

NASFAA's "Off the Cuff" Podcast – Episode 349 Transcript

OTC AskRegs Experts: Working Through Clock-Hour To Credit-Hour Conversion

Tim Maggio:

Hey everyone. Welcome back to another episode of "Off the Cuff." My name is Tim and I'm with the comms team.

David Tolman:

And I am David Tolman. I'm with Training and Regulatory Assistance.

Tim Maggio:

All right, David. So I know we're going to be talking about some clock hour to credit hour conversion in a little bit, and we've got a lot of confusion and things to kind of clear up. But for the listeners out there, right before we hit the record button, David asked me if I had a game or a question for him. So I think I've definitely trained the "Off the Cuff" team here pretty well on what to expect from me. So I'm going to have to work better on surprises. But no game today, David. No specific question. Well, there might be a question or two, but first thing is ... and I'm not going to do what I did to Sarah and Jill to you. I instigated a little bit of drama with them last time because I thought they were a little bit mean to me at the retreat, but we didn't have that kind of experience at the retreat. And for the listeners, I'm kidding. They were not mean. We just had some playful fun. So if you want to go check out that episode.

David Tolman:

Yeah. We're always nice to each other, unlike Sarah and Jill.

Tim Maggio:

But it was great seeing you a couple of weeks ago. How was the retreat for you? Did you have fun while you were in DC?

David Tolman:

Yeah. I always enjoy the face-to-face time with coworkers. NASFAA is a great group and just was a really ... And after we were done, so that was a great time. I took the train to Roanoke, and my son picked me up and I get to spend the weekend with him and his wife and their new baby.

Tim Maggio:

Yay.

David Tolman:

My wife flew out and met me. So it was just a really nice week.

Tim Maggio:

That's awesome.

David Tolman:

Seeing people in person.

Tim Maggio:

Some good time with coworkers and then got to see the new grand baby. I'm happy to hear that. And then obviously you missed all of the snow and ice and stuff that has hit this region, but did you get affected at all where you're at?

David Tolman:

Yeah. I think that weather pattern kind of started on this side of the Rocky Mountains, but we're beyond it. We were in the mid 50s yesterday in Denver.

Tim Maggio:

Okay.

David Tolman:

Most of the snow is melted. But I don't know if you saw the Denver Broncos New England Patriots game on Sunday?

Tim Maggio:

No, I didn't.

David Tolman:

And saw the snowball, that's where I live. So what you saw there was what I saw out my window.

Tim Maggio:

Oh, okay. I had the bright idea of shoveling on Sunday early and then didn't go back out later that night. So now my driveway is just a big ... it's just a big slab of ice basically. So it's very dangerous and I haven't put a lot of ... I'm just waiting for it to melt, but it hasn't. But David, I do have one more question before we get into this, is we've got the leadership conference coming up in a couple of weeks, and something on the comm team that we've been discussing, is we like to do fun social media videos with our members and with our staff. And you've actually become quite a star on our Instagram lately, with our post from National Conference last year. One of the things that you ... What is it where you say, "That's growth." That's one of my favorite.

David Tolman:

Yeah. I can't remember what I said.

Tim Maggio:

It was from the ... Yeah.

David Tolman:

It was completely spontaneous.

Tim Maggio:

It was hilarious. And then we did this prank on Melanie, and she was really laser focused on you because we did drink out of water but use any container besides like a normal cup. And you brought ... Remind us what you brought.

David Tolman:

I brought a Costco size vitamin bottle.

Tim Maggio:

Right. So Melanie's getting into her presentation, really focused, and looks at you over there and you just have this huge jar, and you just hear her go, "What is he doing?"

David Tolman:

But then she tried to continue. She gave me the benefit of the doubt. She's like, "Oh yeah, I've heard he's kind of strange, so maybe this is normal for him." Until she saw ... I think my favorite was Allie drinking out of an iron from an ironing board, and had a straw inserted into where the water goes. That was clever.

Tim Maggio:

Yeah. There was a lot of good ones. The hot dog water gun, a teapot.

David Tolman:

Tiffany had a popcorn bucket and a swizzle straw. I like that one too.

Tim Maggio:

There was a lot of really good ones. So if you're not following us on Instagram and you want to go watch that video, make sure you go do that. But we're going to go to leadership and do a fun video, and we're going to ask folks some would you rather questions about financial aid. But the one I'm most excited to ask our members is, if you were going to name your kid after a term or word in the financial aid world, what word comes to mind? What would you name them? So on the fly, what would you name your kid if you had to use a financial aid glossary term, David?

