



# Satisfactory Academic Progress (SAP) Guidelines

Federal Regulations require that all postsecondary schools participating in Federal Financial Aid programs establish standards to monitor the level of academic advancement of students. These standards are called Satisfactory Academic Progress (SAP). Students can lose their eligibility for financial aid by failing to maintain SAP. There are two primary components in measuring SAP: A Qualitative (grades) and Quantitative (credits) measure.

**Qualitative Standard (Grades):** A student should always strive for excellence and achieve the highest grades possible. However, there are minimum standards that a student must achieve to remain eligible for financial aid. The grade point average (GPA) required for graduation is a 2.0. Minimum standards associated with credit hours attempted and GPA throughout your enrollment are outlined below:

Standards of GPA Progression With Attempted Hours	
Attempted Hours	Minimum GPA (Cumulative)
1 – 16	1.5
17 – 32	1.6
33 – 43	1.75
44 – 54	1.9
55+	2.0

**Quantitative Standard (Credit Hours):** A student should complete at least 66.66% of their credits attempted. If their percentage is lower for a given semester, it may result in a warning or if too few credit hours are completed in a term (or succeeding terms), or if grades earned are too low to allow the student to meet graduation requirements, the student is determined to not be making satisfactory progress toward their degree or eligible certificate program. Credit Hour Completion will be monitored each term and cumulatively. Hours transferred in from another college will be included in the hours attempted and successfully completed calculation. The completion is calculated by dividing the number of hours successfully completed by the number of hours attempted.

**Credit Hour Completion Example:** *Hours attempted = 12*  
*Hours completed = 8 (8/12 = 66.66% completion ratio)*

Note: The percentage is calculated to two (2) decimal places and no rounding is permitted.

SAP regulations apply when assessing whether or not a student is eligible to receive financial aid, including but not limited to the following aid: Federal Title IV Funds (PELL Grant, Supplemental Educational Opportunity Grant (SEOG), Federal Work Study (FWS), and Federal Direct Loans (SUB, UNSUB and PLUS loans), as well as other aid from state funds, scholarships and student employment. It is the student's responsibility to understand and adhere to SAP standards to continue receiving all forms of financial aid at Hocking College. It is the student's responsibility to know their SAP status at the end of each semester. Financial Aid Services will send out email notifications within one week after grades have been submitted. If you do not receive your notification and unsure of your status, you should contact our office.

### **Grade Classifications for Determining Progress:**

Note: Only courses for which a student actually registered in a term will be used to determine progress achieved.

Acceptable grades: A, B, C, D, S, CT, CW\*, CE\*, CA\*, CS\*, CL\*, T\*

Unacceptable grades: F, I, U, NR, NC, PR, WD, DP, W, AU

\* Only when a student has actually registered for a course in which this grade is posted to a transcript is the course and grade used in assessing SAP.

<b>Grade Definitions (other than A – F):</b>		S	Satisfactory	CL	Credit for Life Experience
I	Incomplete	NR	Not Reported	CW	Course Waiver
U	Unsatisfactory	CT	Continuing	CS	Course Substitution
PR	Progress	AU	Audit	CE	Credit by Examination
NC	No Credit	T	Transfer	CA	Credit by Advanced Standing
W	Withdrew from College	DP	Dropped Course		
WD	Designation used prior to Fall Term 2002 when student withdrew from College or Dropped Course				

Students who withdraw from college after the census date will have their financial aid recalculated for return of Federal Title IV funds and may result in a remaining balance due from the student .

**CT Effect:** When a student receives a CT (Continuing) for a course, it is assumed the student is making satisfactory progress toward his/her educational goal.

**PR Effect:** Although a PR is considered as making progress for academic purposes, this is not the case for meeting SAP standards and continuing financial aid eligibility. It is the student's responsibility to notify the Office of Financial Aid Services at Hocking College once their successful completed grade has been posted to the transcript.

**S Effect:** Even though an S is considered satisfactory for academic purposes, it is not factored into the student's grade point average (GPA).

**Repeated Courses:**

As established in a series of regulations called Program Integrity Rules, effective July 1, 2011, students may receive financial aid for repeating courses. However, if retaking a previously passed course, financial aid can only be used for one repeat of the course even if the second attempt results in a lower grade. Any courses that are repeated will be used in the student's SAP calculation. Each repeat will count toward the attempted hours; however, only the courses being counted in the GPA calculation will be counted in completed hours for SAP.

