or promise, special talents, or other characteristics that Ithaca College deems of value are considered for the Ithaca College scholarship program only. The FAFSA is due by March 1.

#### New York State TAP Program

The New York State Tuition Assistance Program is an entitlement program with neither a qualifying examination nor a limited number of awards. Eligible students may receive awards up to a maximum of $640, depending on their financial status. Detailed information on financial and academic eligibility criteria and on the amount of awards is available from any high school guidance office or college financial aid office. These offices also have the required forms.

Application for the TAP must be made annually to the New York State Higher Education Services Corporation (HESC), 99 Washington Avenue, Albany, NY 12255, no later than May 1 for the academic year.

#### TAP Awards

**Schedule U --- For students who are dependent on their parents or who are financially independent and are married or have tax dependents. Maximum award $640 or 95% of tuition, whichever is less; minimum award $75.**

<table>
<thead>
<tr>
<th>NYS net taxable income</th>
<th>Reduction in award</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000 or less</td>
<td>0</td>
</tr>
<tr>
<td>2,001–20,000</td>
<td>7.7% of excess over $2,000</td>
</tr>
<tr>
<td>20,001 or more</td>
<td>No award</td>
</tr>
</tbody>
</table>

**Schedule V --- For students who are financially independent, single, and without tax dependents. Maximum award $550 or 95% of tuition, whichever is less; minimum award $75.**

<table>
<thead>
<tr>
<th>NYS net taxable income</th>
<th>Reduction in award</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000 or less</td>
<td>0</td>
</tr>
<tr>
<td>1,001–5,666</td>
<td>26% of excess over $1,000</td>
</tr>
<tr>
<td>5,667 or more</td>
<td>No award</td>
</tr>
</tbody>
</table>

### Federal Programs

#### Federal Stafford Loans --- Subsidized

Ithaca College processes applications electronically. First time borrowers submit a loan request form (LRF) to the Office of Financial Aid. The College transmits pertinent information to the lender, servicer and/or guarantee agency selected by the borrower. The agency generates the promissory note for the borrower to complete and return to the appropriate organization. Repeat borrowers who have used the master promissory note need not complete another promissory note.

#### Selection of Recipients and Allocation of Awards

The FSSLP Program is an entitlement program in which all eligible applicants can obtain a loan. To be eligible for a guaranteed loan a student must (1) be a U.S. citizen or permanent resident alien; (2) be enrolled at least half time or accepted for enrollment in a degree, certificate, or other program leading to a recognized credential; or (3) be enrolled in a course of study necessary for enrollment in a degree or certificate program, approved college, university, or other postsecondary institution in the U.S. or a foreign country; (4) not be in default or refund status for any federal Title IV program at any institution; (5) be determined to be eligible or ineligible for a Pell grant; (6) if applicable, be registered with the Selective Service; (7) have a Social Security number; (8) demonstrate financial need; and meet any other requirements as outlined by federal law or regulation. Federal "loan origination fee" equal to 3% of the amount of the loan will be deducted from the amount disbursed. An additional annual insurance premium of up to 1% of the loan amount is payable in full at the time the loan check is issued.

Funds may not be disbursed earlier than 3 days before the start of a semester. Loan proceeds are made in two disbursements, unless the loan period is one semester in length. Funds must be disbursed by electronic fund transfer (EFT), which allows the funds to be deposited directly into the student's account.

#### Loan Schedule

A graduate student may borrow an annual maximum of $8,500. The aggregate limit, including any undergraduate federal Stafford loans, is $65,500. A student receiving a federal Stafford student loan is eligible for a full-interest subsidy during the time he or she is in school at least half-time and for a following six-month grace period.

#### Responsibilities of Borrowers

The student must continue to maintain satisfactory academic progress. The interest rate is variable and is based on the 91-day T-bill rate just prior to June 1, with the following additions: 1.7% during in-school, grace, and deferment periods; 2.3% during repayment. The rate cannot exceed 8.25%. Repayment begins six months after the student ceases to be enrolled at least half time.