David Tolman:

If my last name was Grant, I would go with Anita.

Tim Maggio:

Clever, clever.

David Tolman:

Yeah.

Tim Maggio:

All right. So if you're at leadership, find me. And I want to hear what would you name your kid if you had to use a financial aid term? But let's get into it, David. So we're going to talk about some financial aid terms, clock hour, credit hour, and specifically about conversion. And I think this is kind of a topic that

maybe confuses a lot of our members, potentially, specifically just because clock hour is not a way that most schools really, they don't really utilize that in their tools and strategies of administering financial aid. It's a small segment of our members. A small but mighty. We know you're out there. We love you and thanks for doing that work. But David, can you kind of bring us into the topic?

David Tolman:

Yeah. And you hit on a good point. Those who are in the clock hour realm really know clock hours well and appreciate it. And I can think of several or many that are in that and do it really well. But those who do not have clock hour programs hear the word, and I think we've trained ourselves in financial aid, you hear clock hours and you think, "Okay, that doesn't apply to me. That's a different world." But this one, clock hour to credit hour conversion does not apply to clock hour programs. There's not a conversion formula for clock hour programs. It applies to credit hour programs. And it's probably known ... it's better known as ... It's in the FSA handbook as clock hour to credit hour programs. It's not listed that way ... or conversion. It's not listed that way in regulations, but it's probably better ... A better title would be converting credit hours to clock hours, and then those clock hours back to credit hours, but that's a bit of a mouthful.

Tim Maggio:

Yeah. Yeah. I don't know that I would be able to keep that one straight. So just before we go on, just to make sure, this is a regulation actually for credit hour programs, not clock hour programs, right?

David Tolman:

That is absolutely right. This only applies to credit hour programs.

Tim Maggio:

Okay. Which means some credit hour people out there who are listening, because they've spent maybe years thinking clock hour, that doesn't apply to me, they might need a little bit of a refresher on what does clock hour mean. So before we kind of get into the weeds of this specific regulation, can you kind of back us up a little bit and remind listeners what is a clock hour, and maybe anything that might be important or relevant around what a clock hour is?

David Tolman:

Yeah. So let's see. Probably the easiest way to explain this, is a clock hour is a tally mark. And the tally is, during a 60 minute increment, doesn't overlap, it doesn't have to be on the hour, like from nine o'clock to 10 o'clock, but that's probably the easiest way to look at it. Was there direct instruction and interaction between student and an instructor during 50 minutes of that 60 minute period? And another way to think of it, do you have like an Apple Watch or a activity tracker?

Tim Maggio:

I do.

David Tolman:

Yeah. Okay. Do you have a stand goal?

Tim Maggio:

Yeah, I think it's like six hours a day or something like that.

David Tolman:

Okay. So you've got a really aggressive one, but six hours a day, but how long do you have to stand for it to count?

Tim Maggio:

I don't know. I've never really paid attention to that.

David Tolman:

Okay.

Tim Maggio:

So I'm probably in the same boat as all of these people.

David Tolman:

Right. Well, my standard, mine, I haven't changed it from default, it's like one minute. But let's say that you got really aggressive, you wanted it to be five minutes. You wanted to stand five minutes out of every hour, right? Well, you're counting the hours in which you stand, and you don't take all the minutes that you stand during the day and divide it by 60. You look at an hour, and during that hour, did I stand for five minutes? And if so, I get a stand goal, I get a tally mark, and that's how clock hours work as well. During that 60 minute period, did we meet for at least 50? And if you do, you get that tally mark and there's one clock hour, just like you get one stand hour.

Tim Maggio:

Okay. That's helpful. Okay. So now we kind of understand that a little bit, and getting back to schools, being a little bit confused, specifically those that are credit hour and being confused, why does this apply to them? What is this formula? Why does it exist? I kind of heard you go from credit hour to clock hour back to credit hour, is kind of what I think I heard you say, but am I understanding that right? And just knowing this world, there's got to be more than that, right?

David Tolman:

Well, actually, it's a very simple formula.

Tim Maggio:

Oh, okay.

