SATISFACTORY ACADEMIC PROGRESS POLICY

To be eligible for federal, state, and institutional financial aid, students must maintain Satisfactory Academic Progress. Satisfactory Academic Progress will be evaluated each year at the time of the initial financial aid award and each quarter the student is enrolled. This policy applies to ALL periods of enrollment whether or not the student previously received financial aid. No provision will be granted for grade forgiveness. Transfer credits and credits attempted while enrolled in dual enrollment programs will be included.

There are three required elements of Satisfactory Academic Progress measurement: (I) Credits, (II) Grade Point Average, and (III) Pace of Progression. Students must meet all three requirements to receive financial aid. 45 remedial credits, courses below the 100 level, are excluded from cumulative credits attempted. All remedial credits are included in other SAP calculations. Remedial credits may be funded with financial aid up to a maximum of 45 credits.

I CREDITS

To maintain eligibility for financial aid, the student must earn the minimum number of credits listed in the Financial Aid Warning column. This includes all remedial and repeat coursework.

<table>
<thead>
<tr>
<th>Census Day Enrollment</th>
<th>Financial Aid Warning</th>
<th>Financial Aid Suspension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Time – 12 or more credits</td>
<td>6-11 credits</td>
<td>5 or fewer credits</td>
</tr>
<tr>
<td>Three Quarter Time – 9-11 credits</td>
<td>6-8 credits</td>
<td>5 or fewer credits</td>
</tr>
<tr>
<td>Half Time – 6-8 credits</td>
<td>n/a</td>
<td>5 or fewer credits</td>
</tr>
<tr>
<td>Less than Half Time – 1-5 credits</td>
<td>n/a</td>
<td>Less than all credits</td>
</tr>
</tbody>
</table>

II GRADE POINT AVERAGE

Students must earn a Cumulative Grade Point Average (GPA) of 2.00 to receive financial aid funding. Additionally, they must have a minimum 2.00 cumulative level GPA at the end of their sixth quarter of attendance, regardless of enrollment status. Students who fail to meet this requirement will be placed on Financial Aid Warning or Suspension.

III PACE OF PROGRESSION TOWARD MAXIMUM TIME FRAME

Students must maintain a Pace of Progression by completing a minimum of 67% of all attempted credits to complete their current program within the Maximum Time Frame allowed for receipt of financial aid. Credits are based on enrollment level on the census day of each quarter and are evaluated at the end of each term to determine completed credits. Grades “I”, “W”, “Z”, or “0.0” and repeated courses will count as attempted credits. All transfer credits accepted are counted toward the maximum time frames allowed. Students who fail to meet these requirements will be placed on Financial Aid Warning or Suspension.

FINANCIAL AID CENSUS:  Fall, Winter, Spring - 10th school day; Summer – 8th school day. (See Additional Requirements & Limitations)

Student’s Pace of Progression is determined using the following formula:

\[
\text{Pace of Progression} = \frac{\text{Credits Completed}}{\text{Credits Attempted}}
\]

MAXIMUM TIMEFRAME

Federal Financial Aid funding is available for cumulative attempted credits up to 150% of the total attempted credits. State financial aid has a maximum usage limit of five full-time years of eligibility. Remedial credits, courses below the 100 level, are included in the maximum time frame calculation. Financial aid is limited to 45 remedial credits. Refer to the SCC or SFCC website for specific programs.
**Did you know . . .**
- there is a lifetime maximum Pell grant limit of six (6) years or 18 terms. And, once a student earns their Bachelor’s Degree, they are no longer eligible for a Pell grant.
- that subsidized loan eligibility for new borrowers is limited to 150% of the length of a program, regardless of program change.

**FINANCIAL AID WARNING**

Students who fail to meet the credit, grade point average or pace of progression Satisfactory Academic Progress requirements will be placed on Financial Aid Warning for one term. Students placed on Financial Aid Warning may receive financial aid for the next term of attendance.

**FINANCIAL AID SUSPENSION**

Students whose aid has been suspended may not be eligible for future financial aid. Financial aid suspension may occur when:

- A student completes less than six (6) credits unless enrollment was less than six (6) credits, in which all credits enrolled must be completed.
- In the next quarter of attendance a student on Financial Aid Warning or Probation does not complete:
  - The credits required for their enrollment level OR
  - Does not meet 67% Pace of Progression OR (standard rounding rules apply)
  - Does not maintain a cumulative GPA of 2.0
- A student officially or unofficially withdraws from all classes and receive “W” grades. Students who withdraw before the publicized last day to withdraw may owe a portion or all of their financial aid back to the financial aid programs.
- A student unofficially withdraws from classes and receives 0.0 grades.
- A student’s cumulative GPA is below 2.0 at the end of the 6th quarter of attendance regardless of enrollment status.
- A student has changed their program plan more than three (3) times.
- A student has attempted 150% of all credits attempted regardless of program change(s).
- A student has failed to meet requirements of their academic plan.

**FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS APPEAL**

Students placed on Financial Aid Suspension or that have reached the Maximum Timeframe may submit an Appeal if they failed to make satisfactory academic progress due to extraordinary circumstances or those beyond the student’s control. Extraordinary circumstances include but are not limited to health issues; death in the family; a serious injury or accident. Appeals may require that students provide documentation to support circumstances beyond their control. Appeal forms are available at school’s website under Financial Aid Forms, or at the financial aid office. Acceptance and approval of appeals are based on extenuating circumstances and will be reviewed by the Financial Aid Office. Students are limited to submitting two (2) Satisfactory Academic Progress Appeals regardless of program change. The Financial Aid department reserves the right to accept and review appeals; all decisions are final and cannot be appealed.

**FINANCIAL AID PROBATION**

If the student’s Appeal is approved, the student will be placed on Financial Aid Probation. The student’s financial aid will be reinstated; however, as part of the approval, some conditions for reinstatement may be imposed. If the student does not meet the conditions of the probation and reinstatement, the student will be suspended and lose eligibility and financial aid.

**NO LONGER ELIGIBLE FOR FINANCIAL AID**

- Students that have attempted three programs regardless of completion.
• Students that complete their program requirements regardless of whether awarded the degree/certificate.
• If it is mathematically impossible to meet the satisfactory academic progress requirements, consideration for reinstatement of financial aid will be denied.

**RE-ESTABLISHING ELIGIBILITY**

Students that have exhausted their two (2) appeal limit may re-establish eligibility for aid by attending at own expense.
- Students must meet all SAP Requirements while attending at own expense:
  • Credits
  • Pace of Progression
  • G.P.A.

If students successfully attend at own expense, aid awarded will be based on available funding at the time of reinstatement and may not reflect the original award.

**ADDITIONAL REQUIREMENTS AND LIMITATIONS**

- **GRADE CHANGES**
  If a grade change is made for a previous term for which SAP was calculated, SAP must be rechecked based on the grade change. Please complete the “Notification of Grade Change” and submit to the financial aid office. Satisfactory Academic Progress will be rechecked and notification of updated SAP status sent to the student.
  No provision will be granted for grade forgiveness.

- **REPEAT COURSES**
  Students that fail a course may receive financial aid once to repeat the course failed. Students who DO successfully pass a course may be paid once to retake it.

- **PROGRAM CHANGES**
  Students may change their program of study up to three (3) times contingent on other relevant academic considerations.

- **CENSUS DATE**
  Students are disbursed their financial aid at the beginning of the quarter based on their enrollment level at the time the funds are sent to BankMobile. On the Census Date, the 10th day of the term fall, winter, and spring, and the 8th day summer term, the student’s enrollment level is locked and compared to the original enrollment level. No funding adjustments can be made after the census date.
  - Increasing Enrollment Level – If a student adds classes by the 10th class day of the term, the student may be eligible for additional funds. The student should notify financial aid of the change in enrollment level.
  - Decreasing Enrollment Level – If a student drops courses to a lower enrollment level or does not commence attendance in all classes after their disbursement is sent to BankMobile, the student will be responsible to repay the amount owed based on their change in enrollment level. The money owed back is a Pell Grant overpayment. Students that do not pay back the overpayment are not eligible for future financial aid.
  - Changing classes – If a student needs to change a class and the enrollment level will remain the same, the student should add/drop the class the same day to prevent a decrease in enrollment. Some classes have different fees; if a balance is due after a class change, the student is responsible for paying any amounts due.
Did you know . . .
- classes that begin after the first week of the term are known as late start classes or module classes. Students that do not commence attendance in the late start class or withdraw from the class will be required to repay part of their Pell grant.
- students enrolled in online classes must complete an academic activity in each online class the first week of the term. Setting up your profile is not considered an academic activity.

- Pell Grant Overpayments – Students will have 45 days to pay their debt or make arrangements to pay their debt. If failure to pay in full or make payment arrangements, the debt will be referred to ED Debt Resolution services. If referred, the student will no longer be eligible for financial aid.