Examples of repeated coursework may, or may not, count for financial aid eligibility:

1. **Allowable:** Repeated coursework may be included if the student received an unsatisfactory or failing grade. There is no limit on the number of attempts allowable if the student does not receive a passing grade.
2. **Allowable:** Student is enrolled in 15 credit hours which includes 3 credits repeating a previously passed course. (Because the student is enrolled in a minimum of 12 credits which are not repeats, the student's financial aid eligibility is not impacted by the repeat.)
3. **Not permissible:** Student receives a D in a course and decides to repeat the course to improve their GPA. The student may repeat this passed course one time, but if the student wants to repeat it a second time, the second repeat would not count for financial aid eligibility. In this example, the student is enrolled in 12 credits, including the 3 credit second repeat, so only 9 credits will count for financial aid eligibility. All repeated courses do affect financial aid SAP calculations. A repeated course along with the original attempt must be counted as attempted credits.

**Maximum Time Frame (MTF):**

The federal government established regulations that determine the amount of time a student can take college coursework before federal aid eligibility is terminated. The number of terms a student may have actually received federal aid is irrelevant; it is not total terms of financial aid, it is total terms of coursework including credits transferred in from another institution. Students must complete their academic program within 150% of the published length, expressed in credit hours, needed to graduate. Progress will be assessed each term after grades are posted. Please note that classes taken that are not on the advertised curriculum length will be counted in SAP. It is very important the student follows the advertised curriculum to maintain eligibility for financial aid. Taking courses not on the advertised curriculum will cause the student to reach MTF faster. Students are not eligible for federal assistance for the period in excess of 150% of the academic period normally required to complete the program of study.

**MTF Example:**      **Program length in semester hours = 73**  
                                 **Max Time reached at 109.50 hours (73 x 150% = 109.50 hours)**

Once a student attempts 100% or more of the published number of hours of his/her academic program and again at 125%, Financial Aid Services will send an email notification to the student as a courtesy apprising that he/she is getting close to exhausting their financial aid eligibility.

Whenever a student reaches their maximum time frame, the student usually becomes ineligible for Title IV Funds. A "maximum time frame" email will be sent as a courtesy informing the student that they have exhausted their financial aid eligibility.

Regardless of the circumstances, when a student has matriculated for 180 semester credit hours attempted, he/she becomes ineligible for Title IV Aid programs.

\*\* Some degrees/certificates are alternative-length programs so a student's eligibility is adjusted accordingly.

NOTE: Per Federal Regulations, all credit hours attempted are factored into maximum time frame. This includes incompletes, withdraws, repeated classes and those transferred in from another institution.

**Financial Aid Warning:**

A student who has not met SAP standards for credit hours earned or is below the minimum cumulative grade point average for an initial semester will be placed on *Financial Aid Warning*. During the Warning term, the student continues to be eligible for financial aid, but must correct the deficiencies in SAP, and is encouraged to utilize student support services for help in doing so (Exceptions: for zero credit hours earned or withdraw see *Financial Aid Hold below*). If a student does not meet SAP standards during the Warning term, the student will be moved to a status of Financial Aid Hold for the next semester.

**Financial Aid Hold:**

Financial Aid Hold means the student is ineligible for any financial aid, including federal and state aid, scholarships and student employment. The student remains ineligible until such time the student earns reinstatement.

There are two (2) instances in which a student will be placed on Financial Aid Hold:

1. The student fails to correct the deficiencies in SAP after a term on Financial Aid Warning (a second term of not meeting minimum SAP standards).
2. The student withdraws or earns zero credit hours during any term of attendance will be placed immediately on Financial Aid Hold.

**Reinstatement of Financial Aid Eligibility:**

Schools are not required to have an appeal process for students who fail to meet SAP standards. However, at Hocking College, students can clear their federal aid status and become eligible for financial aid again by meeting the minimum SAP guidelines for grades and credit hours earned or by filing an appeal that is approved based on extenuating circumstances. Filing an appeal does not guarantee an approval. Therefore, a student should plan for alternatives means to pay educational expenses until such time financial aid eligibility is regained.

NOTE: Neither paying for classes nor "sitting out" for a length of time, in and of themselves, affects a student's academic progress standing; therefore, neither action is sufficient to regain financial aid eligibility.

