

# Financial Aid Satisfactory Academic Progress Policy (SAP)

## **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. Students 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 Office.

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. 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. Students must successfully complete a minimum of 67 percent of all cumulative credits attempted. Rounding rules are not applied to completion ratios.

**Standard 3: Maximum Timeframe** Students must complete their degree program within 150 percent of the published credit hour requirements for the degree program. 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 percent 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 percent 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.

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## **Remedial Courses**

Remedial courses will be included when calculating the Qualitative Measure, Quantitative Measure and the 150 percent 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. Repeated remedial courses will also be included when calculating the Qualitative Measure, Quantitative Measure, and the 150 percent maximum time frame.

**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 percent 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 Financial Aid Office.

## **Financial Aid Warning**

Students who do not maintain the Qualitative and/or Quantitative Measures of 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 period of enrollment will be suspended from federal student aid.

## **SAP Appeal Petition**

Students may appeal their financial aid suspension if they were unable to maintain SAP as a direct result of hardship or special circumstances, as provided by federal regulations. Circumstances under which an appeal may be granted include, but are not limited to: personal illness, injury or accident; serious illness or death of close family member; unforeseen, undue hardship; documented change of program of study or pursuing second degree; demonstrated academic improvement; excess transfer hours. Circumstances under which an appeal may not be granted include, but are not limited to: encountering a situation that could have been anticipated; dissatisfaction with course material, instructor, instructional method or class intensity; lack of motivation or interest; participation in extracurricular activities; academic overload; inability to problem-solve issues including loss of internet service, repeated weather absences, and car repairs.

Students seeking to appeal their suspended status should submit a completed appeal along with all required documentation to the Financial Aid Office by the priority date listed on the Financial Aid SAP appeal form. Students who do not meet the priority deadline are made no guarantee a decision will be made prior to the add/drop period for the period of enrollment. Students may not request reinstatement for a semester which has already ended. The Financial Aid SAP appeal form is available in the Financial Aid Office as well as on the NCMC website and will be mailed to students with the suspension notification letter.

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The typed appeal must include an explanation for failing to meet SAP standards and a detailed plan to resolve the deficiency to ensure progress towards meeting SAP. 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 Director of Financial Aid will submit completed SAP appeals to the Financial Aid SAP Appeals Committee for review. The Committee will make the final determination on all financial aid appeals and forward all decisions to the Director for action. The Director will notify students of their appeal results.

### **Financial Aid Probation**

Students with an approved appeal will be placed on financial aid probation for one period of enrollment. The approved appeal 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 at the end of the established timeframe, 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 with a good status 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.