David Tolman:

You take the classes that you have. So you ignore the credit hours in the catalog, and then you look at when you meet and you literally start counting the clock hours, and then you have a formula and I'll say it now, we'll repeat it again later. You divide by 30 if you award semester credit hours, you divide by 20 if it's quarter credit hours. But it's important because it's used to determine two things. One is the eligibility of an undergraduate credit hour non-degree or certificate program, and then determine the type of program it is based on its adjusted credit hours. And we'll go through some examples later, so if

they don't understand this exactly, we'll repeat it, but that's one. And then the other one is to determine the enrollment status and enrollment intensity for a student who is in such a program.

Tim Maggio:

Okay. So just to pause for a second, what we're talking about right now, it applies to schools that do credit hour and then specifically non-degree certificate programs?

David Tolman:

Yeah. Yeah. I mean, it's non-degree, but generally if it's non-degree, it's a certificate. And it's one that it doesn't lead into an associate's degree program or a degree program. Every class in that certificate program, if it fulfills a specific requirement of a degree program, you get a pass on doing this conversion. But if it's a standalone certificate program and it's at the undergraduate level, you need to do this conversion. And then just to remind listeners about the types of eligible non-degree programs, one is it needs to be at least 16 semester credit hours or 24 credit hours in length, over 15 weeks. Or if it's less than that, eight semester credit hours and 12 quarter hours over 10 weeks, but if it's over eight and less than 16, you can only admit students who have an associate's degree or it's equivalent or higher.

So those are the types of eligible programs. So when you look at, okay, are we meeting for 16 semester hours? Are we meeting for eight credit hours? And you're in this type of certificate program that doesn't transfer up to a degree, you need to convert the classes into clock hours and then back to credit hours, to determine how many credit hours it is for Title IV purposes, because you can't just use the number right out of the catalog.

Tim Maggio:

Okay, gotcha. And just in case ... I had to pause in a second while I was listening, but when you're saying quarter hours, you're kind of talking about schools that operate on a quarter system, not quarter of an hour, right?

David Tolman:

Right. Yeah. If you think about so many academic terms, they all have to do with time, but yeah, quarter, credit hours and semester credit hours, they're awarded on a different number. People adjust, if a student transfers from a quarter program to a semester program, from one school to another, then schools know they need to make that adjustment. And so this is another type of adjustment.

Tim Maggio:

Gotcha. Well, and one thing that I'm kind of wondering and thinking about in terms of the future, and this is a little bit off topic, is I imagine like with Workforce Pell, this kind of conversion might become more relevant for schools as they get more of these programs, potentially?

David Tolman:

Yeah. And this week I had a conversation with a few of my colleagues at NASFAA, specifically on Workforce Pell. And this topic came up, which is where I thought, okay, let's talk about this to the greater membership because it's even confusing to NASFAA staff. And on a side note, I actually had prepared on PELL and the cost of attendance. I didn't listen to last week's "Off the Cuff" podcast, and I thought, "Okay, before I get too far on this, I should check the transcript, just to make sure this wasn't

previously covered." And Sarah covered it last week and she did a fantastic job. So I'm like, "Okay, what should we talk about instead?" And it's like, "Okay, here's a new topic."

Tim Maggio:

Yeah, but still, so we got some Pell relevancy in here, so good. I'm glad to hear that. And if you ... listen, I guess the reason to bring that up is if you're listening, you're thinking, "Oh, this still probably doesn't apply to me." There's likelihood that if your school is looking more into that, that maybe it'll apply to you more in the future.

But getting back on topic. So we were talking about adjusting it with these semester hours and these quarter hours. So do you just need to adjust the credit hour length of the certification program? So if a one year academic program is 24 semester hours long, it might not be 24 hours long?

David Tolman:

Yeah, that's right. At least for Title IV administration purposes. So if a program's required to undergo this conversion calculation, the length of the program for Title IV purposes can be quite different, actually, than the length of the actual credit hours awarded to the students on their transcript who complete the program.

Tim Maggio:

Okay. So before we go into the specifics of the calculation, are you able to describe a little bit more about the type of programs that undergo this conversion?

David Tolman:

Yeah. So again, it's undergraduate programs offered in a credit hour system, either semester or credit, but they're certificate programs or another type of program that doesn't result in an associate's bachelor's or professional degree or it's equivalent. And there are a couple of exceptions. So if every course within the program is acceptable for full credit toward a single associate degree or a bachelor's degree or professional degree, even though the certificate itself is not, then that is one exception where ... And you have to demonstrate that students graduate from this program at the bachelor's level or the degree level. But that's one exception. That degree has to require at least two years of study. And again, students have to have actually graduated. It can't just be a theoretical degree that could be completed, but nobody ever enrolls in it.

