

FINANCIAL AID POLICY of SATISFACTORY PROGRESS

Eligibility for financial aid through Federal and other state grant programs is based on the student's Satisfactory Academic Progress (SAP) toward graduation. Students must obtain a 2.0 cumulative grade point average (CGPA) and be enrolled in an eligible curriculum to receive financial aid. An eligible curriculum is defined as a program requiring at least 16 credit hours in length to complete.

To accurately measure a student's progress in their program, the P&HCC Financial Aid Policy of SAP incorporates a qualitative measure of progress (Section I.), as well as a quantitative measure of progress (Section II. A & B). Students are also limited to 30 credit hours of developmental courses.

Satisfactory Academic Progress will be evaluated to determine if the student is meeting the qualitative and quantitative standards established in this policy when a financial aid application is received and at the end of each term.

Section I. Qualitative Standard: Cumulative Grade Point Average

A student's CGPA must be in accordance with the following scale:

Cumulative Credits Attempted	Minimum Cumulative Grade Point Average
0-15	1.5
16-29	1.75
30+	2.0

Section II. Quantitative Standard: Maximum Time Frame and Increments

A. Maximum Time-Frame for Earning a Degree, Diploma, or Certificate

Federal regulations require the College to set a maximum time frame period for a student to receive complete a program and receive financial aid. The maximum time frame may not exceed 150% of the published length of the program. The maximum time frame for any P&HCC program is computed by multiplying 150% by the number of published credit hours contained in the particular program of study.

For example:

Type of Academic Program	Required Credits to Complete Program	Maximum Timeframe (total credits attempted) for Receiving Financial Aid
Two-Year Degree	65 Credits	97 Credits
One-Year Certificate	30 Credits	45 Credits

If the published length of an academic program is 65 credit hours, the maximum time frame will be 98 credit hours (65 times 1.5). Please note, it is important to distinguish between attempted and completed credit hours. All credit hours **attempted**, whether or not they are completed, are counted toward the maximum time frame, excluding developmental courses. Once a student has enrolled for the maximum number of credit hours allowed under this policy, that student's financial aid eligibility terminates even though the student may not have completed all of the courses needed to graduate. **This part of the policy cannot be appealed. Students who have graduated from one program and are pursuing another will have their time frame re-evaluated.**

B. Incremental Assessment of Progress

The incremental assessment of progress compares the number of credit hours attempted to the number of credit hours successfully completed. Successful completion is defined as A, B, C, D, R, S, or P. Grades that are not considered satisfactory are F, U, X, I, and W's. This comparison will determine if the student

is progressing at a rate that will allow the student to complete their program within the maximum time frame specified in Section II.A of this policy.

Because the maximum time frame is 150% of the programs published length, a student must successfully complete at least 67% of all credits attempted **on a cumulative basis** in order to remain eligible for financial aid.

Example: 65crs./98crs.=67% or 36crs./54crs.=67%.

Failure to meet the above conditions will result in suspension of the student's financial aid eligibility.

The student may appeal the suspension status by completing the on line SAP appeal form. If the student's appeal is declined, the only way to regain eligibility is to successfully complete enough academic classes until either the percentage or GPA standards are met.

Additional Policies Governing Satisfactory Academic Progress at P&HCC

- **Prior Periods of enrollment** - Federal regulations require that a student must be in compliance with the schools satisfactory academic progress policy before receiving a financial aid award. These guidelines must be applied to any student requesting financial aid, even if the student did not receive financial aid in the past.
- **Unsatisfactory (U) Grade** - A grade of "U" (unsatisfactory) in developmental courses is calculated as an "F" for determining grade point average and percentage of credits completed each semester.
- **Audit (X) Grade** - Financial Aid is not awarded to students who initially enroll in classes for audit purposes. "X" grades are considered as "W" grades for determining percentage of credits completed each semester.
- **Re-Enroll (R) Grade** - A grade of "R" is considered a passing grade for purposes of Satisfactory Academic Progress.
- **Withdrawal (W) Grade** - Students who audit or completely withdraw before their grant check(s) are written are ineligible to receive a cash disbursement for that semester. Refer to the Refund/Repayment Policy in section IV.
- **Change of Enrollment Status** - Students altering their enrollment status by auditing, dropping or withdrawing from classes should remember that they must meet the requirements as published in Section II.B of this policy.
- **Late Add of Courses** - The student must enroll in **ALL** courses (including dynamic/mini sessions) by the last day to register as established for standard sessions (see academic calendar). Financial Aid cannot include any late added courses as part of the student's enrollment when determining financial aid eligibility.
- **Ineligible Curricula** - Students must be enrolled in a degree, diploma, or certificate program requiring at least 16 credit hours for completion to be eligible for financial aid.
- **Developmental Classes** - Students taking developmental classes necessary for the completion of their degrees, certificates or diplomas are eligible for financial aid. Students are limited to one year (30 credits) of enrollment in developmental classes. Developmental classes will be included in the total number of credit hours "attempted" in calculating the minimum percentage of credits completed for purposes of maintaining Satisfactory Academic Progress.
- **Repetitions** - Students who receive an F, X, U, or W in any course can receive financial aid for only one repeat of the same course regardless of how payment was made. Financial Aid also will not pay for any courses for which a student previously received a passing grade, unless otherwise stated in their program.
- **Financial Aid Suspension** - Students who do not maintain the appropriate CGPA and/or have not successfully completed the required minimum percentage of credits per semester are not eligible for payment under Title IV Regulations. Students who receive financial aid and subsequently withdraw from all classes after the first (10) days of classes will be placed on Financial Aid Suspension until SAP requirements are met. Students have the option of appealing the suspension status; however, this option does not apply to the Federal Work-Study Program (FWS).
- **Appeals** - Appeals (**with the exception of the 150% time frame**) may be approved by majority rule by the Student Success Committee. To appeal, the student must complete a SAP APPEAL FORM (available online at www.ph.vccs.edu under Financial Assistance/Financial Aid Information & Forms/Satisfactory Academic Progress (SAP) Appeal form). If supporting documentation exists, it must be submitted to the Financial Aid

Office within a week of submitting the appeal form on-line. Appeals received after census date (see academic calendar) of each term will NOT be considered. Once a student's appeal is declined they must complete a semester (3 credit minimum non-developmental) without financial assistance before other appeals will be considered.

- **Treatment of Transfer Credits** - Transfer credits which apply to a student's major program will be included on the maximum time frame standard as explained in Section II.

Section III. Repayment Policy

The amount of Title IV aid that a student must repay is determined by the Federal Formula for Return of Title IV funds as specified in Section 484B of the Higher Education Act. The student is responsible for repayment of funds they did not earn. This amount of Title IV aid earned is determined by multiplying the total Title IV aid (other than FWS) for which the student qualified by the percentage of time during the term that the student attended/participated. If less aid was disbursed than was earned, the amount of Title IV aid that must be returned (i.e., that was unearned) is determined by subtracting the earned amount from the amount actually disbursed. The student will receive a bill for the amount he/she owes and the funds repaid by the student will be applied to the appropriate Title IV program account.

Revised 9/2021

Effective Fall 2011 term forward