Various deferments allowing postponement of repayment are available depending on when the student received the first loan. For first-time borrowers on or after July 1, 1993, periods of deferment are limited to those who are (1) in school at least half-time; (2) on graduate fellowships or rehabilitation training; (3) unemployed; or (4) in economic hardship. Students should contact the lender for specific information.
If a student applies for more than one loan, subsequent applications must be made to the lending institution where the original loan was made.

Upon ceasing to be at least a half-time student, the borrower must make formal arrangements with the lending institution to begin repayment. The following regulations apply:

1. Income-sensitive, graduated payment and income-contingent repayment plans are available to assist borrowers in meeting repayment obligations. Under unusual and extenuating circumstances, the lender, on request, may permit other payment arrangements.
2. The maximum repayment period is 10 years.
3. Repayment in whole or part may be made any time without penalty.
4. Loans may be consolidated, resulting in longer repayment terms and smaller monthly payments.

**Federal Stafford Student Loan - Unsubsidized**

**Application Procedures**
Application procedures are the same as for subsidized federal Stafford loan.

**Selection of Recipients and Allocation of Awards**
Same as subsidized federal Stafford loan, except no demonstration of financial need is required. Available to students who may not qualify for subsidized federal Stafford loans or for only partial subsidized Stafford loans.

Interest rate is the same as subsidized loan. A loan origination fee and insurance premium equal to 3% of the amount of the loan will be deducted from the amount disbursed.

**Loan Schedule**
Same as subsidized federal Stafford loan. However, if the student is receiving the subsidized federal Stafford loan, the combination of the two loan programs cannot exceed the annual loan limit. Graduate students may borrow up to an additional $10,000 per year. The aggregate total is $73,000 for undergraduate and graduate study combined.

**Responsibilities of Borrowers**
Same as subsidized federal Stafford loan. However, the borrower is responsible for interest that accrues while he or she is in school.
Interest may be capitalized.

**Federal Work-Study Program (FWS)**
The federal work-study program provides employment opportunities for students.

**Selection of Recipients and Allocation of Awards**
The applicant must (1) be a U.S. citizen or eligible noncitizen; (2) be enrolled in an undergraduate, graduate, or first-professional program as a matriculated student at an institution participating in the federal campus-based programs; (3) not be in default or refund status for any federal Title IV aid at any institution; (4) if applicable, be registered with the Selective Service System; and (5) demonstrate financial need as determined by submitting the free application for federal student aid (FAFSA).

**Award Schedule**
The College arranges jobs, on or off campus, with either public or not-for-profit agencies. You are encouraged to seek positions in community service areas. Factors considered by the financial aid office in determining whether, and for how many hours, you may work under this program include financial need, class schedule, academic progress, and your health status.

Level of salary must be at least the minimum wage. The maximum salary allowed depends on the nature of the job and your qualifications.

**Veterans Administration Benefits**

**Educational Assistance (GI Bill)**
Forms, information, and assistance in applying for benefits are available at all VA offices. Applicants approved for benefits by the Veterans Administration must process papers through the Ithaca College registrar’s office.

Current benefit rates may be obtained by writing to the New York State Division of Veterans Affairs, Veterans Counseling Center, 304 Babcock Hall, Ithaca, NY 14850, or calling 607-272-1084. Veterans enrolled half time or more may be entitled to a VA educational loan repayable after the veteran ceases to be a student. The granting of educational loans is based on financial need related directly to the cost of education.

**Vocational Rehabilitation**
This program is for disabled World War II, Korean conflict, post-Korean conflict, Vietnam era, and certain peacetime veterans. Detailed information is available from regional offices.

**Survivors and Dependents' Education**
This program is for children, spouses, and other survivors of veterans whose death or permanent total disabilities were service-connected, and for spouses and children of service persons missing in action or prisoners of war.

**Refund Procedure**
Students attending Ithaca College who are receiving federal Title IV financial aid --- e.g., federal Stafford, or Perkins loans --- are required to return the portion of unearned aid if they withdraw, do not register, or otherwise fail to complete the period of enrollment for which the Title IV aid was provided. The return of funds does not apply to any student whose date of withdrawal is beyond the 60% enrollment period for which the student has been charged. The last date of attendance is determined by the date the student began the College’s withdrawal process, the student’s last date of recorded attendance, or the midpoint of the semester for a student who leaves without notifying the College.