A student who is ineligible for financial aid can become eligible for financial aid again by fulfilling one of the following two conditions:

1. Eliminate all academic deficiencies by completing the number of credit hours lacking and/or complete enough credit hours successfully to achieve the minimum cumulative GPA (as stated in section I above) at the student's own expense. Once the student meets all minimum SAP standards, the student will return to Eligible Status and regain financial aid eligibility; or
2. Successfully Appeal the ineligible status by demonstrating unforeseen, documentable, extenuating circumstances (i.e.: major medical situation, death of close relative, natural disasters, and severe external problems not of the student's creation). NOTE: Changing majors and taking courses not on the advertised curriculum length are not considered unforeseen, extenuating circumstances. Therefore, SAP appeals for Maximum Time Frame in these situations may be denied.

a) It is extremely helpful to discuss the situation with a Financial Aid Advisor before starting the Appeal process. A student with unforeseen, documentable, extenuating circumstances who has been denied financial aid may submit a SAP appeal. The appeal form can be obtained on our website at [www.hocking.edu/payforcollege/financialaidforms/sapappeal](http://www.hocking.edu/payforcollege/financialaidforms/sapappeal). For each term in which the student did not meet the minimum GPA (as stated in section I above) and/or a completion rate of at least 66.66%, the student must submit information and documentation explaining why the SAP standards were not met and what has changed that will allow the student to meet the SAP standards in the future. The Appeal form and all required supporting documentation must be submitted by the stated deadline for the term for consideration. Appeals submitted after the deadline will be reviewed for consideration for the following term.

b) A Student regaining eligibility through the appeal process will be considered to be on Probation and must submit an Academic Plan established by the Student Academic Coordinator (SAC) which outlines specific requirements to meet in order to regain and/or maintain financial aid eligibility. The student must meet the terms outlined in the Academic Plan. Failure to meet the requirements outlined during the probationary status will result in termination of financial aid and the student may not appeal again regardless of the circumstances.

c) The deadline to appeal SAP Hold/Maximum Time Frame status is up to one week before the start of the upcoming term. Specific dates will be identified in the SAP notification email.

d) A student cannot have more than two approved Satisfactory Academic Progress Appeals during his/her entire academic career at Hocking College.

### **Additional Institutional SAP Procedures:**

a. *Remedial/Developmental Courses:* A student enrolled in an eligible program for federal financial aid is permitted to attempt a maximum of 30 semester hours of developmental courses while receiving federal financial aid. The remedial courses will be included in all SAP measurements. NOTE: A student cannot receive aid if taking remedial courses solely in a remedial program because it is not a financial aid eligible program.

b. *Program Changes:* A student who has changed his major is more likely to reach Maximum Time Frame for SAP purposes. If a student changes his program during his enrollment at Hocking College, the MTF hours will change to coincide with the new program which may cause the student to go directly to MTF Status.

c. *Second Degrees:* Hocking College's Office of Financial Aid policy states a student may receive aid for no more than two degrees/certificates. If a student would like to pursue a second degree at Hocking College, he/she must submit an appeal for review. When reviewing SAP for a student pursuing a second degree at HC, the MTF hours will be based upon the new program. A student who is pursuing a second degree is likely to reach his maximum time frame for SAP. Therefore, if the appeal is approved, the student must complete the second degree within the established credit hours as determined by your academic advisor/department official. Any additional hours outside of what the department has deemed necessary, the student is responsible for payment of those additional hours.

d. *Double Degrees/Double Majors:* Some students seek two simultaneous degrees or majors from HC. Seeking two degrees/majors may cause the student to reach MTF hours and go to MTF Status more quickly.

*Double Degrees:* a student is seeking a degree from two different programs at the same time (i.e. accounting and nursing).

*Double Majors:* a student is seeking two degrees within the same program (i.e. Accounting; Business.) In this case, if the student has a SAP appeal approved, he/she will be required to complete the second degree within the established credit hours pre-approved from your academic advisor/department official.

e. *Appeals for retro-drops/withdraws:* Occasionally, a student Appeals to have a class(es) retroactively dropped due to extenuating circumstances. If the Appeal is approved, the adjustment to the student's class(es) does not automatically change the SAP status for that term. The student will have to self-identify that SAP needs recalculated. In some situations, the SAP status may not improve. Additionally, if a retro withdrawal is approved, this may result in a balance due from the student.