

Financial Aid Satisfactory Academic Progress



The federal government requires that students who receive financial aid maintain a minimum cumulative grade point average, maintain a minimum cumulative completion rate of credits attempted, and complete their degree or certificate program within a maximum time frame of 150% of the program length as measured in credits.

In accordance with these federal regulations, this policy outlines the requirements for Financial Aid Satisfactory Academic Progress (SAP). Howard Community College students who receive financial aid are required to be in good academic standing and to meet the minimum standards for progress toward their degree/certificate for each semester in which they are enrolled.

SAP is evaluated at the end of every semester: Fall, Winter/Spring, and Summer. Failure to maintain the minimum SAP standards may result in the cancellation of a student's financial aid awards. This policy applies to students applying for financial aid for AY2016-17.

Satisfactory Academic Progress is evaluated based on the student's cumulative academic record, from the date of entry to the college. All financial aid recipients will be evaluated for satisfactory academic progress each semester, including prior semesters during which the student did not receive financial aid. Per federal regulations, the minimum Financial Aid SAP requirements do not allow academic amnesty. Therefore, a student's HCC cumulative GPA may be different than the student's "financial aid cumulative GPA".

What Is Our Financial Aid SAP Policy?

To be able to receive financial aid at Howard Community College, students must demonstrate satisfactory progress towards the successful completion of their degree, as measured by:

Pace/Cumulative Completion Rate

Attempted Credits	Minimum Cumulative Completion Rate
1 – 30	50%
31 – 40	57%
41 and higher	67%

For example, a student who has attempted 24 credits must have a Pace of at least 50% (credits completed divided by credits attempted). For students enrolled in certificate programs less than two years in length, quantitative progress is defined as a 67% completion rate at all times.

Cumulative GPA

Attempted Credits	Minimum Required Cumulative GPA
1 – 15	1.00
16 – 30	1.50
31 – 40	1.75
41 or higher	2.00

For example, a student who has attempted 24 credits must have a cumulative GPA of 1.50.

*Please note that students in the Associate of Arts in Teaching degree program are required to earn a minimum cumulative G.P.A of 2.75 for graduation. Those students, even if dually enrolled in another program, are required to have earned a minimum cumulative GPA of 2.75 after attempting 51 credits.

Maximum Timeframe

Students must complete an educational program within a timeframe no longer than 150% of the published length of the educational program. For example, students must complete a program after attempting a maximum of 90 credits for a 60 credit program.

Treatment of W, I, L, F, N Grades, NA Grades, No Grade Reported and Repeated Course Work:

1. Course withdrawals (W) after the drop/add period are not included in the GPA calculation, but are considered attempted course work that is not completed, and is included in the calculation of Pace.
2. Incomplete courses assigned an "I" grade are not included in the GPA calculation, but are considered attempted coursework that is not complete, until the incomplete grade is replaced with a permanent grade and academic progress can be re-evaluated. Any student who completes an "I" grade with a passing grade should contact Financial Aid Services to have their Satisfactory Academic Progress status recalculated.
3. F and L grades are both treated as attempted credits that were not earned and are included in both the calculation of GPA and the minimum completion rate.
4. Audited courses (N-grades) are not eligible for financial aid. These courses will not be considered when determining a student's completion rate or GPA.
5. NA grades are assigned when a student registers for a course but does not report or participate within the first 20% of the scheduled class sessions. NA grades are not considered attempted coursework nor included within the GPA calculations. Courses assigned an NA grade will not be eligible for financial aid. Therefore a student's financial aid may be reduced or canceled based on the number of NA grades that have been reported for the semester.
6. If no grade is reported, the coursework is not included in the GPA calculation for the purposes of the SAP evaluation at the end of the term, but it is treated as a non-completion of attempted coursework until the grade is assigned.
7. All repeated courses are considered as attempted credits when determining a student's completion rate. The highest grade earned in a repeated course will count when determining the GPA. Only the first successful attempt will be counted as completed credits in the completion rate calculation.

How do required developmental courses and ESL coursework impact FA SAP status?

Required developmental courses including credit-based ESL courses are calculated into the GPA. This coursework is included in determining the student's Pace/completion rate and maximum timeframe. *Students are eligible for financial aid for up to 30 credits in attempted developmental coursework, and the maximum timeframe calculation will be increased by the number of credits of developmental courses attempted.*

How do classes taken at another institution and transferred to HCC affect SAP?

