

<p>Satisfactory Academic Progress for Financial Aid Policy</p>	<p>BOT Approved: Mandated policy effective Jan. 1, 2013. January 15, 2019 (<i>New format - 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.

POLICY STATEMENT:

A student receiving Federal Title IV financial aid or other financial aid directly administered or certified by the College 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 shall be done at the end of each payment period (Fall, Spring and Summer). 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 (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.

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

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.

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.

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.

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. 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 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 and prepare a 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 in is not guaranteed. 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.