To determine the percentage of aid earned, divide the number of calendar days completed by the total calendar days in the enrollment period (excluding scheduled breaks of 5 days or more AND days that the student is on approved leave of absence).

Federal financial aid is returned to the program from which it was disbursed based on the percentage of unearned aid. To determine the percentage of unearned aid, subtract the percentage of aid earned from 100. The percentage of unearned aid is then multiplied by the amount of aid disbursed toward allowable institutional charges (e.g., tuition; room and board if living on campus).
A refund schedule of tuition and room and board charges based on a 15-week semester is provided below.

<table>
<thead>
<tr>
<th>Week</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>100%</td>
</tr>
<tr>
<td>2nd</td>
<td>85%</td>
</tr>
<tr>
<td>3rd</td>
<td>70%</td>
</tr>
<tr>
<td>4th</td>
<td>60%</td>
</tr>
<tr>
<td>5th</td>
<td>50%</td>
</tr>
<tr>
<td>6th</td>
<td>40%</td>
</tr>
<tr>
<td>7th</td>
<td>30%</td>
</tr>
<tr>
<td>8th</td>
<td>15%</td>
</tr>
<tr>
<td>9th</td>
<td>0%</td>
</tr>
</tbody>
</table>

Please note that the above refund policy also applies to students who are not federal aid recipients. It also applies to the return of institutional aid. In the case of any student for whom it is determined that a return must be made to programs based on prorated charges, those funds will be returned in the following order: unsubsidized federal Stafford loan, subsidized federal Stafford loan, federal Perkins loan, and other Title IV aid programs. Finally, if no institutional, state, or private financial aid refund is required, a refund will be made to the student.

When institutional aid is required to be returned, it will be done in the following order: G. Egbert Founder’s Fund, Ithaca Access Grant, merit-based scholarships, endowed/restricted scholarships, and other institutional aid programs.

More detailed information, including examples of refund and repayment calculations, is available in the graduate studies, bursar’s, and financial aid offices.

**Special Considerations**

Students who take a leave of absence, withdraw, or are on a continuation leave and are also Title IV aid recipients should be aware of the following:

- The grace period for federal loans (Perkins, Stafford) begins from the student’s last date of attendance as determined by the College. A student who is on an approved leave of absence will be considered to be in school for purposes of repayment of federal loans. Should the student not return from an approved leave of absence, the last date of attendance will be considered the date the approved leave of absence began.
- When a student withdraws from the College, the last date of attendance will be determined as outlined above.
- A student who is provided a continuation leave will be reported as withdrawn, since federal regulations do not allow for the period of study to be interrupted for more than 180 days, excluding standard periods of non-enrollment.

Before being granted approval for withdrawal, leave of absence, or a continuation leave, all students who are federal loan recipients are required to be counseled by the Office of Financial Aid to discuss the consequences of their changed status on loan programs.

**Other Resources and Information**

Students should seek out and apply for financial assistance from all potential grant, loan, and private scholarship sources. Public libraries and college financial aid offices have a wide variety of information readily available. The Ithaca College Office of Financial Aid website, http://www.ithaca.edu/finaid, has links to many current resources. Students may also access a free Internet scholarship service, FASTweb, http://www.fastweb.com/.

The following websites may also provide useful financial aid information:

- New York State Higher Education Services Corporation, www.hesc.com
- National Association of Student Financial Aid Administrators (NASFAA), www.nasfaa.org, offers a comprehensive selection of other links.

Both New York State and the federal government offer educational grants to American Indians. For information on the federal program, contact United States Department of Interior, Bureau of Indian Affairs, New York Liaison Office, Room 523, 100 South Clinton Street, Syracuse, NY 13260, 315-423-5476.
### Academic Information

The College reserves the right to refuse registration to or to dismiss after registration any student whose presence would, in the judgment of the College, be detrimental to the College's interests. The College also reserves the right to change, upon appropriate notice, any of the following regulations.

