

SECTION 11: SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

11.1 Process Overview and Responsibilities

Federal Regulations require students receiving Federal Pell Grant, Federal SEOG, Federal Work Study or Federal Direct Loans to make Satisfactory Academic Progress.

This progress is measured at the end of each payment period according to the following three factors:

- **GPA** - Cumulative/Career grade point average
- **MTF** - Maximum Time Frame allowed for completing a certificate or degree
- **CR** - Cumulative/Career completion rate (Pace)

Failure to maintain SAP guidelines for Federal Financial Aid will result in students being placed in either a Warning Status or a Denial Status.

Students will be notified by e-mail and by postal mail for Warning and Denial statuses.

It is the student's responsibility to maintain SAP. If a student is ineligible for Federal Financial Aid based on their SAP status, that ineligibility takes precedence over any previous award notification the student may have received.

11.2 FA SAP Policy vs Academic SAP Policy

CCCC's Financial Aid SAP Policy meets Title IV minimum requirements and is stricter than CCCC's Academic SAP Policy. Students must maintain a 2.0 Cumulative GPA and 67% Cumulative CR to remain eligible for Federal Financial Aid.

The Director of Financial Aid and the Assistant Director of Financial Aid reviews the SAP policy on yearly basis. Any changes to the Academic SAP Policy will be updated each year and published in the CCCC General Catalog.

11.3 Qualitative Measure – GPA

Students maintaining the following *minimum* criteria will be considered in **Good Standing** for Federal Financial Aid Purposes:

- **GPA** - 2.0 Cumulative/Career gpa

11.4 Quantitative Measure - MTF

Students must also be below the maximum time frame allowed to meet their academic program and must be on pace to complete their program.

Student is not on pace to complete their program requirements within 150% of the published program length.

Example: 62 hour degree X 150% program length = 93 maximum attempted hours

Example: 16 hour certificate X 150% program length = 24 maximum attempted hours

11.5 Quantitative Measure – CR (Pace)

Students maintaining the following *minimum* criteria will be considered in **Good Standing** for Federal Financial Aid Purposes:

- **CR** - 67% Cumulative/Career completion rate (Pace)

CR: Cumulative/career credits completed/earned versus cumulative/career credits attempted are used for the CR calculation and standard rounding rules apply.

Example: 20 credit hours completed/earned divide by 40 credits attempted = 50% CR.

Example: 10 credit hours completed/15 credits attempted = .6666 or 67% CR

11.6 Evaluation Periods

The Assistant Director of Financial Aid will review all Financial Aid recipients for SAP at the end of each payment period, including students enrolled in Certificate Programs.

Generally, all periods of the student's enrollment count when evaluating SAP, even periods in which the student did not receive Federal Financial Aid.

If enrolled in an Associate Degree Program along with Certificate(s), MTF will be calculated on the longest program length.

11.7 Financial Aid Warning

Students will be placed on Financial Aid warning the first time they fail to meet the SAP cumulative/career GPA or CR (Pace) standards.

The Financial Aid Warning status lasts for one payment period during which the student may continue to receive Federal Financial Aid.

- At the end of the Warning Semester if the student meets the 2.0 cumulative/career GPA and 67% cumulative/career CR they will be placed back to **Good Standing**.
- Students that do not meet the 2.0 cumulative/career GPA and/or the 67% cumulative/career CR, will be placed on **Financial Aid Denial**.

11.8 Financial Aid Denial

Students will be placed on Financial Aid Denial if after the warning semester they do not meet the SAP cumulative/career GPA or CR (Pace) standards.

Students placed on Financial Aid Denial are not eligible for any type of Federal Financial Aid including loans.

MTF Denial

- Student is not on pace to complete their program requirements within 150% of the published program length.

- If the student has not completed the requirements of their program by the time they have attempted 75 credit hours, a degree audit will be requested from Advising and if hours needed to complete their program exceed the 150% they will be placed on Denial.
- Associate Degree Conferred by Registrar

11.9 SAP Appeals

Students placed on Financial Aid Denial have the right to appeal if they feel they have unusual or extenuating circumstances that warrant an exception to policy. The appeal process is available to any student placed on Financial Aid Denial.

An appeal for a GPA or CR (Pace) Denial will include the following:

- Students Personal Statement
- 3rd Party Documentation provided by student
- Degree Audit
- CCCC Transcript
- FA eligible course report

An appeal for a MTF Denial will include the following:

- Students Personal Statement
- Degree Audit
- CCCC Transcript
- FA eligible course report

Appeal forms are available on CCCC's website or in the Financial Aid Office and should be submitted with all required documentation to the Financial Aid Office. Appeals submitted without required documentation will be pending until all document(s) are received.

SAP Appeal Deadline: Appeals for each term needs to be received by the Financial Aid Office by the census date for the term for which the appeal is being submitted. For late filing FAFSA students the appeal needs to be received by the Financial Aid Office within 10 business days from the date of the SAP Denial letter to the student. On a case-by-case basis, the Assistant Director of Financial Aid may make an exception to this deadline.

