**Ability to Benefit**

Effective with the 2012-2013 award year, new students who do not have a high school diploma, or an equivalent such as a GED, and who did not complete secondary school in a State approved homeschool program are not eligible for Title IV funds. Such students can no longer become eligible by passing an approved "ability-to-benefit" test or by satisfactorily completing at least six credit hours or 225 clock hours of college work that is applicable to a degree or certificate offered by the student's postsecondary institution.

However, students who were enrolled in an eligible educational program of study before July 1, 2012 may continue to be considered Title IV eligible under either the ATB test or credit hour standards, as discussed in Chapter 1, Page 8 of the 2011-2012 FSA Handbook.