Satisfactory Academic Progress Policy for Financial Aid

Federal regulations require that all students who receive Federal financial aid must maintain Satisfactory Academic Progress (SAP) and be working towards an eligible degree or certificate. In addition, federal regulations require students be on pace to complete their degree or certificate before reaching the 150% maximum credit limit.

Please note, due to additional federal requirements for students receiving financial aid, there are differences between CGCC's financial aid SAP calculation and CGCC's academic SAP calculation. Financial aid will use a student's complete history at CGCC to calculate SAP, whereas the academic calculation will take into account credits received at CGCC since the point of receiving independent accreditation, fall term 2013 and forward.

Determination of Satisfactory Academic Progress Standing for Financial Aid

Satisfactory Academic Progress will be determined for all applicants prior to being awarded financial aid. Determination will be based on all previous academic history at CGCC regardless of whether or not financial assistance was received. Satisfactory Academic Progress will be reviewed at the end of every term.

Requirements for meeting Financial Aid SAP are:

- Cumulative Grade Point Average (cGPA) of 2.0 or higher must be maintained – a cGPA is calculated using all grades achieved by the student, not just from one term.

- Completion of two-thirds of *attempted credits* each term – successful credit completion of two-thirds (66.67%) of courses is required each term of attendance. For example, if you enroll in 12 credit hours, completion of 8 or more credits is required.

  Attempted credits include all earned, unearned, repeated and transfer credits. All attempted credits count toward this limit even if financial aid is not received or there are extenuating circumstances for not completing credits. Up to 45 total developmental education credits (credits less than 100 level) will be excluded when calculating the maximum credit limit.

- Completion of degree or certificate within 150% *maximum credit limit* – federal regulations require that students complete their degree or certificate within 150% of the credits required for a program of study. For example, if an associate's degree requires 90 credits, a student must complete the degree within 135 credits.

  A student's record will be evaluated each year to determine if they are able to complete a degree or certificate within the *maximum credit limit* allowed. If not, or if a student already has an Associate Degree or higher they be required to submit a *Credit Extension Appeal* (CEA) for continued access to financial aid. When it is determined that a student cannot complete their program within the 150% credit limit, the student will be suspended from receiving financial aid.

What Your SAP Status Means to You

Good Standing – student has a cGPA of 2.0 or higher, student is completing two-thirds (66.67%) of all attempted credits each term and student is able to graduate within 150% of maximum credit limit.

Warning – student's cGPA dropped below 2.0 and/or student did not complete two-thirds (66.67%) of all attempted credits in a term and student is able to graduate within 150% of maximum credit limit. A student is able to receive financial aid while on financial aid warning status but must meet SAP standards during that term of enrollment to remain eligible for subsequent financial aid.

Financial Aid Suspension – Student did not meet SAP standards while on Financial Aid Warning or Probation status, or it is determined that the student will not be able to graduate within 150% maximum credit limit.

Financial Aid Probation – This status is only granted upon the approval of a Financial Aid SAP Appeal. Student may receive financial aid for one term but must meet SAP standards by the end of that term to remain eligible for subsequent financial aid.

Financial Aid Probation with Academic Plan – Student fails to meet SAP standards for the term in which the student is on Financial Aid Probation. This status is only granted upon the approval of a Financial Aid SAP Appeal with the condition the student follows an academic plan. The student is eligible to receive financial aid as long as the student continues to follow the academic plan.

Reinstatement of Financial Aid Eligibility

Financial aid eligibility may be reinstated when:
- the student raises his/her cGPA to a 2.0 and has achieved a cumulative completion rate of two-thirds (66.67%) of all credit hours attempted, or
- upon approval of a SAP Appeal.

Satisfactory Academic Progress Appeal Process
A student may request consideration of reinstatement of financial aid eligibility through a formal appeal process by completing the SAP Appeal form (at www.cgcc.edu/financial-aid/forms) with appropriate documentation. An appeal must be received and approved prior to or during a term for which aid is being requested. Aid will not be awarded retroactively for a prior term in which financial aid eligibility was suspended or during which SAP was not made.

