

## SATISFACTORY ACADEMIC PROGRESS (SAP)

Financial aid is awarded only to students who are enrolled in an approved degree or certificate program and who are making satisfactory academic progress. SAP is defined as progressing in a positive manner toward fulfilling requirements for the degree or certificate in a given program of study.

Federal regulations require every college to establish, publish and apply reasonable standards for measuring academic progress. The standards must include both a qualitative measure (the cumulative grade point average) and a quantitative measure (the completion rate). In addition, the maximum time to complete a program cannot exceed 150% of its published length. The chart below outlines the *minimum* standards of satisfactory academic progress to receive financial aid at Mercer County Community College.

### Minimum Standards of Progress to Qualify for Financial Aid

Cumulative Credits Attempted	Completion Rate	Cumulative GPA
0 to 8	00 %	0.00
9 to 19	50 %	1.60
20 to 29	50 %	1.70
30 to 39	60 %	1.80
40 to 47	60 %	1.90
48 or more	67 %	2.00

**Cumulative credits attempted** counts *all* coursework, including withdrawals, incompletes, repeats, noncredit remedial courses and transfer credits. The **Completion rate** is equal to *credits earned, or completed* (which counts only coursework for which the student earned a grade of A, A-, B+, B, B-, C+, C, D, or S, including transfer credits accepted by MCCC toward the student's program of study) divided by the *credits attempted*. Up to 30 noncredit remedial courses are exempt from this calculation. Students whose coursework consists entirely of noncredit remedial courses and/or transfer credit are exempt from the **cumulative GPA** standard because they do not have a calculated grade point average.

### Review Period

MCCC reviews SAP at the end of each academic term.

A student will be placed on **Warning** who meets the following conditions:

- Fails to maintain these standards at the end of the review period.

A student will be placed on **Suspension** who meets the following conditions:

- Fails to remove himself/herself from Financial Aid Warning even though he/she has completed a term of acceptable academic work.
- Does not satisfactorily remove himself/herself from Financial Aid Warning and does not complete a term of acceptable academic work.

**Suspension** means that a student is no longer allowed to receive federal financial aid.

A student is eligible for **Reinstatement of Aid** after suspension who has satisfactorily completed acceptable academic work to meet the minimum standards of SAP. The option to transfer in a successful semester from different school may only be used once while a student is attending MCCC. All coursework must apply toward the student's program(s).

### **Academic Circumstances that Affect a Student's Status:**

#### **Incomplete // "F" Grades // Withdrawals:**

Incomplete grades, "F" grades, and withdrawals will reduce the completion ratio, because they are counted as attempted but not earned credits. They also count against the maximum attempted hours for a student's degree (150 percent rule). If an Incomplete grade is not completed within the required time frame and becomes an "F," or if a student withdraws from a class, or a receives a failing grade in any required class, the student will usually need to repeat the class. The repeated credits will be used to determine the amount of successfully completed classes. If an Incomplete grade changes to a grade after the SAP review has been completed, the grade change will be reflected as necessary. An Incomplete grade that is later completed for a grade can potentially increase a student's GPA and/or increase the successful completion percentage.

#### **Change of Program (without graduating from a program) or Adding an Addition Program(s):**

If a student changes or adds additional programs, the prior credits and grades that do count toward the new program are included in the SAP evaluation.

#### **Remedial Coursework:**

Non-credit remedial coursework does not count toward quantitative or qualitative standards. For-credit remedial coursework does count toward quantitative and qualitative standards.

#### **Repeated Coursework:**

A student may repeat a completed course one time and receive federal aid for the retake. Individual programs may have course requirements that are stricter than the Department of Education requirements for satisfactory progress. Repeated coursework does count toward maximum time frame (150% rule) and toward GPA requirement of satisfactory progress.

**Withdrawals:**

Withdrawals will count toward attempted credits and toward maximum time frame (150% rule).