#### Academic Policies

**Student’s Right to Petition**

Each currently enrolled graduate student has the right to petition to:

1. waive any of the all-College academic regulations;
2. review any other academic problem that has not been resolved first by the instructor or subsequently by the chair, then by the dean of the school, and finally by the graduate dean.

To petition for either purpose, the student submits a written petition to the graduate dean with copies to the graduate chair, dean of the school, and the faculty member involved. The graduate dean sends the petition to the provost, along with his or her recommendation. Each petition is considered by the provost on an individual basis and is decided based on the facts that pertain to the particular student's situation. Where appropriate and feasible, the provost will consult with the individuals involved before making a final decision. While a decision on appeal is pending, the student may continue to take courses in the program, except for clinical or fieldwork courses.

**Time Limitations**

Candidates for an advanced degree are required to meet general and major-field requirements within six calendar years of their matriculation date. Some programs have more restrictive timelines that supersede this general policy. Any exception must be approved in writing by the dean of graduate studies after review and recommendation by the All-College Graduate Council.

Matriculation is an enrollment status applicable to the student who has met all admission requirements and standards established by a particular school/department and the Division of Graduate Studies, who has been accepted into a degree program by the same school and the Division of Graduate Studies, and who has registered for graduate courses at Ithaca College. Note that matriculation begins with the first registration following acceptance as a degree candidate.

Students are required to fulfill the requirements of the catalog in effect at the time of their matriculation; however, under special circumstances (e.g., initiation of new programs), they may elect to fulfill the revised requirements.

**Grading System**

The acceptable grades and corresponding points for grade point average (GPA) calculations are as follows. All grades except P, I, and W are used in calculating a student’s GPA.

<table>
<thead>
<tr>
<th>Grade</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>4.0</td>
</tr>
<tr>
<td>A-</td>
<td>3.7</td>
</tr>
<tr>
<td>B+</td>
<td>3.3</td>
</tr>
<tr>
<td>B</td>
<td>3.0</td>
</tr>
<tr>
<td>B-</td>
<td>2.7</td>
</tr>
<tr>
<td>C+</td>
<td>2.3</td>
</tr>
<tr>
<td>C</td>
<td>2.0</td>
</tr>
<tr>
<td>C-</td>
<td>1.7</td>
</tr>
<tr>
<td>F</td>
<td>0</td>
</tr>
</tbody>
</table>

A student may repeat a graduate course once. Grades received in repeated courses will be averaged for purposes of computing the GPA. Both grades will be placed on the transcript.

**Good Academic Standing**

Graduate students are required to maintain a minimum GPA of 3.000 at the end of each semester in order to remain in good academic standing. Failure to do so will result in either academic dismissal or being placed on academic warning.

**Grade Point Average (GPA) for Graduation**

Student must achieve a minimum GPA of 3.000 in order to graduate. A student may appeal this, following the guidelines under “Student’s Right to Petition.”

**Semester Work Load**

One semester of coursework is defined as 9 credits or more in a single semester if full time, or 6 credits or more accumulated across two semesters if part time.

**Academic Warning**

Upon completion of a semester’s work at less than 3.000 GPA, the student will be issued an academic warning by the Division of Graduate Studies. Warning will be removed upon completion of a full semester's coursework at 3.000 GPA or better, or upon completion of the degree program with a minimum 3.000 GPA. See the physical therapy program description for program-specific requirements.

**Academic Dismissal**

Two consecutive semesters on academic warning will be grounds for dismissal from the degree program. For the purposes of this policy, “two consecutive semesters” equals two full semesters with 9 credits or more in each semester if the student is full time, or 12 credits accumulated across three or more semesters if the student is part time. See the physical therapy program description for program-specific requirements.

Any student receiving more than 6 credits of C (C+, C-, C-) or more than 3 credits of F will be terminated immediately from the degree program and may never reenter the same program.

