WILKES UNIVERSITY

Understanding Schedule of Reduction (SOR)
An Internal Guide for Advisors & the Campus Community

WHY THIS MATTERS

Beginning with the 2026–27 academic year, federal Direct Loan eligibility for some undergraduate students may be adjusted based on enrollment. This is called the **Schedule of Reduction (SOR).**

Advisors and campus partners do **not** need to calculate SOR. Adding or dropping a course may affect a student's federal Direct Loan eligibility.

ENROLLMENT CHANGES ARE REVIEWED BASED ON THE STUDENT'S SITUATION

A student who begins the semester part-time may have a different initial financial aid review than a student who begins full-time and later drops below 12 credits. **Wilkes does not automatically assume that a student who drops below full-time in Fall will also be part-time in Spring.** Once Spring registration is available, actual eligible Spring credits are reviewed.

QUICK PERCENTAGE REFERENCE

Total Eligible Academic Year Credits	% of Total Annual Direct Loan Eligibility
18 credits	75%
21 credits	87.5%
24+ credits	100%

EXAMPLE 1: FALL DROP, HIGHER SPRING CREDIT LOAD

FALL	SPRING	ACADEMIC YEAR REVIEW
Starts at 12 credits Drops to **9 eligible credits**	Registers for **15 eligible credits**	9 + 15 = 24 **100%**

What this means: The student began Fall full-time and later dropped below full-time. Wilkes does not automatically assume the student will take 9 credits in Spring. Actual Spring enrollment brings the academic year total to 24 eligible credits.

EXAMPLE 2: FALL DROP, 21 TOTAL ACADEMIC YEAR CREDITS

FALL	SPRING	ACADEMIC YEAR REVIEW
Starts at 15 credits Drops 6 credits to **9 eligible credits**	Registers for **12 eligible credits**	9 + 12 = 21 **87.5%**

What this means: The student's actual academic year enrollment totals 21 eligible credits. Annual Direct Loan eligibility may be reduced to 87.5%. Student Financial Services reviews the student's individual aid.

WILKES UNIVERSITY

Schedule of Reduction (SOR)
What Advisors & Campus Partners Need to Know

THE IMPACT MAY DEPEND ON THE FULL ACADEMIC YEAR

A Fall drop may affect federal Direct Loan eligibility, but a student's Fall credit load does not automatically determine their Spring credit load. Once Spring registration is available, Student Financial Services reviews actual Fall and Spring eligible credits for the academic year.

WHAT ADVISORS & CAMPUS PARTNERS SHOULD KNOW

•	A student who begins Fall full-time and later drops below 12 credits is not automatically assumed to be part-time in Spring.
•	A Fall add or drop may affect the student's federal Direct Loan eligibility and should be reviewed.
•	Once Spring registration is available, actual eligible Spring credits are included in the academic year review.
•	A student who drops credits in Fall may have a higher Spring credit load that changes the final academic year loan percentage.
•	For federal aid purposes, only credits that apply toward the student's degree or program of study are included. Total registered credits may differ from eligible credits used for federal aid purposes.
•	Parent PLUS Loans are not reduced using the SOR percentage, but may require a separate review if overall aid eligibility changes.

WHEN TO REFER A STUDENT TO STUDENT FINANCIAL SERVICES

Please refer the student if:

- The student is considering dropping a course and the credit load discussed may result in fewer than 24 eligible credits for the academic year.
- The student's planned eligible academic year credit load may be fewer than 24 credits.
- The student plans to be part-time.
- The student's expected Fall or Spring enrollment changes and may affect the academic year credit total.
- The student asks why their federal loan amount changed.

HELPFUL LANGUAGE FOR STUDENTS

“A change in your credit load may affect your federal student loan eligibility. If the credit load discussed may result in fewer than 24 eligible credits for the academic year, please contact Student Financial Services to discuss what financial aid you may be eligible to receive based on your planned enrollment.”

UNDERGRADUATE STUDENT FINANCIAL SERVICES

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