

<p><b>Satisfactory Academic Progress for Financial Aid Policy</b></p>	<p><b>BOT Approved:</b> Mandated policy effective Jan. 1, 2013; Update approved <b>March 19, 2024</b>. <i>(Note: Updated version supersedes all previous Garrett College SAP Policies previously listed in College Catalog).</i></p>
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**PURPOSE:**

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 Garrett College (“the College”) are governed by this policy. Rulings also impose limits on how long a student may continue to receive aid in order to make up deficiencies in meeting SAP standards. The school must establish, publish and apply reasonable standards for measuring whether an otherwise eligible student is making SAP in their educational program. (Effective 10.17.2014)

**POLICY STATEMENT:**

Federal regulations require all federal financial aid recipients be enrolled in a degree or approved certificate program and maintain satisfactory academic progress (SAP). Garrett College (GC) complies with this requirement by monitoring each student’s academic progress against three standards: minimum cumulative grade point average (GPA), minimum completion rate and maximum time frame for completion of a degree. All federal and state financial aid programs administered by GC are governed by this policy. Rulings also impose limits on how long a student may continue to receive federal and state aid in order to make up deficiencies in meeting SAP standards.

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.

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**SAP STANDARD MEASUREMENTS:**

**Cumulative Grade Point Average (CGPA)**

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 AU (Audit) has no equivalency and the course is not used during the evaluation of SAP. (Special Note: conditions of the **Garrett County Scholarship** require a student to minimally achieve a 2.0 GPA each semester in order to maintain eligibility).

Total Credits Attempted	Minimum CGPA
1 – 15.99	1.5
16 – 28.99	1.75
29+	2.0
Garrett County Scholarship Program	2.0 each semester

### Completion Rate

A student must complete a minimum of 67% of his/her total attempted coursework to remain eligible for federal, state and college financial aid. A student who falls behind in this pace and progression will be placed on Warning or if already on Warning, moved to Termination Status.

### 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.

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). Full-time students must successfully complete 17 credits by the end of the first academic year of attendance; another 17 credits by the end of the second year; and 18 credits by the end of the third year. Part-time students will have their credits prorated.

- a. A student who CHANGES 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 three degrees and/or certificates in separate program areas. (Options within a program will not be counted as separate degrees). 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. By federal law, a student who first received Pell grant after 2008-2009 is only allowed 12 semesters of Pell grant for his/her entire undergraduate degree(s).
- c. A transfer student will have his/her maximum time length determined by the number of credits GC accepts.
- d. A student who has previously attended GC will have his/her prior academic record at GC used to determine financial aid eligibility.

## SAP PROCEDURES

### Courses Receiving Incompletes

SAP calculations are performed at the end of a payment period as prescribed in 34 CFR 668.34(a)(3). Garrett College is not required and therefore does not recalculate SAP as the result of grade changes that occur between formal SAP evaluations.

A student who, due to extraordinary circumstances, is not able to complete a limited amount of work (a final paper, project, or final exam) in a course prior to the end of the due date for grades, may request an incomplete from the instructor. The student and instructor must complete a Contract for Grade of Incomplete which details the work to be completed and a deadline for its completion which can be no later than the last day of classes in the following semester (excluding Winter or Summer sessions). Work still outstanding at the deadline will receive the score of zero, which will be included in the final grade computation. All incompletes must be cleared prior to graduation. (Per the Garrett College Course Catalog Incomplete Policy).

Students who receive an incomplete in a course in a term is completing the coursework in the subsequent term to erase the incomplete in the prior term, the student is not considered to be enrolled in the course for the subsequent term. Therefore, the hours in the course do not count toward the student's enrollment status for the subsequent term, and the student may not receive FSA funds for completing the course. However, if a student who received an incomplete in a course in the prior term is retaking the entire course for credit in the subsequent term, the hours in the course count toward the student's enrollment status, and the student may receive FSA funds for retaking the course.

### Withdrawal from Courses

A student who withdraws (officially or unofficially) remained past the add/drop period and earned a grade of "W" (or its equivalent) must have those W courses counted in the SAP calculation as attempted credits. A review of SAP is not complete until both the qualitative and quantitative measures have been reviewed. If a satisfactory progress check shows that a student does not have the required GPA or is not maintaining the required pace, the student becomes ineligible for Title IV funds unless your school reviews SAP after every payment period or permits SAP appeals, as explained below.

### Transfer Students

A student transferring from another post-secondary institution will have transfer credits accepted by the institution counted as both attempted and completed hours in the cumulative credits for SAP purposes.

### 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.

### 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 both email and through USPS. It is imperative that students regularly check the Student Portal and their GC student email account.

## **SAP VIOLATION PROCEDURES:**

### Financial Aid Warning

The first semester a student fails to meet these standards (s)he 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 Termination.

### Financial Aid Termination

A student who while on Financial Aid Warning fails to complete 67% of the semester coursework attempted and/or fails to achieve the required CGPA is placed on Financial Aid Termination for the following semester. No financial aid will be disbursed during a Termination semester. Any aid already awarded for that semester 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, state, local or college funds. Eligibility can also be reestablished through a successful appeal granted by the Financial Aid Office.

### 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 GC during the termination semester. The student will self-pay the tuition, fees, books etc. without any student financial aid. If the student does well enough to satisfy the SAP standards, the student may submit a written request to the FA Office for review of the self-pay semester. If deemed eligible the student may then be removed from termination and regain eligibility for financial aid.

### Appeal

Any financial aid terminated student may appeal Financial Aid Termination. The terminated student prepares and submits a written appeal. A student who loses eligibility because they failed to make satisfactory progress may appeal that result on the basis of: the student's injury or illness, the death of a relative, or other special circumstances. The appeal must explain why the student failed to make satisfactory progress and what has changed in their situation that will allow them to make satisfactory progress at the next evaluation. The document should contain all information the student wishes for the FA Office to be aware of when considering the reinstatement. Documentation from outside sources (physician, instructor, counselor, minister etc.) is recommended. Appeals are submitted to the Assistant Director of FA for review and consideration for reinstatement. Allow 7-10 working days for this to be completed. Appeals are considered and results disclosed to students through email and/or USPS. Appeals should be submitted to the Financial Aid Office ten working days prior to the first day of the semester. Failure to secure an appeal decision, prior to payment due date, may require full or partial payment, to maintain enrollment.

Upon reinstatement, the student must arrange the necessary meetings with his/her assigned Advisor, Program Director, Advising & Academic Success Center and Financial Aid to establish a Financial Aid Plan of Action form.

Academic re-admittance does not guarantee Financial Aid reinstatement. If reinstated, the student must work with his/her Advisor, the Advising & Academic Success Center and Financial Aid to establish a Financial Aid Action Plan. The Action Plan will specify the courses that must be completed to reach transfer or graduation. Deviation from the plan will result in immediate reinstatement of Termination status. It is the responsibility of the student to arrange necessary meetings, establish and follow the plan, and schedule this in a timely manner. Enrollment is not guarantee of Financial Aid receipt. The established Financial Aid Action Plan must be followed and will be monitored by the Financial Aid Office.

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 Termination 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. If academically eligible to enroll at GC, a student who is ineligible for aid may enroll and self-pay

their education expenses (tuition, fees, books, etc.). Payment arrangements can be made by contacting the Business Office.

**EXCEPTIONS:**

The above SAP policy does apply to all students attending Garrett College who receive financial aid. There are certain programs from outside organizations/companies who do NOT require that a student meet or maintain SAP. The FA Office will, in accordance with the rules of those entities process financial assistance for a student whose federal SAP status may be Terminated.