Tim Maggio:

Okay. So a formula. What formula do we have? Should people get out some pencil and paper? We're talking $A^2 + P^2 = C^2$, or what are we doing?

David Tolman:

The formula is pretty easy. The hard part is in counting the clock hours, but you count the clock hours, and here's the formula. If you're semester credit hours, you divide by 30. If you're quarter credit hours, you divide the clock hours by 20. So it's the counting of the clock hours that is probably going to take more work than just dividing by 30 or 20.

Tim Maggio:

Okay. So could you give an example of what that might look like?

David Tolman:

Okay. So a clock hour definition is, without going into all the detail, but it's direct interaction between the student and the instructor. Not study time, not preparation time and not homework time, but it's like a 50 to 60 minute class during a 60 minute period.

Tim Maggio:

Okay.

David Tolman:

So it's not really an hour, it's 50 minutes out of 60, or 5/6 of an hour. But again, going back to that example at the beginning, it's a tally mark. Did you meet for 50 out of 60 minutes? If yes, then you have one clock hour.

Tim Maggio:

Gotcha. So do you have to do this formula and this calculation on each individual student? So, like, this student X, they're in an English 101 class for three credit hours this semester, and they meet Monday, Wednesday, Thursday, and each of those classes lasts for about 50 minutes. So that would be three clock hours?

David Tolman:

Yeah. Yeah, exactly. Yeah. At a student level, you have to look at their exact enrollment.

Tim Maggio:

Okay. Gotcha. Okay. So I know we've got an example, made up university, Northern Lights University. Could you walk us through them and their one semester certificate program in ... Or wait, are they ...

David Tolman:

Yeah.

Tim Maggio:

Is this a made up university?

David Tolman:

It is.

Tim Maggio:

Okay.

David Tolman:

It is, but it has elements of the truth in it. There are similar programs out there. Yeah. So it's a certificate program at Northern Lights University in Aurora Borealis Photography, right? So let's say the program awards 16 credit hours during that semester. It just meets the minimum definition, but let's look at a couple of classes now to do this conversion. So the first one is Location, Location, Location, and it meets Monday, Wednesday, and Friday from 10 o'clock to 10:50.

So that was kind of like the example that you just gave. So how many tally marks do they get? On Monday, they meet from 10:00 to 10:50, so that's one clock hour. And then Wednesday they repeat it and Friday they repeat it. So every week they're getting three clock hours, and they're doing that for 15 weeks, so that would be 3×15 is 45 clock hours total. So we're not even touching the credit hours for this class. It's three credit hours for the academic side, but we're not starting with that at all. We're actually counting the clock hours, and that's why it's called the clock hour to credit hour conversion. You start with the clock hours. It's 45. They offer courses in semesters, so we're going to divide that 45 by 30, which is 1.5, and they award in whole credit hours. So the adjusted credit hours is actually one, for the Location, Location, Location class.

Tim Maggio:

Okay.

David Tolman:

So even though it's three credit hours in the catalog, for Title IV purposes, in determining its eligibility for the Title IV program and for the student's enrollment level, they've completed one credit hour for that class.

Tim Maggio:

Okay. Understood.

David Tolman:

All right. There's another one, let's say Camera Selection, right? It meets three times a week. It meets from 11:00 to 11:45, and it meets from 12:00 to 12:45, with a 15 minute break. Okay. Well, how many minutes in the first hour?

Tim Maggio:

Oh, 45 minutes. So this becomes an issue, I assume?

David Tolman:

Yeah. How many minutes in the second hour?

Tim Maggio:

It looks like also 45 minutes.

David Tolman:

Yeah. So the number of adjusted credit hours is zero.

Tim Maggio:

Okay. So that's interesting. So would this be something that the financial aid office might want to flag, for their institution to say, "This is affecting the eligibility for the student?"

David Tolman:

Yeah, definitely. Especially if it's a ... I think programs or schools that have many clock hour programs, they're going to understand this very well, because clock hours are regulated and the accreditation bodies and so forth. But yeah, this creates a big deal because now we've got two classes that, on paper, award six academic credits, but for financial aid purposes, it awards now a combination of one.

Tim Maggio:

Okay. Yeah. Yeah. That's a big deal.

David Tolman:

Yeah, it is a big deal. And so let's look at one more, just to get this example. It's one of those Tuesday, Thursday classes. Meets twice a week, but rather than meeting for 50 minutes ... They meet from 11 o'clock to 12:20.

