

**North Central Missouri College (NCMC)**  
**Financial Aid Satisfactory Academic Progress Policy (SAP)**

Federal regulations require NCMC to establish and apply reasonable standards of satisfactory academic progress (SAP) for eligible students to receive financial assistance under the programs authorized by Title IV of the Higher Education Act. NCMC students who wish to be considered for federal student aid must:

1. be in good standing at the college, and
2. maintain satisfactory academic progress as set forth in this policy.

SAP is a federal student aid (FSA) eligibility requirement and is administered by the college in addition to the academic standards of performance required under the NCMC academic progress policy. The financial aid SAP is more stringent than the academic standard for GPA for 44 or fewer credit hours. You must maintain a 2.0 Financial Aid cumulative GPA to be eligible for financial aid. The SAP policy is reviewed annually by the NCMC financial aid committee.

Students are evaluated at the end of every term for SAP. All students are evaluated on three standards: grade point average (qualitative measure), credit hour completion ratio (quantitative measure), and maximum timeframe. To maintain eligibility under SAP in “Good Standing,” students must meet all three standards.

**Standard 1: Grade Point Average (Qualitative Measure)**

Students must maintain a minimum qualitative measure of progress defined as the Financial Aid cumulative GPA. The Financial Aid cumulative GPA includes adjustments for remedial courses described in the Remedial Courses section of this policy. The requirements are listed below:

- Students must maintain a 2.0 Financial Aid cumulative GPA.

**Standard 2: Credit Hour Completion Ratio (Quantitative Measure)**

Students must maintain a minimum incremental progress by completing a percentage of all credit hours attempted. Progress is evaluated at the end of each term. All students must successfully complete 67 percent of all cumulative credits attempted.

**Standard 3: Maximum Timeframe**

Students must complete their degree program within 150 percent of the credit hour requirements for the degree. Students who are unable to complete their degree program within the timeframe limitation will be suspended from federal student aid.

**Transfer Credits**

Transfer credits accepted will be included when calculating the Quantitative Measure and the 150% maximum time frame. This includes credit for English as a Second Language (ESL) and remedial courses, if accepted toward the degree program. Transfer credits are not included in the GPA calculation.

**Withdrawn Courses**

Withdrawn courses will be included when calculating the Quantitative Measure and the 150% maximum time frame. Withdrawn courses are not included in the Qualitative Measure.

**Repeated Courses**

Students receiving federal student aid may repeat a course, as allowed under NCMC academic policy. Repeated courses will count toward the quantitative progress requirement of SAP. They will also count towards the maximum time frame for eligibility. The last grade received is used in calculating GPA.

**Remedial Courses**

Remedial courses will be included when calculating the Qualitative Measure, Quantitative Measure and the 150% maximum time frame. Remedial courses are included in the GPA calculation for purposes of Financial Aid cumulative GPA only. A grade of passing (P) will receive the equivalent of 2.5 and a grade of failing (X) will receive 0 for the Financial Aid cumulative GPA calculation.

**Incomplete Grades**

Students receiving federal student aid may receive incomplete grades, as allowed under NCMC academic policy. Incomplete grades will count toward the Quantitative Measure and the 150% maximum time frame elements of SAP. As provided by NCMC academic policy, students who do not complete course requirements after an incomplete grade is assigned will receive an F. Incomplete grades are not counted in the GPA calculation until a final grade is assigned.

**SAP Notification**

Students are notified of the SAP policy in the NCMC catalogue and website. All periods of enrollment at NCMC are calculated in SAP, including periods of enrollment during which a student did not receive federal student aid. Financial Aid cumulative GPAs are calculated using grades earned at NCMC. Students receiving federal student aid who do not meet minimum SAP requirements will be notified by the office of financial aid.

**Financial Aid Warning**

Students who do not maintain SAP under this policy will be placed on financial aid warning and will be notified of their status. While on financial aid warning, a student may continue to receive federal student aid for one payment period. Students who do not meet all conditions of SAP at the completion of their next academic term will be suspended from federal student aid.

**SAP Appeal Petition**

Students may appeal suspensions by completing the SAP appeal petition. The appeal petition is available in the financial aid office and will be mailed to students with the suspension notification letter. Requests for reinstatement of eligibility must be made to the NCMC office of financial aid no later than one month prior to the fall term and one week prior to the spring or summer term. Students may appeal their suspension under SAP if they were unable to maintain SAP as a direct result of hardship or special circumstances, as provided by federal regulations.

Personal situations such as the death of a student's relative, an injury or illness of the student, or other special circumstance may prevent a student from achieving satisfactory academic progress. As a result, a student may appeal his or her suspension of federal student aid by completing the SAP appeal petition and by submitting the petition to the financial aid office. Supporting documentation must also be included with the appeal petition. The appeal petition must also address what is different that will allow the student to demonstrate SAP at the end of their next academic term. If the appeal is approved, a student will have a probationary period for their next period of enrollment and may include conditions determined by the appeal committee during which he or she will receive federal student aid and reestablish eligibility under SAP.

The maximum timeframe limit may be reevaluated, on a case by case basis, by the NCMC Financial Aid SAP Appeals Committee if there are program changes that can eliminate prior courses that do not apply toward the current degree program.

The financial aid director will submit completed SAP appeal petitions to the financial aid appeal board for review. The appeal board will make the final determination on all appeal petitions and forward all decisions to the financial aid director for action. The financial aid director will notify students of their appeal results.

### **Financial Aid Probation**

Students with an approved appeal petition will be placed on financial aid probation for one period of enrollment. The approved appeal petition may include specific requirements or conditions the student must comply with or complete during their next period of enrollment. If the student fails to meet SAP and any additional requirements from an approved appeal petition at the end of their next academic term, they will be suspended from financial aid. In some instances, the appeals committee will approve an academic plan for the student that extends beyond one period of enrollment. In these cases, the student will continue on probation if they meet the requirements specified in the approved academic plan.

### **Reinstatement of Federal Student Aid**

A student may be reinstated for federal student aid by paying for tuition and fees on their own and successfully meeting all of the conditions of the financial aid SAP policy for good standing. Students who are granted an appeal will be reinstated on probation.