

SATISFACTORY ACADEMIC PROGRESS POLICY FOR FINANCIAL AID RECIPIENTS

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WHAT IS “SATISFACTORY ACADEMIC PROGRESS”?

Financial aid regulations require all students receiving financial aid (grants, loans, work-study) at Southern Maine Community College (SMCC) to maintain Satisfactory Academic Progress (SAP), which has three components: grade point average, completion rate/pace and maximum timeframe. These standards apply even if the student did not receive financial aid in all semesters the student attended SMCC. SAP requirements are reviewed at the end of each semester for all students. To meet SAP requirements, the student must meet all three of the standards:

GRADE POINT AVERAGE (GPA):

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

COMPLETION RATE/PACE:

- Completion rate is the total number of **credits earned** divided by the total number of **credits attempted**, multiplied by 100.
- Students must complete at least 66% of credits attempted to maintain a pace at which a program can be completed with the maximum timeframe.

Credits earned include credits for all SMCC courses completed (including repeated courses, remedial courses, ESL courses, and courses not applicable to your degree) and assigned a grade of A, A-, B+, B, B-, C+, C, C-, D+, D or P. Credits earned do NOT include credits for courses assigned a grade of F, AF, W, NS or I. All transfer credits are counted as credits earned.

Credits attempted include credits for all SMCC courses attempted, including repeated courses, remedial courses, ESL courses, and courses not applicable to your degree. Credits attempted include credits for courses assigned a grade of A through F, P, AF, W, NS or I. All transfer credits are counted as credits attempted. Failed courses, incompletes, and withdrawals negatively impact your completion rate.

MAXIMUM TIMEFRAME: Financial aid eligibility ends once a student has attempted 150% of the credits required for a degree. For example, since many associate degree programs at SMCC require 62 credits, students may lose aid eligibility after attempting 93 credits (150% of 62 credits). The student is evaluated based on the degree requirements for their current major. 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. Extensions are evaluated on a case-by-case basis.

FINANCIAL AID WARNING

Students who are not making Satisfactory Academic Progress and are placed on academic probation are also placed in a financial aid warning status for one semester and notified via student e-mail. Students must maintain a completion rate of 66% or better and a minimum GPA (1.79 for students who have attempted between 9 and 29 credits, and 2.0 for students who have attempted 30 or more credits) to continue to meet the SAP standards. If this standard is not met a student may be academically suspended and be placed on financial aid suspension.

FINANCIAL AID SUSPENSION

Students who are suspended from the College for not meeting the SAP requirements or who are not on pace to complete within the maximum timeframe, are placed on financial aid suspension and are ineligible to receive any federal, state or institutional financial aid (grants, loans, and/or work-study). Students on financial aid suspension have the right to appeal if they have extenuating circumstances. Students unable to appeal cannot

regain financial aid eligibility until they achieve the minimum GPA and completion rate standards; all pending financial aid will be canceled. Students are notified of their financial aid suspension via letter and student e-mail.

FINANCIAL AID SUSPENSION APPEAL PROCESS

Students who have had their financial aid suspended have the right to appeal in writing if there are significant circumstances beyond the student's control that impeded his/her 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 significant circumstances.

Financial aid appeals are reviewed on a semester basis. Suspended students should contact the Advising Office to discuss any applicable steps need to be reinstated to the College. Not all appeals are approved. If an appeal is approved, the student is placed on financial aid probation (see "Financial Aid Probation" section below). Appeal decisions are sent to the student's SMCC student e-mail account and mailed (only when SMCC email is inactive).

If an appeal is denied, the student is not eligible to receive financial aid (grants, loans, work-study) at SMCC and must pay "out-of-pocket" for any SMCC courses taken. The student is responsible for dropping all classes by the add/drop deadline if unable to make payment arrangements for those classes. Students may regain eligibility by meeting the defined standard (see "Regaining Eligibility for Financial Aid" section below).

FINANCIAL AID PROBATION

If a student who has been placed on financial aid suspension successfully appeals, s/he will be placed in a financial aid probation status for one term. Students on financial aid probation must continue to meet the standards as defined in the SAP policy for both GPA and completion rate or risk a subsequent academic suspension and loss of financial aid eligibility. Students placed on financial aid probation are notified via student e-mail during the appeal approval process.

REGAINING ELIGIBILITY FOR FINANCIAL AID

Denial of financial aid does not prevent students from enrolling in courses at SMCC and making other acceptable payment arrangements with the College. A student who has had a financial aid suspension appeal denied may contact the Financial Aid Office once the student has met the SAP standard to submit a subsequent appeal. The student must have earned a GPA of 1.79 (for students with 9-29 credits attempted) or 2.0 for (for students with 30 or more credits) AND a 66% completion rate or better. All credits taken while meeting the standard must relate to the students degree or certificate program.

REPEATED COURSEWORK: Regardless of academic status, federal financial aid will only pay for one repeat of a previously passed course.

COURSES NOT REQUIRED FOR DEGREE: Federal financial aid eligibility will be based only on those courses required for the student's SMCC degree.

EVALUATION OF SAP EACH SEMESTER: SAP is reviewed at the end of each semester for all academic programs. Each student is determined to be meeting SAP requirements or not during this review. For students not making SAP requirements the appeal process outlined above is available.