A student may appeal if the reason for failure to meet the minimum SAP standards was the result of *extenuating circumstances* and if the situation that caused the poor performance has been resolved. An appeal for a second term with the same circumstances will not be considered. Documentation of extenuating circumstances will be required. If the reason for the appeal is due to health related issues that required medical attention then documentation from the health care provider may be required. Students will receive notification of the results of their appeal through their student College email account within 1-2 weeks of submission.

  Examples of e*xtenuating circumstances* that may be approved (with adequate documentation)
- Major illness or injury of the student (we may request doctor's release to return to school)
- Death in the immediate family that required extensive absence
- Other family emergencies that prevented the completion of coursework

  Examples of e*xtenuating circumstances* that may be denied
- Incarceration, poor choice of classes, employment obligations, financial difficulties or loss of transportation
- Personal and relationship problems, relocating, sick child (not major illness), childcare difficulties or loss of roommate

Appeals may result in any one of the following three actions:
- Reinstatement on Probation – the student must successfully complete the following term to be reinstated to good standing.

- Reinstatement on an Academic Plan – the student will be held to specific requirements such as meeting with an Academic Advisor to create an Education Plan, taking a reduced course load or enrolling in specific classes.   If while on Probation by Academic Plan and the student successfully completes ALL attempted

credits but the cGPA remains below 2.0 or the credit completion rate is less than two-thirds (66.67%), CGCC reserves the right to give the student another term on Probation but by appeal only.

- Denial of Reinstatement – if the student's appeal is denied, s/he will be informed of the number of credits or minimum GPA that must be successfully completed to be reinstated. These courses must be completed without financial aid and apply toward the student's program, be a required prerequisite course, or a necessary developmental course. If the appeal is denied for lack of adequate documentation, then aid will remain suspended until this has been completed.

Credit Extension Appeal Process
Students have the right to request an extension of the financial aid eligibility once per degree objective should they exceed or expect to exceed the maximum credits allowed for their degree or certificate program. Students will need to complete a Credit Extension Appeal form which includes meeting with an Academic Advisor to create an Education Plan.

If an appeal is approved, coursework will be limited to only courses that are required for the completion of the degree or certificate. In addition, a student must maintain a minimum cGPA of 2.0 and successfully complete all courses listed on their Education Plan. Failure to meet the requirements of the approved Credit Extension Appeal will result in suspension of financial aid eligibility. Students working on prerequisites for admittance into a limited entry program are restricted to Direct Loans only for up to 12 months at a lesser amount, see www.cgcc.edu/financial-aid/loans for more information.

Additional SAP Definitions and Information

Grade Definition
If a student completes zero credits in a term for which financial aid was paid, the student may owe a repayment.
- Passing grades – include A, B, C D and P (pass)
- Attempted grades (not completed or passing) – F, NP (no pass), W (withdraw), and I (incomplete)

Non-Eligible Credit Hours for Financial Aid
- Credits taken for Audit
- NUR 90, Nursing Assistant I
- Credit from challenge exams
- Credits taken while enrolled in high school or adult high school completion
- Pre-College courses that exceed the maximum 45 credit limit
- Non-credit including GED and SBDC

Repeated Courses
A student may receive financial aid for a repeated class under these conditions:
- Once for a previously passed class
- Until the student receives a passing grade for a non-completed or non-passed class (F, NP)

Transfer Credits
Credits taken at another institution that are officially accepted toward the student's degree or certificate will not be used in the calculation of SAP standing but will count toward the 150% maximum credit limit.

Consortium Agreement
Students enrolled in more than one institution under a Dual Enrollment agreement are subject to the home institution's SAP policy. When CGCC is the home institution, credits earned at the host institution will be included in calculation of Financial Aid SAP standing and toward the 150% maximum credit limit.

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