

Title: FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Reference: Title IV of the Higher Education Act of 1965 (HEA)

- Initial Action: Est. 1990
 - Board Resolution: 19-063, 22-040
 - Last Revised: 10/26/2022
 - Policy
 - Procedure 10/26/2022
 - Last Reviewed: 10/2022
 - Effective: 12/01/2019
 - Next Review: 10/2025
 - Responsibility: Financial Aid Director or designee
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Policy:

Federal regulations (34 CFR 668.41 (a)-(d), 34 CFR 668.42, 34 CFR 668.43) require all federal financial aid recipients be enrolled in a degree or approved certificate program and maintain satisfactory academic progress (SAP). All financial aid programs administered by Cecil College (“Cecil”) are governed by this policy.

A student receiving Federal Title IV financial aid or other financial aid directly administered or certified by Cecil must maintain satisfactory academic progress (SAP) towards the completion of a certificate or degree program of study. The College complies with this requirement by monitoring each student’s academic progress against three standards: (1) minimum cumulative grade point average (GPA), (2) minimum completion rate and (3) maximum time frame for completion of a degree. A student who does not meet any one of these requirements is in violation of SAP for financial aid purposes.

A review of SAP will be done at the end of each semester/payment period. Semesters include Fall, Spring, and Summer terms. The evaluation period is cumulative, including enrollment in all prior semesters and all classes attempted, whether federal aid was received or not.

SAP STANDARD MEASUREMENTS:

Cumulative Grade Point Average (GPA)

Each semester of enrollment, a student must maintain a minimum cumulative grade point average relative to the total number of credits attempted. The grade of K (Audit) has no equivalency and the course is not used during the evaluation of GPA for SAP.

Completion Rate

A student must complete a minimum of 67% of his/her total attempted coursework to remain eligible for federal and state financial aid. Only those courses for which a student receives a letter grade of A, B, C, or possibly D count as successfully completed. The

student handbook and college catalog give more detail on which courses require a grade of C or higher to be considered successfully completed. Additionally, a letter grade of I will not be considered successfully completed during the evaluation of SAP. Any student receiving a letter grade of I must inform the financial aid office if that grade is later updated to reflect successful completion.

Maximum Time Frame

A student must keep within a maximum timeframe, which would be limited to no more than 150% of the published length of the program for undergraduate study. Furthermore, any student for whom it becomes mathematically impossible to complete their program of study within the 150% maximum timeframe will be placed immediately on SAP suspension with no warning semester (see below).

A student will not be permitted to receive financial aid after 150% of full-time enrollment (or the equivalent of 150% at part-time enrollment).

- a. A student who CHANGES or ADDS curricula will not be granted an increase in length of time allowed for receipt of financial aid.
- b. A student who GRADUATES in a curriculum and returns in a new curriculum will be given the maximum time length to complete the new program. However, the student will be limited to one degree or certificate and must submit an appeal to the Appeal Review Committee for approval of the new program of study and will be limited in the courses they take to only those on the degree audit for the program they selected during the appeal process. Once this limit is reached, student will no longer be eligible for financial aid. A student who has completed program requirements will be considered to have completed the program even if they do not officially apply for graduation. These students must also continue to meet the remaining SAP requirements of minimum 2.0 GPA and 67% completion rate.
- c. A transfer student will have his/her maximum time length determined by the number of credits Cecil accepts. **Should a student's transferred credits total 25% or more of their total attempted credits, the student will automatically be granted Probation status and notified of their need to complete an Academic Success Plan (ASP) with an Academic Advisor.**
- d. A student who has previously attended Cecil will have his/her prior academic record at Cecil used to determine financial aid eligibility

SAP PROCEDURES

Transfer Students

A student transferring from another post-secondary institution will be treated as a new student for their first semester. Any credits transferred in will be included as hours attempted in SAP calculations for future terms.

