

Satisfactory Academic Progress (SAP)

Policy

Federal regulations, HEA Sec. 484(c), §668.16, 668.34, require all schools participating in Title IV Federal Financial Aid programs to have a Satisfactory Academic Progress (SAP) policy that conforms to the requirements detailed below. These requirements apply to all students as one determinant of eligibility for financial aid.

- Your SAP status is based on your entire academic record, at all schools attended (includes all transferable hours), regardless of whether you received financial aid.
- SAP is calculated each semester after grades have been posted to academic history by the Registrar's Office.
- If after the first term of attendance you are not making SAP, you will be put on a Warning status and allowed to keep aid for one term. Your continued eligibility will be determined after the next term check point.
- If your SAP status is Failure after the check is performed, you will not qualify for financial aid for the following term.
- If your SAP status is Failure and you cannot mathematically attain SAP requirements following the next term, an appeal will **not be permissible**. Documented mitigating circumstances may allow continued eligibility on a case-by-case basis and will require an academic plan.
- A student may appeal their SAP Failure status only twice during their academic career at Calhoun Community College.

GPA and Completion Rate Requirements

GPA

- If the student has attempted 1-21 hours they must maintain a 1.5 GPA.
- If the student has attempted 22-32 hours they must maintain a 1.75 GPA
- If the student has attempted 33 or more hours they must maintain a 2.0 GPA.

Completion Rate

- If the student has attempted 1-21 hours they must maintain a 58% completion rate.
- If the student has attempted 22-32 hours they must maintain a 62% completion rate.
- If the student has attempted 33 or more hours they must maintain a 67% completion rate.

Additional Regulations

- Students are only allowed 150% of the programs length to complete the degree or certificate.
 - Example: General Studies is 64 credits. You are allowed 150% or 96 attempted credits to complete the program successfully. If you do not complete your program in the allotted timeframe your financial aid funds will be suspended.
- Title IV funds (grants and loans) will only pay for courses in the student's declared major.
- After the warning semester you must have the required GPA or completion rate to continue to receive financial aid assistance.
- If your funds are suspended you are able to appeal based on any mitigating circumstances that caused you to be unsuccessful in your coursework.
- Additional information as to the treatment of repeat, incompletes, withdrawals, transfer credit, bankrupted, and remedial classes is as follows:
 1. Repeat classes will be factored into the GPA, completion rate, and maximum timeframe calculations. In addition, a student can only repeat a successfully-passed class using federal aid once.
 2. Incompletes will be factored into the GPA, completion rate, and maximum timeframe calculations.

3. Withdrawals will not be factored into the GPA calculation but will be included in the completion rate and maximum timeframe calculations.
 4. Transfer credits will not be factored into the GPA calculation but will be included in the completion rate and maximum timeframe calculations.
 5. Bankrupted classes will be factored into the completion rate and maximum timeframe calculations.
 6. Remedial classes will be factored into the GPA, completion rate, and maximum timeframe calculations.
- Courses attempted include any course in which grades of A, B, C, D, F, W, I, S, U or IP are given. Only courses with grades of A, B, C, or D count as earned credits.
 - Students on financial aid warning status must not withdraw or receive any grades below a "C" in order to maintain financial aid eligibility.
 - If you have any questions about your financial aid file, please contact the Financial Aid Office.
 - Students can check their Satisfactory Academic Progress (SAP) by going to Banner Self-service.

Financial Aid Appeal

- Students may submit a Financial Aid Appeal if they can provide documented proof of mitigating circumstances. Mitigating circumstances are those that are beyond the student's control.
- Students must submit the appeal and all documentation pertaining to the appeal, by the published appeal deadline. Submitting a Financial Aid Appeal is NOT an automatic approval.
- The Financial Aid Committee will meet every 30 days to consider completed appeals. The decision of the appeals committee is final.
- Students will be notified of the decision made by the committee by e-mail.
- Students must follow the terms of their appeal if approved or their Financial Aid will be suspended.

POLICY DETAILS

What happens when you do not meet the requirements?

- You are no longer eligible for financial aid - including work study, loans, grants or scholarships. If on a Warning Status - eligibility may continue (note below).
- Because you do not qualify for financial aid, you must pay your tuition and fees by the payment deadline or your registration will be canceled by the Business Office.

Maximum Time Frame (maximum attempted credit hours) - When you have attempted the maximum credit hours, you are no longer eligible to receive financial aid.

Is there extended eligibility for a 2nd degree? - Yes, upon a successful SAP appeal, you may attempt a total of 150% of the hours needed to complete your first degree plus 33 additional hours. The standard is $64 \times 150\% = 96 + 33 = 129$ attempted hours.

Low Completion Ratio - There are three statuses for low completion ratio before your eligibility for financial aid is canceled.

- **Warning Status** - The first time you fall short of meeting the required completion ratio, your status is Warning. You remain eligible to receive financial aid while in warning status.
- **Failure Status (Loss of Eligibility)** - After attending one semester on Warning status, if you do not meet the required completion ratio, your status becomes Failure Status. You are no longer eligible to receive financial aid until the required standards are met. You must successfully appeal to regain eligibility.
- **Probation Status** - After being placed on a Failure Status, AND a student has successfully appealed and financial aid has been reinstated, the student is eligible to receive financial aid. This status is only for one term and quite often will carry conditions and/or stipulations for continued eligibility.

Students who are receiving financial aid and are on warning or probation status must not withdraw or receive any grades below a "C" in order to maintain financial aid eligibility.

Appeal Requirements:

1. A typewritten explanation of extenuating circumstances associated with Failure Status. Indicate how these circumstances have changed so that you can comply with regulations in the future. Attach supporting documents to support the extenuating circumstances mentioned in the letter.

Please note that only extenuating circumstances will be considered for an appeal. Extenuating circumstances must be unexpected circumstances that are beyond your control. Typical adjustments to college life such as, being young/immature, underestimating the time required for studying, failing to manage one's time wisely, or failing to attend class on a regular basis without documented hardship will not be considered as extenuating circumstances.

2. Include a MAPS plan for academic improvement from the Advising Center. This requires that you meet with an Academic Advisor to have this plan of action created.
3. Attach at least one letter of support from someone that can substantiate the extenuating circumstances. This individual should not be a family member. Examples would include a medical doctor, clergy, professional, etc.
4. Attach the SAP Appeal form, the MAPS, and any supporting documentation. Incomplete appeals will not be reviewed. If you have thoroughly read and understand the Financial Aid Appeal Policy Details and Appeal Requirements and wish to file an appeal for consideration, please complete all requirements/forms and return it to the Office of the Student Financial Services. You will be informed of the committee's decision within five business days of the date your appeal was reviewed by the Appeals Committee.
5. The appeals forms must be provided to the Office of the Student Financial Services within the prescribed dates as noted on the SAP Appeal Form. Failure to provide these within the prescribed dates will result in a delayed determination.
6. An objective committee, composed of selected individuals outside the Office of Student Financial Services, determines whether the appeal is approved. The decision of the Appeals Committee is final and cannot be appealed further.
7. Appeal Denials or Non-appeals - If you are denied an appeal or you decide not to appeal, you must complete the necessary hours and earn the appropriate grades. Once you have reached the prescribed standards you become eligible to receive financial aid.

No Progress (receiving all Fs or all Ws)

Students receiving all Fs or Ws will be placed on SAP Warning beginning the following semester regardless of the students' cumulative GPA, and their continued financial aid eligibility will be checked consistent with policy (the following term).