Transfer students will be treated as first time students for their first semester. Accepted credits from another institution will be considered as both attempted and completed credits in the evaluation of the cumulative completion rate and maximum timeframe. Grades earned at other institutions are not included in the student's GPA and therefore do not impact the qualitative measure for SAP.

How does a change in degree program (area of study) impact FA SAP standing?

All coursework is included in the calculation of the GPA, cumulative completion rate (Pace), and maximum time frame. Maximum timeframe is applied using the most current program. Current programs offered by HCC include an Associate of Arts (A.A.), an Associate of Applied Science (A.A.S.), an Associate of Arts in Teaching (A.A.T.), and an Associate of Science in Engineering (A.S.E.), and several certificate programs. Change in "Area of Study" within a degree program is not a change in program and all credits attempted towards the degree program (even from multiple Areas of Study) count as attempted credits towards the degree program in the FA SAP evaluation.

How often is SAP status reviewed and how are students notified?

Financial Aid recipients are reviewed for SAP at the end of the Fall, Winter/Spring, and Summer semesters, and prior to awarding with new financial aid recipients, including students applying for financial aid who didn't receive aid in the most recent term of enrollment. Students who do not meet the minimum SAP standards will be notified by email at the end of each enrolled semester. The Financial Aid Services Office only notifies those students with a restriction or warning status.

Evaluation of satisfactory academic progress standards (SAP)

Financial Aid Warning status: Students who fail to meet the minimum SAP standards will be placed on Financial Aid Warning status for the subsequent semester of enrollment. Students are eligible for financial aid during the "Warning" semester.

Students receiving financial aid for the first time may be placed on Financial Aid Warning as applicable if they did not meet the SAP standards noted in this policy based on the previous period of enrollment.

(continued on back of this sheet)

Students who are either exceeding their maximum timeframe or close to exceeding the maximum timeframe are immediately placed on Financial Aid Restriction. There is no “warning” semester with maximum timeframe issues.

Financial Aid SAP Restriction status:

Students who, while on Financial Aid Warning status, fail to meet the minimum SAP standards will be placed on Financial Aid Restriction status for subsequent semesters. Students on Financial Aid Restriction status are not eligible to receive financial aid. All future awards will be cancelled. Students may appeal the restriction status based on mitigating circumstances.

A student receiving financial aid for the first time will be placed on Financial Aid Restriction status if the student did not meet the SAP standards as noted in this policy during the two previous periods of enrollment. A student who is either exceeding maximum timeframe, or close to exceeding maximum timeframe will be placed in Financial Aid Restriction status.

Financial Aid Probation/Academic Plan status:

A student who appeals the status of Financial Aid Restriction and whose appeal is approved may be placed on an Academic Plan for a single semester. This is a probationary semester, and the student is eligible for aid during this semester. Students in this SAP status are required to have an Academic Plan in place.

Students with this status will be reviewed at the end of the semester, and will be placed on Financial Aid Restriction if the student has not met the minimum SAP requirements, or did not meet the minimum goals of their Academic Plan, or it is determined that the student will not be able to complete their program of study within the maximum timeframe limits.

Students who are not meeting the minimum SAP requirements at the end of the Academic Plan semester but are meeting the minimum requirements of their Academic Plan, will automatically be continued on Academic Plan status for the subsequent term of enrollment and will be eligible for financial aid for that term. Students on this status will be reviewed at the end of each semester, and must continue to meet the terms and conditions of the Financial Aid Academic Plan in order to continue to be eligible for financial aid for the subsequent term(s). If a student fails to meet the terms of the Financial Aid Academic Plan, the student loses financial aid eligibility and is returned to the status of Financial Aid SAP Restriction.

Students on an Academic Plan who is meeting the minimum SAP requirements described in this policy at the end of that term are returned to “good standing” and are eligible for aid for subsequent terms of enrollment.

What is an Academic Plan?

Students on Financial Aid Restriction status must obtain an Academic Plan in order to submit an Appeal. The purpose of an Academic Plan is to support the student in bringing himself or herself back into compliance with the financial aid SAP standards in order to ensure that the student will be able to successfully complete the degree or certificate program. The Academic Plan will be specifically tailored to the individual student and may include milestones and specific recommendations such as a reduced course load, specific courses or tutoring. Students must work with their academic advisor to prepare an Academic Plan if they intend to submit an appeal of their Financial Aid Restriction Status.

Many services are available on campus that contribute to student success. For information regarding these services, please see Student Support Services or refer to the college’s website.

