



CLOCK HOURS AND MODULES

Please see the following information about clock hours and conversions based on instructional time.

Clock Hour Programs:

- 1 academic year = 900 clock hours and 26 weeks.
- For example, a cosmetology program may require 1600 clock hours and 40 weeks to complete. 900 clock hours is the minimum number of clock hours to be considered an academic year. 26 weeks is the minimum number of weeks in an academic year for these types of programs. If a program measured in clock hours requires fewer than 900 clock hours or 26 weeks to complete it (or the second year of the program is less than 900 remaining hours/26 remaining weeks), the student's aid needs to be prorated accordingly.
- At a school using clock hours, 24 hours a week or more is considered full-time enrollment and 12 hours a week is half-time enrollment.

Clock-to-credit hour Conversion:

Beginning with July 1, 2021, [under the new regulations](#), there is no longer any consideration of out-of-class hours for purposes of the clock-to-credit conversion. Therefore, the revised formula for determining the number of credit hours in each class of an educational program is as follows:

- A semester or trimester hour must include **at least 30 in-class clock hours** of instruction.
- A quarter hour must include **at least 20 in-class clock hours** of instruction.
- As a reminder, the conversion calculation is always performed on a course-by-course basis to ensure that an institution is accurately calculating a student's enrollment status for each payment period.
- This conversion requirement only applies to non-degree undergraduate programs measured in credit hours unless it meets one of the criteria in the bulleted items below:

Guidance for Clock-to-Credit Hour Conversions 34 CFR 668.8(k) and (l)

Under the regulations, if your institution offers an undergraduate educational program in credit hours that is considered a non-degree program, the appropriate conversion formula must be applied unless:

- The program is at least two academic years in length and provides an associate degree, a bachelor's degree, a professional degree, or an equivalent as determined by the Department (Note that this does not permit an institution to ask for a determination that a non-degree program is equivalent to a degree program); or

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- Each course within the program is acceptable for full credit toward a single associate degree, bachelor's degree, or professional degree provided by that institution, or equivalent degree as determined by the Department, provided that the institution's degree requires at least two academic years of study and the institution can demonstrate that students enroll in, and graduate from the degree program.

For more information on the clock-to-credit hour conversion and payment periods, please refer to the following FSA links:

- [FSA Implementation Updated Clock-to-Credit Conversion Regulations](#)
- [FSA Academic Years, Academic Calendars, Payment Periods, and Disbursements](#)

[Clock-Hour to Credit-Hour Conversion Example from the 2022-23 FSA Handbook p. 40-42:](#)

Clock-Hour to Credit-Hour Conversion Example

Prejean Community College (PCC), a public institution located in Louisiana that offers its courses in a semester format, has been told by the state that it must begin offering a 29 semester-hour career-training program previously offered in a clock-hour format by a post-secondary vocational-technical school. The program does not lead to a degree, and all of its courses do not transfer into a single degree program at the institution. Therefore, the program is subject to the clock-to-credit conversion.

Neither the state or PCC's accrediting agency specifies rounding rules, but PCC's policies and procedures state that PCC performs calculations to 2 decimal points and awards credits using whole credit hours.

The program's information is as follows:

Course	Hours of Classroom Instruction	Credits assigned by school
1	105	4
2	83	4
3	85	4
4	111	4
5	141	6
Externship	375	7
Total	900	29

The first four courses are offered in the first semester, and the fifth course and the externship are offered in the second semester.

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To apply the formula, Alice divides the number of hours of in-class instruction by 30. As she performs the calculation, Alice must keep in mind the following rules:

Using the formula for the conversion:

- A school must perform the calculations on each individual component (course) in the program.
- Regardless of the results of the conversion calculation, a school cannot award more credit for Title IV purposes than the academic credit assigned to a course by the school and/or approved by its state or accrediting agency.
- A school must have a policy that specifies the number of decimal places (fractions of credit hours) it will use in its calculation.
- If the school uses decimals, it is not required to round down and may use the decimal result of the conversion regardless of how it awards credits.
- A school that elects to round its calculations, when determining student eligibility, must round at the level of each individual course or educational activity. The school must not wait until the last step and round the total.