Tim Maggio:

Okay.

David Tolman:

Right?

Tim Maggio:

So it's 80 minutes.

David Tolman:

80 minutes, but we look at, there's two 60 minute increments. There's an 11 o'clock to 12 o'clock and a 12 o'clock to one o'clock. So from 11 o'clock to 12 o'clock, they're meeting one clock hour, because they're meeting 60 minutes out of 60. But the next period of time from 12 o'clock to one, they're meeting 20 minutes.

Tim Maggio:

So they don't get credit for that next hour?

David Tolman:

Right. They don't get credit. So again, it's another one that's awarding three semester credit hours, but because it's 80 minutes out of 60, that's one clock hour when you do that tally mark. So that class, if you total it up, it's meeting for 30 clock hours, because you're getting two clock hours per week over 15 weeks, divide that by 30 and you get one. So you look at the total catalog of classes, and the adjusted credit hours for this program is three.

Tim Maggio:

Okay. So ... Oh, go ahead.

David Tolman:

Yeah, go ahead. I think, hopefully I want to hear what you were going to say. So ...

Tim Maggio:

Well, I was just going to say like three credit hours, I mean, that doesn't meet the minimum number of credit hours to be considered an eligible Title IV program, right?

David Tolman:

Right. Yeah.

Tim Maggio:

Okay.

David Tolman:

So this is huge. And this is like when we teach the academic calendars class, there are always a handful of participants that say, "We have these programs," and I had no idea. So that's why, yeah, it's important to know when to apply it. Now, let's say that this was part of a longer program.

Tim Maggio:

Sure.

David Tolman:

Maybe it's still a certificate program, so they need to do this conversion formula, but rather than this being the full length of the program, it's just a snapshot of a student's enrollment in one semester. We know that the classes that they're taking total to three credit hours. So even though the students enrolled in 16 credit hours, you're going to fund them based on three, meaning they're not going to get a direct loan and their enrollment intensity is going to be based on three credits. Even though they're academically enrolled in 16, the adjusted number of credits is three.

Tim Maggio:

Yeah. I mean, this sounds like this would be hard ... I mean, just from the financial aid professional perspective, hard to kind of understand it first. I mean, once you get it, I'm sure you understand it a little bit easier as you kind of work through some examples, but I would imagine too, on the student facing side of things, I think this would be something that's difficult to explain to a student as well of, "I'm enrolled in 16 credits. What do you mean? I'm only in ... It only counts as three."

David Tolman:

Yeah. Or another difficult conversation is, this is with the department chair, "We've got a 16 credit hour program, why are you saying that students enrolled in it can't get financial aid?"

Tim Maggio:

Right, right. So this actually has a lot of strategy involved here of, if you have certification programs at your institution, you really want to be working with your academic partners and teach them about, "Hey, let's make sure we're structuring these courses so that we can really maximize the number of clock hours that they're eligible for, so that way we can maybe get a little bit better in terms of their aid eligibility," I would imagine. Because at the end of the day, if it's 16 credit hours, like the institution's going to charge you for 16 credit hours, they're not going to adjust the bill for the adjusted credit hours.

So that makes a lot of sense to kind of really, folks who have certification programs need to probably pay attention to this if they're not already.

David Tolman:

Yeah, exactly. It does cause some stress when these programs are discovered and you weren't aware of the conversion.

Tim Maggio:

Right. Well, I think this is pretty much the end of this conversion conversation, but is there anything else you want to make sure folks have jotted down before we end, David?

David Tolman:

No, but one thing we talked about at the beginning, clock hour programs, you hear that term and tune out, but really it is an existing world in financial aid that's important to understand, even if you don't have those programs, understand the basics of how clock hour programs work, because there are some overlaps with a typical semester and quarter hour credit hour administration.

Tim Maggio:

Awesome. Yeah. And if you're ever wanting to get your FAC and become a certified financial aid professional, I know clock hour is something that you definitely have to understand because it could come up on the test. But thank you so much, David, for bringing us through that conversion and I'm glad you got to spend some time with the family and the new grand baby. Folks out there, hope, if you're coming to a leadership conference, can't wait to see in DC. We will be opening registration for our national conference soon, so stay tuned to that. I hope to see a lot of you in National Harbor this summer, and hope you have a great rest of your week, and if you had a hit from the winter storm, I hope it starts to get warm and that ice is melting, but until next time.