How to Submit an Appeal

To appeal a Financial Aid Restriction status, the student must submit the Financial Aid Restriction form by the date specified in the Financial Aid Restriction notification email/letter. The appeal must include any relevant documentation, and the Academic Plan and the Academic Plan Terms and Conditions Form must be submitted with the appeal.

The Financial Aid Appeals Committee will review the appeal and notify the student by email of their decision within 14 working days. Appeals should include a current academic plan signed by an Academic Advisor, along with the Financial Aid SAP Restriction Appeal form, and any relevant documentation. **The Financial Aid SAP Restriction Appeal Form should include the following information:**

- 1. An explanation, with supporting documentation,** of why the student failed to meet the minimum SAP standards (i.e. car broke down and couldn’t get to class, etc.)
- 2. Demonstration that the student understands the reason behind the | failure** to meet the SAP requirements (i.e. could only get a ride to class on Tuesdays and so missed several Thursday classes)
- 3. The student’s specific plans to resolve the situation** with any relevant documentation, which demonstrates that the student’s academic performance will improve and meet the minimum standards (i.e. the car has been fixed and the student will not miss any classes in the future).

The basis on which a student may file an appeal may include an injury or illness of the student or an immediate family member, military deployment, or other special circumstances. Appeals that do not contain the required elements may be denied. All appeals received will be reviewed by the Financial Aid SAP Appeal Committee. Late appeals will be considered for the next enrolled semester.

If the appeal is denied, students are responsible for all charges incurred on their account. To ensure cancellation of all charges, students should drop their classes during the 100% refund period. Students who register for classes while in a SAP Restriction status should make other payment arrangement with the Finance Office, including establishment of a payment plan.

A student who fails to follow the terms and conditions of the Financial Aid Academic Plan and who returns to Financial Aid Restriction may appeal the status of Financial Aid Restriction. However, the appeal should be specific to the set of circumstances that prevented the student from meeting the requirements of the Academic Plan. If a subsequent appeal is granted, the student will be required to follow the terms of the revised Financial Aid Academic Plan, in addition to any other terms established by the Financial Aid SAP Appeals Committee.

To locate the SAP Appeal form, select these links at www.howardcc.edu: Admissions & Aid/Financial Aid Services/Satisfactory Academic Process.

Reinstatement of financial aid eligibility after FA SAP Restriction status

Reinstatement of financial aid after a student has been placed on Restriction can be achieved in three ways:

1. The student attends HCC during the restriction period, pays for tuition and fees without financial aid, improves their academic performance and subsequently meets the required satisfactory academic progress standards.
2. The student submits an appeal using the Financial Aid SAP Restriction Appeal form and the Financial Aid SAP Appeals Committee approves the appeal. The student is placed on a FA Academic Plan status, and is eligible for financial aid during that semester.
3. A student on an Academic Plan will continue to be eligible for aid if the student meets the minimum requirements of the Academic Plan. The student will continue in an FA Academic Plan status.
4. A student on FA Academic Plan status who meet the minimum FA SAP standards after a term(s) on FA Academic Plan status is returned to “FA good standing”.

Please note that when a student’s appeal is approved and the student is placed on Academic Plan status, in order to continue to be eligible for aid, the student must either meet the minimum SAP requirements during that semester or meet the minimum requirements outlined in their academic plan. Students who don’t meet the minimum standards of the Academic Plan will be placed back on FA SAP Restriction for the subsequent term of enrollment and will not be eligible for financial aid.

Students in this situation may to submit another FA SAP Appeal in order to be considered for regaining aid eligibility.

Please note that when a student’s appeal is approved and the student is placed on Academic Plan status, in order to continue to be eligible for aid, the student must either meet the minimum SAP requirements during that semester or meet the minimum requirements outlined in their academic plan. Students who don’t meet the minimum standards of the Academic Plan will be placed back on FA SAP Restriction for the subsequent term of enrollment and will not be eligible for financial aid. Students in this situation may submit another FA SAP Appeal in order to be considered for regaining aid eligibility.

Is Financial Aid Probation/Academic Plan status the same as Academic Probation?

No. While the standards are similar, students interested in receiving financial aid are required to meet the FA Standards for Good Academic Standing as explained in the HCC Catalogue as well as the Financial Aid Satisfactory Academic Progress standards explained in this policy. The Financial Aid Satisfactory Academic Progress standards apply only to students interested in receiving financial aid at Howard Community College.

Where can students get more information?

Contact the Financial Aid Services Office at 443-518-1260 or finaid@howardcc.edu.