Formula

Semester 1

Course	Hours of Classroom Instruction	Credits assigned by school	Conversion Calculation
1	105	4	$105 \div 30 = 3.50$
2	83	4	$83 \div 30 = 2.76$
3	85	4	$85 \div 30 = 2.83$
4	111	4	$111 \div 30 = 3.70$
Totals	384	16	12.79

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Semester 2

Course	Hours of Classroom Instruction	Credits assigned by school	Conversion Calculation
5	141	6	$141 \div 30 = 4.7$
Externship	375	7	$375 \div 30 = 12.50$ limited to 7 ¹
Totals	516	13	11.7
Program Totals	900	29	24.49

¹ Regardless of the results of the conversion calculation, a school cannot award more credit for Title IV purposes than the academic credit assigned to a course by the institution, and/or approved by a state or accrediting agency.

After applying the conversion formula, Alice finds that during the first semester students can be paid as full-time students, but students must be paid as three-quarters-time students in the second semester.

The state of Louisiana requires 400 clock hours for employment in the occupation for which the program prepares students. The adjacent state of Texas requires 900 clock hours for employment in the same occupation for which the program prepares students. The maximum number of hours is the greater of 150% of 400 (which equals 600 hours) or 900 (the requirements in the adjacent state of Texas). Using this comparison, the greater number is 900. Since the program length is 900 hours and meets requirements for students to obtain licensure in that state, the program is eligible even though it exceeds the normal limitation of 600 hours for programs in the state of Louisiana leading to employment in this occupation.

For additional information about clock-hour to credit-hour, please refer to the FSA guidelines.

Weeks of instructional time in an academic year:

For *undergraduate* educational programs, the law and regulations set the following minimum standards for coursework earned by a full-time student in an academic year:

- 24 semester or trimester **credit hours** or 36 quarter **credit hours** for a program measured in credit hours; or
- 900 clock hours for a program measured in **clock hours**.

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- (https://fsapartners.ed.gov/sites/default/files/2023-2024/2023-2024_Federal_Student_Aid_Handbook/_knowledge-center_fsa-handbook_2023-2024_vol3_ch1-academic-years-academic-calendars-payment-periods-and-disbursements.pdf pg. 1)

Academic Progress Measured By	Minimum Completion Requirement*	Minimum Instructional Time Requirement
Semester Hours	24 semester hours	30 weeks
Trimester Hours	24 trimester hours	30 weeks
Quarter Hours	36 quarter hours	30 weeks
Clock Hours	900 clock hours	26 weeks

For both undergraduate and graduate programs, the law and regulations require an academic year to include a minimum number of weeks of instructional time.

- For a program offered in **credit hours**, the academic year must include at least 30 weeks of instructional time.
- For a program offered in **clock hours**, the academic year must include at least 26 weeks of instructional time.
- (<https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2023-2024/vol3/ch1-academic-years-academic-calendars-payment-periods-and-disbursements>)

Calculating Eligibility and Award Amount:

For **quarter-based schools**, each term would be the annual clock hour amount (900 hrs.) divided by 3 for the three quarters a year*. So, $900/3 = 300$ hrs. per term for a full-time student.

	Hours	% Eligibility Used Per Term: Quarters
Full-Time Enrollment	300+	33.33%
Three-Quarter Time Enrollment	225-299	25%
Half-Time Enrollment	150-224	16.67%

*For schools with a mandatory summer term, we use 133% eligibility a year, instead of the standard 99.99%, which is why we do not divide by 4 to calculate the per-term clock hour amount. To determine the annual award amount for 4 quarters, divide the regular annual award amount by 3 to obtain the award amount. Next, multiply the term award amount by 4 to adjust for the additional term/pay period.

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Example:

- The annual award amount is \$4,000
- $\$4,000 / 3 = \$1,333$ (per-term max payment)
- $\$1,333 \times 4 = \$5,555$ (annual max payment)

For **semester-based schools**, each term would be the annual clock hour amount (900) divided by 2 for the two semesters a year*. So, $900/2 = 450$ hrs. per term for a full-time student.

	Hours	% Eligibility Used Per Term: Semesters
Full-Time Enrollment	450+	50%
Three-Quarter Time Enrollment	338-449	37.5%
Half-Time Enrollment	225-337	25%

*For schools with mandatory summer terms/trimesters, we use 150% eligibility a year, instead of the standard 100%, which is why we do not divide by 3 to calculate the per-term clock hour amount. To determine the annual award amount for 3 semesters/trimesters, divide the regular annual award amount by 2 to obtain the award amount. Next, multiply the term award amount by 3 to adjust for the additional term/pay period.

