

SATISFACTORY ACADEMIC PROGRESS POLICY FOR FINANCIAL AID RECIPIENTS



Students receiving federal, state, and SMCC grants, loans, or work-study at Southern Maine Community College must maintain Satisfactory Academic Progress (SAP). SAP requirements are reviewed at the end of each semester for all financial aid applicants enrolled in a degree or certificate program.

Components of Financial Aid Satisfactory Academic Progress

1. Grade Point Average (GPA)

- Students who have attempted between 9 and 29 credits must earn a GPA of 1.79 or higher.
- Students who have attempted 30 or more credits must earn a GPA of 2.0 or higher.

2. Completion Rate or Pace

- Students must complete at least 66% of credits attempted.
- Completion rate is calculated by dividing the total number of **credits earned** by the total number of **credits attempted**, and multiplying the result by 100.
- **Credits earned:** includes credits for all SMCC courses **completed** (including repeated courses, developmental courses, and courses not applicable to the current degree) and assigned a grade of A through D, or P. Courses assigned a grade of F (failed), W (withdrawn), I (incomplete), AF (administrative failure), or NS (no show) *do not* count as credits earned and have a negative impact on completion rate.
- **Credits attempted:** includes credits for all SMCC courses **attempted**, (including repeated courses, developmental courses, and courses not applicable to the current degree) and assigned a grade of A through F, P, W, I, AF, or NS.

3. Maximum Time Frame

- To maintain financial aid eligibility, students are expected to complete their degree or certificate within 150% of the credits required to complete their current program (including transfer credits). For example, many associate degree programs at SMCC require 62 credits to complete, so the maximum time frame for many SMCC degree programs is 93 attempted credits (62 credits x 150% = 93 credits).
- A student may lose aid eligibility if it becomes mathematically impossible to complete the program within the 150% limit. Changing or adding a degree program does not automatically extend the maximum time frame.
- Students who are approaching the maximum credit limit for their degree, or who are not on pace to complete their degree within the allowable limit are placed in a financial aid "hold" and must submit an appeal to maintain aid eligibility. Appeals may be approved or denied.

Financial Aid Warning

Students who are placed on *academic probation* by the college for not meeting the GPA or completion rate standards are also placed on *financial aid warning* for one semester. Students on financial aid warning who do not meet the GPA or completion rate standards in following semesters may be placed on financial aid suspension.

Financial Aid Suspension

The following students are placed in a *financial aid suspension* status and are ineligible to receive federal, state, and SMCC grants, loans, or work-study:

- Students who are *academically suspended* by the college for not meeting the GPA or completion rate standards,
- Students who are on *financial aid probation* and who did not meet the GPA or completion rate requirements in following semesters, and
- Students who are *not on pace to complete within the maximum timeframe*.

Students placed on financial aid suspension are notified by email sent to the student's SMCC email address and by letter sent to the address on file with the Financial Aid Office.

Financial Aid Suspension Appeals

Students who have had their financial aid suspended have the right to submit an appeal if there are significant circumstances beyond the student's control that interfered with their academic progress. Federal regulations allow the Financial Aid Office to make exceptions to the SAP standards on a case-by-case basis for students who did not meet the standard due to injury or illness, the death of a relative, or other extenuating circumstances. Appeal decisions are sent to the student's SMCC student e-mail account.

If a financial aid suspension appeal is approved, the student is placed on financial aid probation (see below) and regains financial aid eligibility for one term. Appeals may be approved with restrictions.

If a financial aid suspension appeal is denied, the student is not eligible to receive federal, state, or SMCC grants, loans, and work-study and pending financial aid is canceled. Denial of a financial aid suspension appeal does not prevent a student from enrolling in courses at SMCC, however, the student must make acceptable payment arrangements for the balance due. If the student is unable to make payment arrangements, or decides not to attend, the student is responsible for dropping classes by the add/drop deadline. Students regain eligibility by meeting the SAP standards (see below).

Financial Aid Probation

Students who have successfully appealed their financial aid suspension are placed on *financial aid probation*. Students on financial aid probation must meet the GPA, completion rate, and maximum time frame standards or risk loss of financial aid eligibility.

Regaining Financial Aid Eligibility

Students placed on financial aid suspension may regain eligibility by completing degree required courses and meeting the GPA, completion rate, and maximum time frame standards. Students must appeal to regain financial aid eligibility. Appeals are reviewed on a case by case basis and may be approved or denied.

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