Status Notification

It is the student's responsibility to be aware of his/her current progress. At the end of each semester, once grades are posted, the Financial Aid Office notifies students via Cecil hawk email if their SAP status is warning or suspension. It is imperative that students regularly check their Cecil hawk student email account.

Repeated Courses

The student's workload may include any combination of courses, work, research, or special

studies that the institution considers sufficient to classify the student as a full-time student. For a term-based program, the student's workload may include repeating any coursework previously taken in the program but may not include more than one repetition of a previously passed course. Therefore students would not be limited on the number of unsuccessful attempts to a course nor the repeat of a course in which a particular grade is required. However it should be noted that unsuccessful attempts will be used to calculate maximum timeframe, GPA, and completion percentage.

SAP VIOLATION PROCEDURES:

Financial Aid Warning

The first semester a student fails to meet these standards the student is placed on Financial Aid Warning. Warning is for one semester, during which time the student must bring his/her academic record back to the required level. Failure to do so will result in Financial Aid Suspension. Please note that students for whom it is mathematically impossible to complete within the 150% maximum timeframe do not qualify for a warning semester and will instead move directly to suspension status.

Financial Aid Suspension

A student who, while on Financial Aid Warning, fails to reach 67% cumulative completion rate and/or fails to achieve the required GPA is placed on Financial Aid Suspension. No financial aid will be disbursed while the student has a Suspension status. Any pending aid already awarded will be cancelled. No further aid will be disbursed until aid is reinstated. Mitigating circumstances may exist which need to be reviewed via the appeal process described below in this policy. A student may re-establish eligibility for financial aid by bringing his/her academic record to the required level without financial assistance from federal or state funds. Eligibility can also be reestablished through a successful appeal granted by the Appeal Review Committee.

Reinstatement of Aid

Reinstatement of Financial Aid can be achieved in one of the following ways:

Self-Pay

If academically eligible to enroll, the student may enroll at Cecil during a suspension semester. The student will self-pay all tuition, fees, books etc. without any student financial aid. If the student does well enough to satisfy the SAP standards, the next SAP calculation will revert the student back to good standing and the student will regain eligibility for financial aid.

Appeal

Any financial aid suspended student may submit a SAP Appeal to the Appeal Review Committee. The suspended student prepares and submits a written appeal. The document should contain all information the student wishes for the Appeal Review Committee to be aware of when considering the appeal. Documentation from outside sources (physician, instructor, counselor, minister etc.) is recommended.

Appeals should be submitted to the Financial Aid Office ten working days prior to the first day of the semester. Submission of an appeal after that date does not make the student ineligible to appeal. Failure to secure an appeal decision prior to payment due date may require full or partial payment to maintain enrollment.

Appeals are submitted to the Director of Financial Aid to hold for the next Appeal Review Committee Meeting. Meetings are scheduled on a standing monthly basis with periodic meetings being scheduled during peak times. The Committee is comprised of the Director of Financial Aid, the Director of Records and Registration, and the Director of Academic Advising. Assistant Directors of each area listed above may become temporary members of the Committee if the Director is unavailable.

Once an appeal decision is reached, students are notified via their Cecil hawk email address and instructions are given to inform the student of next steps. If an appeal is denied, the student must self-pay and regain eligibility on their own. If an appeal is approved, the student must work with an Academic Advisor to complete an Academic Success Plan. The Academic Success Plan will specify the courses that must be completed to complete their currently declared program of study as well as stipulations that the student must complete all attempted courses with a grade of A, B, or C in order to remain on probation. It is the responsibility of the student to arrange necessary meetings, establish and follow the plan, and schedule this in a timely manner. The established Academic Success Plan must be followed and will be monitored by the Financial Aid Office each semester.

All financial aid recipients are responsible for their understanding of and knowledge of the SAP policy. The Financial Aid Office sends notifications to students who have been placed on Warning or Suspension status. It is the student's responsibility to have met the minimum SAP requirements to qualify for aid, regardless if student received the notification or not.