

Federal Financial Aid & Course Program of Study (CPOS)

Lizette Bricker

Breanna Castro

Max Hartman

Wisseem Bennani

What is CPOS and why do we have it?

- ❖ Course to Program of Study (CPOS)* is a Federal Financial Aid regulation that states that students can only be paid out for courses that are applicable to their program of study.
- ❖ **The intent is:**
 - ❖ To get students to complete their programs of study (POSs) as soon as possible so they can transfer/enter the workforce. (Decrease the time to completion).
 - ❖ Minimize the amount of extraneous coursework, and therefore financial aid used in completing the POS.

Communication Plan 2/17

ITEM	DATE/TIME	LINKS	COMMENTS
Counseling Faculty Training	03/18/26 1:00pm-3:00pm	ZOOM LINK	Arranged by Counseling Training Leads
Athletics Departments Training	TBD	TBD	Arranged by Deans of KAD
Project Notification (SMCCCD Students)	03/23/26	EMAIL LINK	District wide email; College Reinforced
Project Notification (SMCCCD Employees)	03/23/26	EMAIL LINK	District wide email; College Reinforced
CPOS Demonstration	04/13/26 1:00pm-2:00pm	ZOOM LINK	
CPOS Demonstration	04/23/26 9:00am-10:00am	ZOOM LINK	
CPOS Notification (Nightly) to FA Students	04/29/26	EMAIL LINK	Nightly after registration for upcoming term
CPOS Office Hours	Weekdays 04/29/26-05/08/26 3:00pm-04:00pm	ZOOM LINK	

Global Notification to All Students

Dear <<Preferred First Name>>,

We want to make you aware of important regulations that may affect your financial aid and graduation status.

FINANCIAL AID STUDENTS:

Federal and State aid can only be used for classes that count toward your officially declared Program of Study (POS).

This regulation, called **Course Program of Study (CPOS)**, means that if you enroll in courses that are not required for your degree or certificate, your aid—such as the Pell Grant, Cal Grant, Work-Study, or Federal Loans—may be reduced or cancelled. For more information about CPOS, [visit the CPOS website](#).

DEGREE & CERTIFICATE SEEKING STUDENTS:

Students can only apply for graduation from degrees and certificates for Programs of Study (POS) that have been officially declared in their student record.

Students can pursue up to five Programs of Study (POS) at a time, but they must be officially declared on the [student record](#) as indicated in [WebSMART](#). **NOTE:** Pursuing multiple Programs of Study (POS) may impact your Financial Aid eligibility. For more information about applying for graduation, [visit the Graduation website](#) or [make an appointment with an Academic Counselor](#) at your college to discuss your educational goals.

Have a great rest of your semester!

Course to Program of Study (CPOS) Employee Communication 2/24/26

Course to Program of Study (CPOS) is a federal regulation that requires financial aid offices to only award financial aid for courses that are applicable to the students' declared, program of study (POS). SMCCCD is implementing the DegreeWorks module with the start of Fall 2026 registration (April 29th, 2026), to automatically enforce this regulation to ensure compliance. For more information on CPOS, [visit the CPOS website](#) or attend a demonstration or office hour as listed below.

ITEM	DATE/TIME	LINKS	COMMENTS
CPOS Demonstration	04/13/26 1:00pm-2:00pm	ZOOM LINK	
CPOS Demonstration	04/23/26 9:00am-10:00am	ZOOM LINK	
CPOS Office Hours	Weekdays 04/29/26- 05/08/26 3:00pm-04:00pm	ZOOM LINK	

Letter to Students from Financial Aid

TO: <<Student mysmccd.edu email address>>

FROM: <<webSMART@smccd.edu>>

SUBJECT: NOTICE: You are registered/waitlisted in courses not eligible for Financial Aid!

Dear <<Preferred First Name>>,

We want to make you aware of an important regulation that may affect your financial aid.

Federal and State aid can only be used for classes that count toward your officially declared Program of Study (POS).

This regulation, called **Course Program of Study (CPOS)**, means that if you enroll in courses that are not required for your degree or certificate, your aid—such as the Pell Grant, CalGrant, Work-Study, or federal loans—may be reduced or cancelled.

The following courses are not applicable to your Program of Study (POS):

<<CRN>> <<SUBJECT CODE>> <<COURSE NUMBER>> <<Credit Hours>> <<STATUS Description>>

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This means that even though you are currently registered in <<STANDARD CURRENT HOURS CREDIT>>, your Financial Aid will only be calculated on <<CPOS CURRENT HOURS CREDIT>>. Visit [this website](#) to learn more about this impact on your Enrollment Level and Intensity for your financial aid award.

NEXT STEPS:

1. Ensure you have declared the correct Program of Study (POS). To update, or add an additional POS, visit [WebSMART's Update Program of Study](#).
2. Visit your [Degree Works Audit](#) to see which classes are needed for your declared, Program of Study (POS).
3. [Make an appointment with an academic counselor](#) for assistance on selecting courses that are applicable to your educational goals

Although taking classes outside of your POS are certainly allowed, it may impact your current and future financial aid eligibility, lower the amount of aid you will receive and prolong the time needed to graduate and/or transfer. For more information about CPOS, [visit the CPOS website](#). Please feel free to [contact your College Financial Aid Office](#) with any questions regarding CPOS and good luck with the semester!

What types of aid does CPOS apply to?

❖ CPOS (Federal and Some State Financial Aid)

- ❑ Pell Grants
- ❑ Cal Grant
- ❑ Supplemental Educational Opportunity Grant (SEOG)
- ❑ Subsidized Loans
- ❑ Unsubsidized Loans
- ❑ Student Success Completion Grant (SSCG)

❖ Not impacted by CPOS (unless specified and as of today)

- ❑ Private scholarships
- ❑ Private loans
- ❑ California College Promise Grant (CCPG)
- ❑ SB893 (Free College)

What types of aid does CPOS apply to?

UNDUPLICATED NUMBER OF STUDENTS WITH A CAN POS WHO HAVE AT LEAST ONE PAID AWARD	FALL 2025
CALA3: Cal Grant A - Canada	1
CALB3: Cal. Grant B - Canada	261
CALC3: Cal. Grant C - Canada	1
DLSST3: DL Sub Stafford Loan- CAN	24
DLUST3: DL UnSub Stafford Loan - CAN	25
FWS3: Federal Work Study (FWS) - Can	16
PELL3: Federal Pell Grant - Canada	612
SEOG3: Federal SEOG Grant - Canada	204
SSCG3: Student Success Grant Canada	46
Total	1190

Financial Aid and Counseling Plan

- ▶ Comprehensive trainings for the Financial Aid Team to support students with CPOS request.
- ▶ Districtwide Counselor Training Scheduled for 3/18
- ▶ Financial Aid Offices plan to outreach to students before the first Fall disbursement date (August 13, 2026) to update their POS if their courses do not align and are not being considered FA eligible under CPOS.
- ▶ Create a CPOS SOP for all Student Service areas involved in the CPOS process.
- ▶ Include Spanish translation in the automated messaging that go out to students
- ▶ Welcome Center & Counseling will prioritize CPOS impacted students for drop-ins.
- ▶ Inform the campus community about CPOS.

Resources

- ▶ [Financial Aid CPOS website](#)
- ▶ [FSA Handbook](#)