SAP Appeal Review: Appeals will be reviewed on a case-by-case basis taking into consideration the student's unusual or extenuating circumstances. An SAP Matrix is used to evaluate the appeal based on GPA, CR, number of degree changes, previous Warnings and/or Denial, Pell LEU, Aggregate loan borrowing, and remaining required credit hours

The SAP Matrix score assigns the student a risk factor of low, moderate, or high risk. The risk factor will determine if further review by the SAP Appeal Committee is warranted. The SAP Appeal Committee consists of members of the Financial Aid Office.

SAP Appeal Results: Student will be notified via e-mail of the results of SAP Appeal Review in a timely manner and will typically be within 5 business days.

If the SAP Appeal is **Denied**, self-reinstatement must occur as referenced in **11.11 Regaining Eligibility – Reinstatement**.

If the SAP Appeal is **Approved**, the student's financial aid eligibility is reinstated and the student is placed on **Probation with an Academic Plan**.

11.10 Probation with an Academic Plan:

- Academic Plans are individualized and will be consistent with degree audits.
- The Academic Plan may take to the student to program completion or until the student meets the minimum cumulative SAP requirements of GPA and CR.
- Enrollment in courses not required for the student's degree or certificate are not allowed and will immediately make the student ineligible for Federal Financial Aid. Assistant Director of Financial Aid may make exceptions on a case-by-case basis.
- Students that change their program while on an Academic Plan must notify the Assistant Director of Financial Aid and complete a Academic Plan Change Request to update their Academic Plan. Failure to do so will result in the student being placed back on Denial for failure to meet the Academic Plan terms.
- Student must maintain a minimum **semester** 2.0 GPA and 67% CR unless otherwise specified by the SAP appeal committee.
- The Financial Aid Office may monitor Academic Plans throughout the semester to confirm the student is on track to meet the requirements of the Academic Plan.
- Academic Plans are reviewed at the end of each payment period. Changes to the Academic Plan requirements can be made at the end of a payment period should the situation arise based on student academic progress/performance.
- If Academic Plan requirements are not met the student will be placed back on Financial Aid Denial and the Academic Plan will be terminated. If unusual or extenuating circumstances were present that are different from the previous appeal, the student is allowed to complete a new SAP appeal.
- If placed on an Academic Plan and the student does not enroll in the term appeal was approved for, the Academic Plan will be valid for the academic year.
- If the student does not enroll for the current academic year the Academic Plan will be voided and the student will be required to complete a new SAP appeal for the next academic year.
- Exceptions to the Academic Plan policy may be made on a case-by-case basis.

Additional conditions of the Approved Appeal may be imposed at the discretion of the SAP Appeal Committee. Such conditions include, but are not limited to, limitations on Financial Aid enrollment status or a specific grade to be earned in a particular course. All decisions made during the SAP Appeal Review process are final.

11.11 Regaining Eligibility - Reinstatement

Students on Denial of Federal Financial Aid may be reinstated in the following manners:

Self-Reinstatement for GPA/CR: If an appeal is not submitted or not approved a student must:

- Meet the minimum standards for **Good Standing** with a 2.0 cumulative/career GPA and 67% cumulative/career CR.
- Students who meet this requirement will have their Federal Financial Aid reinstated for their next enrolled semester after the end of payment period evaluation or by written request.
- It is the student's responsibility to report all grade changes to the Financial Aid Office.

11.12 Other Financial Aid SAP Guidelines

Only the courses required to complete the student's declared program of study are eligible for Federal Financial Aid.

A student who completes the academic requirements for a program but does not yet have the degree or certificate conferred is not eligible for further additional Federal Financial Aid funds for that program.

Audit hours are **NOT** considered for Federal Financial Aid and will not be included in FA Eligible Hours.

Transfer Students: The Registrar or the Office of Student Records will evaluate successfully completed coursework from accredited institutions that applies to the student's Program. These transfer hours will be included in the calculation of the GPA and will be counted as both credit hours attempted and credit hours completed/earned.

Change of Program: Students may change their Program, Degree or Field of Study and all coursework taken by the by student will be included in hours attempted and hours earned.

Passing grades: Are considered attempted and completed/earned.

- Passing Grades include: A, B, C, D, and P

Non-passing grades: Are considered attempted but not completed/earned.

- Non-Passing Grades include: F, W, NP, I, AU, WIP, XF, and WA

If an "I" grade is changed to an "A", "B", "C", or "D", it is the student's responsibility to notify the Financial Aid Office and provide verification of the completion.

Developmental Courses: For Financial Aid purposes, GPA's are calculated to include development classes. Once a student has attempted 30 developmental credit hours (whether or not they received Federal Financial Aid for those hours) any additional developmental hours cannot be counted in the student's enrollment status.

Repeated Coursework: Repeated courses will affect the student's pace for completion.

- Non-Passed Courses: a student may repeat a non-passed course until it is passed.
- Passed Courses: a student may only repeat a previously passed course once and have the course count towards their Financial Aid enrollment status.

Quality Control: The Financial Aid Office has implemented the following processes to provide internal control over the satisfactory academic progress:

- At the end of each payment period the SAP calculation will be generated from the college wide computer system.
- Reports will be generated to determine the warning students, denial students and student who are not on pace to complete their program within 150% of the program length and these categories will be reviewed manually to ensure accuracy.

The PowerFAIDS system is utilized to help track these students to ensure all proper documentation is received and reviewed before any Financial Aid Funds are disbursed.