**Dismissal and Return:**

A student who is suspended or chooses not to attend because of SAP failure will not be automatically eligible for financial aid upon his or her return. A student must meet both qualitative and quantitative standards of SAP. Absence does not restore eligibility for financial aid or academic acceptance. It remains the responsibility of the student to be knowledgeable of his or her SAP status when returning to school after dismissal or choosing not to return because of SAP failure.

**Summer Term Courses:**

All hours attempted and completed in the summer term are treated as any other semester hours in determining SAP status. SAP will be checked following the summer term.

**Maximum Financial Aid for Program(s):**

The maximum time frame a student can receive federal aid for each undergraduate program in credit hours is a period no longer than 150% of the published length of the program in credit hours. For example, a degree program requiring 64-degree credits to complete the degree has a maximum of 96 credit hours attempted in which the student can receive federal aid.

Coursework that a student transfers to MCCC will be evaluated and included on the transcript only for credits that apply toward the student's MCCC degree. Transfer credits must meet the minimum academic standard of the degree. Transfer credits will count toward earned and attempted cumulative credits in relation to the 150 percent maximum time frame rule.

**Credits while not receiving Title IV:**

All credits appearing on a student's transcripts will be counted in calculations for determining SAP status, including those that may have been during terms in which the student was not receiving Title IV Aid.

**Appeal of Financial Aid / Academic Suspension**

Appeal of Financial Aid / Academic Suspension can be granted only in instances in which extenuating circumstances occur. Some examples of circumstances can include, but are not limited to, the following:

1. An error was made during the academic progress evaluation.
2. The maximum time frame to complete a program was exceeded due to a curriculum change or the pursuit of more than one associate degree or certificate.

3. Death of a Family Member (The name and city of residence of the deceased AND a statement of the student's relationship with the deceased are required.)
4. Illness or Injury to the Student / Medical (An explanation of the nature of the illness or injury and the dates the student was affected by the illness or injury AND documentation from a medical professional / establishment or insurance provider are required.)
5. Other Mitigating Circumstances (A detailed explanation of the specific traumatic event or unexpected circumstance that the student did not have control over and what the student has done to overcome the event or circumstance such that he/she can go on to meet the standard of Satisfactory Academic Progress AND supporting documentation from a third party [i.e. physician, social worker, counselor, police] are required.)
6. Proof of Academic Success: (A student has completed at least 6 credits successfully with a GPA of 2.0 or higher in the most recent semester of attendance – failed or dropped courses during that time will count negatively in the appeal.)

Lack of awareness of withdrawal policies, requirements for Satisfactory Academic Progress, or unpreparedness for college coursework will not be accepted as reasons for the purpose of an appeal.

The circumstances should be clearly documented. When a student desires to appeal the Financial Aid Suspension, he/she must submit a formal appeal to the Financial Aid Office prior to the first day of the semester the student is returning to attend MCCC. It is the student's responsibility to ensure that the form is submitted prior to the deadline; failure to do so will result in the appeal not being heard. The meeting of the Appeal Committee for the purpose of hearing appeals will be held on an as-needed basis. The student will be notified immediately of the decision of the Committee, including any stipulations or recommendations accompanying the reinstatement of financial aid. A letter reiterating the Committee's decision will be sent to the student after the decision has been made.

A student may only appeal suspension once during his/her entire time of attendance at MCCC. If the appeal is approved, the student will be placed on probation.

During probation, which lasts one term, a student is expected to successfully meet the terms outlined in the SAP plan. A student may continue in subsequent semesters as long as he/she continues to meet the terms of the SAP plan. A student will need to meet the 2.0 cumulative GPA requirement and successfully complete at least 67% of his/her credits attempted to be eligible to graduate. A student may receive federal aid while on Financial Aid Probation if otherwise eligible.

Reinstatement of financial aid does not imply waiver of any other school policy, rule, regulation, procedure, etc.

For Satisfactory Academic Progress (SAP) forms: [click here](#)