Example:

- The annual award amount is \$4,000
- $\$4,000 / 2 = \$2,000$ (per-term max payment)
- $\$2,000 \times 3 = \$6,000$ (annual max payment)

Payment Periods

Although a non-term-based or non-traditional school does not have terms, the school's Cal Grant payments must be spread out over the year with attendance required during each payment period. Cal Grant funds will only be paid to a student who is enrolled and in attendance for at least one-half of an institutionally selected payment period.

If a class overlaps into two academic terms, only apply the class to one academic term to determine the clock hours and apply the clock hour credits to the term the student attended more than 50% of the time.

If you offer modules, you can establish your payment policy around the completion of the modules below.

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Sample payment policy 1:

Fall Term		Spring Term	
Module 1 5 weeks	Module 2 5 weeks	Module 1 5 weeks	Module 2 5 weeks
Module 3 4 weeks		Module 3 6 weeks	

“Term” definition:

3 modules= 1 term payment period

“Term completion” definition:

FT= 2 out of 3 modules completed

Sample payment policy 2:

Payment Period	Start	End	# Days in Term	50% Complete on:
Fall	9/1/19	11/30/19	91	46th day
Winter	12/1/19	2/28/20	90	46th day
Spring	3/1/20	5/31/20	91	47th day
Summer	6/1/20	8/31/20	92	47th day

For clock-hour and nonterm credit-hour programs, payment periods are based on the hours and weeks completed.

Calculating a Term Payment for Full-Time Enrollment (Semester)

Add up total clock hours for the term, then divide by 30 hours (Semester) or 20 hours (Quarter) to determine the student’s enrollment status.

Example:

- Student is enrolled in 450 Clock Hours for the Fall term
- $450 \text{ Clock Hours} / 30 \text{ Hours} = 15 \text{ Semester Units}$
- Student is eligible for a Full-Time payment for Fall

Fall Term: August 23 - January 23	
Fall Term Start/End Dates	Clock Hours
August 23 - October 4	50
October 5 - November 8	80
November 8 - January 9	200
January 9- January 23	120
Total=	450
450 clock hours/30 = 15 semester units. Student is considered Full Time	

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Calculating a Term Payment for Full-Time Enrollment (Quarter)

Add up total clock hours for the term, then divide by 30 hours (Semester) or 20 hours (Quarter) to determine the student's enrollment status.

Example:

- Student is enrolled in 280 Clock Hours for the Fall term
- $280 \text{ Clock Hours} / 20 \text{ Hours} = 14 \text{ Semester Units}$
- Student is eligible for a Full-Time payment for Fall

Fall Term: September 23 – December 5	
Fall Term Start/End Dates	Clock Hours
September 23 - October 4	80
October 5 - November 8	90
November 8 - December 5	110
Total= 280	
$280 \text{ clock hours} / 20 = 14 \text{ quarter units.}$ Student is considered Full Time	

Calculating a Term Payment for $\frac{3}{4}$ Time Enrollment (Semester)

Add up total clock hours for the term, then divide by 30 hours (Semester) or 20 hours (Quarter) to determine the student's enrollment status.

Example:

- Student is enrolled in 300 Clock Hours for the Spring term
- $300 \text{ Clock Hours} / 30 \text{ Hours} = 10 \text{ Semester Units}$
- Student is eligible for a $\frac{3}{4}$ time payment

Spring Term: January 24 - June 11	
Spring Term Start/End Dates	Clock Hours
January 24- March 13	100
March 19 – May 25	100
May 27- June 11	100
Total= 300	
$300 \text{ clock hours} / 30 = 10 \text{ semester units.}$ Student is considered $\frac{3}{4}$ Time	

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Calculating a Term Payment for $\frac{3}{4}$ Time Enrollment (Quarter)

Add up total clock hours for the term, then divide by 30 hours (Semester) or 20 hours (Quarter) to determine the student's enrollment status.

Example:

- Student is enrolled in 220 Clock Hours for the Spring term
- $220 \text{ Clock Hours} / 20 \text{ Hours} = 11 \text{ Semester Units}$
- Student is eligible for a $\frac{3}{4}$ time payment

Spring Term: April 3 - June 15	
Spring Term Start/End Dates	Clock Hours
April 3 – May 13	130
May 14 – May 27	50
May 27- June 15	40
Total= 230	
$220 \text{ clock hours} / 20 = 11 \text{ quarter units.}$ Student is considered $\frac{3}{4}$ Time	