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West Liberty University
Schedule of Reduction (SOR) Procedures for Federal Loans

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Purpose: To ensure compliance with federal enrollment-based loan regulations, West Liberty University reviews enrollment at specific points during the award year to determine whether a Schedule of Reduction (SOR) adjustment is required.

Applicability and Enrollment Definitions:
This policy applies to all undergraduate, graduate, and doctoral students receiving the Federal Direct Loan funds for subsidized, unsubsidized and graduate PLUS loans at West Liberty University. Parent PLUS loans do not follow this regulation.
For purposes of determining Federal Direct Loan eligibility and Schedule of Reduction (SOR) requirements, only degree pursuant credit hours that count toward a student's academic program will be considered.

Undergraduate Students:

- Full-time enrollment: 12 or more degree pursuant credit hours per semester.
- Half-time enrollment: At least 6 degree pursuant credit hours per semester.
- Undergraduate students enrolled in fewer than 6 degree pursuant credit hours are considered less than half-time and are not eligible to receive Federal Direct Loan funds.

Graduate and Doctoral Students:

- Full-time enrollment: 9 or more degree pursuant credit hours per semester.
- Half-time enrollment: At least 5 degree pursuant credit hours per semester.
- Graduate and doctoral students enrolled in fewer than 5 degree pursuant credit hours are considered less than half-time and are not eligible to receive Federal Direct Loan funds.

Students must maintain at least half-time enrollment, as defined above for their academic level, to remain eligible for Federal Direct Loan disbursements. No Federal Direct Loan funds will be originated or disbursed based on less-than-half-time enrollment.

Fall Semester Review:
Prior to the disbursement of fall federal loan funds, the Financial Aid Office will review each student's enrolled credit hours and adjust loan eligibility, if necessary, based on less-than-full-time enrollment. If the student is identified as less than full-time, a hold will be placed on the student’s account until the loan adjustments is made and the review is complete.

End of Fall Semester Review for Spring Loan Eligibility:
At the conclusion of the fall semester, the Financial Aid Office will review student enrollment records for course withdrawals that dropped them below full-time status. This will affect spring semester loan disbursement amounts. Even if a student's enrollment for the upcoming spring term will be full-time, the fall adjustment through the schedule of reduction process for being less than full time in the fall, will be applied to the spring loan disbursement.

Spring Semester Review:
Prior to the disbursement of spring federal loan funds, the Financial Aid Office will review each student's enrolled credit hours and adjust loan eligibility, if necessary, based on less-than-full-time enrollment. If the student is identified as less than full-time, a hold will be placed on the student's account until the loan adjustments is made and the review is complete.

Summer Semester Review:
For students receiving federal loan funds for a summer payment period, enrollment will be reviewed prior to summer disbursement. Loan eligibility will be adjusted as required based on the student's enrollment status at the time of disbursement. If the student is identified as less than full-time, a hold will be placed on the student's account until the loan adjustments is made and the review is complete.

In-Term Enrollment Changes
West Liberty University does not perform a scheduled in-semester review of enrollment for the purpose of recalculating or reducing previously originated and disbursed loan amounts. Once loan funds have been disbursed for a semester, no additional Schedule of Reduction adjustment will be made during that term due solely to a subsequent reduction in enrollment. Therefore, no end-of-spring review will be conducted to reduce already-disbursed loan amounts for students who become less than full-time after their spring loan funds have been disbursed.

Exceptions
The University reserves the right to make adjustments when required by federal regulation, program review findings, audit determinations, or other compliance requirements.