

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
1-15	1.5
16-30	1.75
31+	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.

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: $65\text{crs.}/98\text{crs.}=67\%$ or $36\text{crs.}/54\text{crs.}=67\%$.

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.

Transfer Students: In order to properly calculate satisfactory academic progress, transfer students who apply for financial aid must request official transcripts from all other colleges attended. Transcripts must be submitted to the College Registrar. Credits officially accepted in transfer will be counted in determining the maximum number of allowable semester credit hours for financial aid eligibility. The College has the option on an individual student basis to put a transfer student in Financial Aid Warning Status immediately upon evaluation for financial aid if academic history at previous colleges indicates a pattern of unsuccessful academic work.

Second Degree Students: Credits earned from a first degree or certificate must be counted if the student changes programs or attempts a second degree or certificate. Depending on the circumstances, an appeal might be warranted.

ESL and Developmental Studies: Students may receive financial aid for a maximum of 30 semester hours of Developmental Studies courses as long as the student is in an eligible program of study and SAP requirements continue to be met. ESL credits are unlimited in number as long as they are taken as part of an eligible program and SAP requirements continue to be met.

Additional Considerations for Quantitative or Pace of Completion Standards

- Withdrawals (W grades) that are recorded on the student's permanent academic transcript will be included as credits attempted and will have an adverse effect on the student's ability to meet the requirements of the completion rate for financial aid.
- Incomplete Grades: Courses that are assigned an incomplete grade are included in cumulative credits attempted. These cannot be used as credits earned in the progress standard until a successful grade is assigned.
- Repeated courses enable the student to achieve a higher cumulative grade point average. Students can repeat courses with financial aid until successfully completed but repeating courses adversely affects the student's ability to meet completion rate requirements. Financial aid can be considered for successfully completed classes that are repeated to achieve a higher grade or for another academic purpose but for only one additional attempt. Only the attempt with the best grade will count toward the cumulative grade point average.

Section III. Appeals - Appeals 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.

Under certain circumstances, students who fail to meet SAP standards and lose eligibility for financial aid can appeal the financial aid suspension. Students must clearly state what caused the suspension and must also clearly indicate what has changed that will now allow the student to succeed. Appeals are encouraged if:

- Extenuating circumstances exist (i.e., student's serious illness or accident; death, accident or serious illness in the immediate family; other mitigating circumstances), or
- The student has successfully completed one degree and is attempting another, or
- The student on suspension for other than Maximum Hours (150%), who has not yet met SAP requirements, has during suspension enrolled in and successfully completed at least 12 semester credits at the College with a minimum GPA of 2.0.

Students appealing a suspension must:

- Complete the College's SAP Appeal Form in entirety,
- Attach documentation in support of the appeal, including an advisor statement showing remaining credits to graduation for 150% appeals, and
- Submit all items to the College Financial Aid Office.

Only complete appeal submissions, with documentation, will be evaluated by the Appeals Committee. The decision is final. Depending on the circumstances, the student could be required to complete additional requirements (i.e., see a career counselor or another type of counselor, meet with an advisor to develop an academic progress plan for completion, limit enrollment, etc.) before an appeal is granted. The goal is to help the student get back on track for graduation. The reasonableness of the student's ability for improvement to again meet SAP standards and complete the student's program of study will be carefully considered. Appeals will be approved or denied. Students who have appeals approved will be in probationary status for the coming term. ***During probationary status, the student must meet the conditions of the appeal as communicated to him or her by the Financial Aid Office, or the student will return to suspension.*** If an academic progress plan has been pre-approved by financial aid, continuing to meet the requirements of that plan will put the student back into good standing.

Section IV. Repayment Policy

Refunds are processed for all financial aid students who receive Title IV grant funds and have either withdrawn from all classes, have been identified as having informally dropped out of all classes, or are no longer in attendance. 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. If a student completely withdraws from all courses during a semester, the student's aid must be recalculated in proportion to the percentage of the semester completed. This applies to students who withdraw from all course work with a grade of "W," as well as students who stop attending before the end of the semester and receive grades of "F," making them "unofficially withdrawn." Please note that this does not apply to classes that are dropped before the last day to drop with a refund.

Recalculations are based on a federal formula called the "Return of Title IV Funds." After a complete withdrawal, the recalculation of aid eligibility may result in the student owing funds back to the college. This will result in a debt to the college that, if not paid promptly, will affect whether a student will be able to register for additional courses at any VCCS College.

The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal (official or unofficial). Students who are eligible for a post-withdrawal refund will receive the funds within 14 business days of acceptance. Please note that any refund will be applied to the student account for any outstanding balance with the college, prior to being released to the student.

Returns to the Department of Education are allocated in the following order where applicable:

- Federal Pell Grants for which a return of funds is required
- Federal Supplemental Opportunity Grants for which a Return of funds is required,
- Other assistance under this Title for which a return of funds is required. (e.g., LEAP)

In some cases, reductions to state grant funds will also be processed.

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Effective Fall 2011 term forward