**Comprehensive Examination**

With the exception of the M.B.A. program and those programs that require a thesis, all advanced degrees require a comprehensive examination.

To be eligible for the written comprehensives, the student must complete all required courses and attain a 3.000 GPA. The final comprehensive examination will be related to the student's field of specialization and may take various forms depending on individual interests. It is the responsibility of the student to apply in writing to
the major adviser for an examination appointment. The last date for application is two months before degree date. The last date for the comprehensive examination is one month before degree date.

**Thesis and Project Requirements**

Students required to complete a thesis or project as partial fulfillment of the degree requirements should request an adviser through the department or school and register through the Division of Graduate Studies for the appropriate course and credits. If not required by the department or school, the thesis or project is optional. If a student elects to do either a thesis or a project, the credits earned may be applied toward a degree or be in addition to degree requirements, at the discretion of the department or school concerned.

See also the research proposal description under “Graduation Requirements” in the physical therapy program section.

The last date for submission of the thesis is one month before degree date. At the time of submission of the thesis, it is the student’s responsibility to schedule an examination in defense of the thesis.

Students enrolled in the thesis option who have completed all coursework except the thesis will be required to enroll in at least one credit of thesis each semester until they finish their degree. Students should work with their program advisers to plan an appropriate course and credit schedule. For international students this schedule will be reflected in the immigration paperwork.

**Use of Human Subjects in Research**

All research projects at Ithaca College that use humans as subjects must be reviewed and approved by the All-College Review Board on Human Subjects Research. The use of human subjects refers to data collection via survey, supervised activity, and interview, as well as other methods. Please obtain a copy of the Ithaca College guidelines for human subject research from your adviser, the Faculty Resource Guide, or the provost's office.

**Teacher Certification Requirements**

Candidates enrolled in a degree program leading to teacher certification must acquire the competencies stipulated for that certification in addition to the requirements necessary to earn the master's degree.

**Program Changes**

Changes in a semester program schedule must be made within the two-week add/drop period.

Students who withdraw and are subsequently readmitted will be bound by program and degree requirements in force during the academic year in which they are readmitted.

The College reserves the right to make changes in degree requirements, course offering regulations, and procedures contained in this catalog as educational and financial considerations require.

**Application Process for Graduation**

Ithaca College awards graduate degrees in September, December, and May. During the term preceding the awarding of the degree, the degree candidate must complete the following steps:

- Candidates for graduation must file an application to graduate and pay the $25 graduation fee. The application must be filed online with the registrar by the specific filing deadline for December, May, or September graduation, as shown in the academic calendar.
- Confirm with the registrar’s office that any credits transferred from another institution are recorded on the transcript.
- If there have been any changes in program requirements, confirm that approval has been obtained in writing from the program chair and dean of graduate studies and verified by the degree coordinator in the registrar’s office. This includes waivers, courses accepted in lieu of required courses, and verification that all program degree requirements have been met.
- Satisfactorily complete comprehensive examinations, if applicable.
- If completing a thesis or research project --- after approval by the major adviser, the thesis or project should be submitted to the respective graduate chair by April 1 for May graduation, August 10 for September graduation, or December 1 for December graduation. The dean of graduate studies will review and approve all theses. Three copies of the final bound thesis must be submitted to the graduate chair before the grade will be registered. Grades must be submitted by May 10, September 10, and December 10, respectively. It is the responsibility of the degree candidate to schedule an examination in defense of thesis when submitting it to the graduate chair.
- Verify with the graduate chair that all degree requirements have been met.
- Schedule an exit interview with the dean of graduate studies at least one month before completion of the last semester.

**Registration and Course Information**

**Withdrawal from the College**

Students deciding to withdraw from graduate study at any time before completion of their degree program should contact the chair of their program to initiate the withdrawal process. This process should include discussion with the chair and graduate dean of the reasons for withdrawal and implications for an assistantship, if the student has one. If, after these discussions, the student wishes to continue the withdrawal process, he or she must complete a “notification of withdrawal from graduate studies” form (available from the graduate chair or the graduate dean’s office) and obtain the signature of the dean of graduate studies. Failure to follow this process may jeopardize the potential for readmission at a future date.

Students with guaranteed student loans and Perkins-NDSL loans must commence repayment within six months, unless they are continuing at another institution or are readmitted.

If a student withdraws and later is suspended, dismissed, or placed on warning for unsatisfactory academic performance, the academic sanctions stand as a matter of record. Warning becomes operative in the event that the student is readmitted to the College.
Withdrawal from a Course
The last date for withdrawal from a course with a grade of W is determined by a percentage of class days. If fewer than 75% of the class days for a course have elapsed, the student may withdraw without an F. It is the student's responsibility to obtain a course-drop form from the Division of Graduate Studies. If the form is not completed and submitted to the registrar's office, the grade for the course becomes F.

Full-Time Study
A full-time student is defined as one who takes 9 credits per regular semester or 6 credits in the summer. Full-time students may not take more than 12 credits per semester. Exceptions should be requested in writing and require approval of the dean of graduate studies.

Tuition Refund Schedule
No refunds will be made unless the student requests official withdrawal from a course. The following are the prorated tuition charges for students officially withdrawing from courses during the semester.

Full-time students who officially withdraw or are dismissed from Ithaca College are charged a percentage of total tuition. Refunds are calculated as follows:

<table>
<thead>
<tr>
<th>Week</th>
<th>Percentage of Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st week</td>
<td>100% of tuition</td>
</tr>
<tr>
<td>2nd week</td>
<td>85% of tuition</td>
</tr>
<tr>
<td>3rd week</td>
<td>70% of tuition</td>
</tr>
<tr>
<td>4th week</td>
<td>60% of tuition</td>
</tr>
<tr>
<td>5th week</td>
<td>50% of tuition</td>
</tr>
<tr>
<td>6th week</td>
<td>40% of tuition</td>
</tr>
<tr>
<td>7th week</td>
<td>30% of tuition</td>
</tr>
<tr>
<td>8th week</td>
<td>15% of tuition</td>
</tr>
<tr>
<td>9th week</td>
<td>0% of tuition</td>
</tr>
</tbody>
</table>

Weeks are counted from the first day of class in each semester. No refunds will be granted until the student completes the College's official withdrawal procedure.

Course Numbering System
Course numbers consist of a three-digit group separated by a hyphen from a five-digit group. In the three-digit group, the first digit identifies the school in which the course is given, and the remaining two digits identify the department. The first digit of the second group is the level of the course.

- **Level 4** courses or workshops listed in this catalog are for undergraduate and graduate students. Graduate students may take them for graduate credit if applicable to the degree program and if the major adviser and the dean of graduate studies grant permission.
- **Level 5** courses are graduate courses in which qualified seniors may enroll under certain circumstances. (See the policy in the Ithaca College undergraduate catalog.)
- **Level 6** courses are for graduate students only.
- **Level 7** courses are graduate-level workshops.

Course Offerings
Course listings for each semester are published online. The registration schedule is announced by the registrar's office.

Workshops
Workshops are offered for graduate or undergraduate credit. Course numbers are determined by the level of work expected. With the approval of the adviser, a graduate student may count up to five graduate workshop credits toward a master's degree.

Unit of Credit
Credit is earned at Ithaca College in credit hours as measured by the Carnegie unit—defined as one hour of classroom instruction and two hours of assignments outside the classroom for a period of 15 weeks for each credit.

Transfer Credit
Courses submitted for transfer credit must be appropriate and applicable to the student's degree or teacher certification program, and a grade of B or better must have been earned. Transferable credits must have been earned not more than three years before matriculation, and no more than six credits may be transferred and applied toward an advanced degree. Grades acquired in transferred courses are not applicable to the graduate cumulative average. Students who have matriculated and who wish to earn graduate credit elsewhere for transfer to Ithaca College should obtain approval in writing from the major adviser and the dean of graduate studies before registering for a course intended for transfer.

Fifteen credits earned at institutions that have established formal affiliation programs in specific majors may be applied toward degree requirements. Students must submit a written request for transfer credit to the Division of Graduate Studies. The request must be supported by an official transcript sent directly to Ithaca College from the institutions at which the credit was obtained.

Ithaca College-Cornell University Exchange
This reciprocal arrangement between Ithaca College and Cornell University allows full-time graduate students, with prior approval and within the stated stipulations, to cross-register for one course or four credits per semester at Cornell. This arrangement is available during the fall and spring semesters only and is contingent on space availability at Cornell.

Program petition forms and further information are available from the Division of Continuing Education and Summer Sessions.

Incomplete Grades
A student who receives a grade of I (incomplete) and does not complete the requirements of the course before completing or terminating the program will have the grade for the course recorded permanently as incomplete. In some programs (e.g., physical therapy, occupational therapy) students may not advance until the I is made up.

Pass/Fail Option
Graduate programs are permitted to use pass/fail grades for graduate level workshops (700 level).

Policy on Grade Disputes
Grade disputes should be resolved directly between the individual faculty member and the student. If that is not possible, the graduate chair and/or the dean of graduate studies will mediate the dispute. Failing resolution of the matter at that level, the student may petition the provost. (See “Student's Right to Petition.”) The final authority to change a grade rests with the individual faculty member.
Exceptions made by the provost will occur only for the most compelling reasons.

Audit Policy
An audited graduate course will appear on a student’s transcript provided the student
1. obtains the permission of the instructor;
2. pays the audit fee (check with the Division of Graduate Studies for the current rate), plus any additional course fees; and
3. follows the instructor’s requirements for auditors, including attendance policy.

The student or faculty member must submit an audit form to the registrar by the add/drop deadline in the semester in which the course is to be audited. The above audit policy does not apply to summer-term offerings. A graduate course audited for personal interest or for review of certain segments of the course material (no record on transcript) requires only the instructor’s permission to attend the class.

All audits depend on class capacity. No tuition-paying student will be denied a place as a result of a place being provided to an auditor. Audits are not counted as credit toward graduation or calculated in the GPA. Students may not change their registration enrollment from audit to a letter grade.

General Student Information

Summer Sessions
Many graduate courses are offered during the summer sessions. M.B.A. courses are offered during the first summer session. Study in music education, required for permanent teacher certification, can be completed in three or four summers. See the annual summer sessions catalog for course listings, registration procedures, fees, academic regulations, and housing, dining, and campus facilities available during the summer. The catalog can be obtained through the Division of Continuing Education and Summer Sessions (CESS).

Office of Career Services
Graduate students on the threshold of the job market or additional schooling can gain valuable assistance from the professional counselors and trained student staff in the Office of Career Services. The office helps students identify interests and abilities, explore career opportunities, and develop résumé-writing and interviewing skills. Also offered are career information and exploration seminars, testing services, videotaped mock interviews, an interactive career guidance system, and a career resource library. The office brings recruiters from major corporations and nonprofit agencies to campus and helps coordinate interviews with potential employers. For additional information, visit their website or call 607-274-3365.

Limited campus housing is available to graduate students on a space-available basis. Ithaca College does not provide married or family student housing. Apartments and family style housing are available in Ithaca and the surrounding communities. Although Ithaca College does not arrange for or inspect off-campus housing, the residential life office provides a listing of available rooms, apartments, and houses. Inquiries regarding accommodations should be addressed to the coordinator of housing services, Office of Residential Life, 2001 East Tower, Ithaca, New York 14850 or call 607-274-3141.

Counseling Center
The Ithaca College counseling center offers short-term individual, group, and couples counseling, as well as referral to mental health resources in the community, at no charge to enrolled students. Counselors are also on call after hours to respond to psychological emergencies. Confidentiality is maintained in a manner consistent with New York State law and the ethical principles of the American Psychological Association.

Counseling can help individuals address personal concerns, clarify values and feelings, make more effective decisions, and deal with a range of psychological difficulties such as depression and anxiety. The counseling center staff includes licensed psychologists, social workers, and other counselors. To obtain more information or to schedule an appointment, call 607-274-3136.

Living Accommodations
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