

## **VCCS Satisfactory Academic Progress (SAP) Policy**

Federal regulations require that a student receiving federal financial aid make satisfactory academic progress in accordance with the standards set by the College and the federal government. These limitations include all terms of enrollment, whether or not aid was awarded or received. Satisfactory Academic Progress (SAP) standards also apply to State and institutional aid, as well as Foundation scholarships.

Progress is measured throughout the academic program by the student's cumulative grade point average (Qualitative) and by credits earned as a percentage of those attempted (Quantitative or Pace of Completion). In addition, students must complete their programs of study before attempting 150% of the credits required to complete the program.

The College Financial Aid Office will evaluate satisfactory academic progress before aid is awarded and after grades are posted for every term, starting with their first term of enrollment.

Some career studies certificate programs (i.e., shorter than 16 credits in total length) are ineligible for student financial aid, but those credits will be counted toward all SAP requirements (GPA, Completion Rate, Maximum Timeframe, and Developmental Maximum) if the student later enrolls in an eligible program.

### **I. STUDENT FINANCIAL AID STATUS**

A. Financial Aid Good Standing (GS) – Students who are meeting all aspects of the satisfactory academic progress policy or successfully following a designated academic progress plan.

B. Financial Aid Warning Status (WS) – Students who fail to meet satisfactory academic progress for the first time (excluding students who have already attempted 150% of the credits required for their programs of study) will be automatically placed in a Warning Status for one (1) term and are expected to meet SAP requirements by the end of that term. Students who fail to meet satisfactory academic progress requirements at the end of the warning status term will be placed on financial aid suspension. However, with a successful SAP appeal, those

students will be placed on financial aid probation and will retain financial aid eligibility.

C. Financial Aid Probation Status (PS) – Students who have successfully appealed financial aid suspension are placed in Probation Status (PS). Students in Probation Status (PS) are eligible to receive financial aid for one (1) semester, after which they **MUST** be in Good Standing (GS) or meeting the requirements of an academic progress plan that was pre-approved by the College Financial Aid Office. (See “IV. Appeals” for additional information.)

D. Financial Aid Suspension Status (SS) – Students who do not meet the credit progression schedule and/or the cumulative grade point average standard, or who fail to meet the requirements of their pre-approved academic progress plan, will be placed in Suspension Status (SS). Students in Suspension Status (SS) are not eligible to receive financial aid.

E. Academic Suspension (AS) – Academic requirements for avoiding warning status and staying in school differ from financial aid requirements for Satisfactory Academic Progress. Academic status will be noted on registration records; financial aid status will be noted on financial aid pages in SIS. Any student suspended from the College for academic or behavioral reasons is automatically ineligible for financial aid.

## II. EVALUATING PROGRESS

### A. Quantitative Standards or Pace of Completion

**Completion Rate (67% Rule):** Students must, at a minimum, receive satisfactory grades in 67% of cumulative credits attempted. This calculation is performed by dividing the cumulative total number of successfully completed credits by the cumulative total number of credits attempted. All credits attempted at the College (except audits, which must be entered as such by the class census date) are included. All credits accepted in transfer count as both attempted and successfully completed credits. This evaluation will be made prior to aid being awarded and after grades are posted at the end of each semester a student is enrolled at the College. Credits with satisfactory grades at the College are those for which a grade of A, B, C, D, S, or P is earned. Note: Federal-student loan borrowers must meet

satisfactory academic progress requirements at the point of loan certification and again prior to the disbursement of any loan proceeds.

**Maximum Hours (150% Rule):** In order to continue receiving financial aid, a student must complete his/her program of study before attempting 150% of the credits required for that program. Developmental and ESL course work are excluded in this calculation. Attempted credits from all enrollment periods at the College plus all accepted transfer credits are counted; whether or not the student received financial aid for those terms is of no consequence. Germanna does not have a credit ceiling for receiving aid.

**Transfer Students:** In order to properly calculate satisfactory academic progress, transfer students who apply for financial aid must request official transcripts from all other colleges attended. Transcripts must be submitted to the College Registrar. Credits officially accepted in transfer will be counted in determining the maximum number of allowable semester credit hours for financial aid eligibility. The College has the option on an individual student basis to put a transfer student in Financial Aid Warning Status immediately upon evaluation for financial aid if academic history at previous colleges indicates a pattern of unsuccessful academic work. Students only taking courses at Germanna to transfer back to another college that will award the degree are NOT eligible for financial aid at Germanna.

**Second Degree Students:** Credits earned from a first degree or certificate must be counted if the student changes programs or attempts a second degree or certificate. Depending on the circumstances, an appeal might be warranted.

**ESL and Developmental Studies:** Students may receive financial aid for a maximum of 30 semester hours of Developmental Studies courses as long as the student is in an eligible program of study and SAP requirements continue to be met. ESL credits are unlimited in number as long as they are taken as part of an eligible program and SAP requirements continue to be met.

#### Additional Considerations for Quantitative or Pace of Completion Standards

- Withdrawals (W grades) that are recorded on the student's permanent academic transcript will be included as credits attempted and will have an

adverse effect on the student's ability to meet the requirements of the completion rate for financial aid.

- Incomplete Grades: Courses that are assigned an incomplete grade are included in cumulative credits attempted. These cannot be used as credits earned in the progress standard until a successful grade is assigned.
- Repeated courses enable the student to achieve a higher cumulative grade point average. Students can repeat courses with financial aid until successfully completed but repeating courses adversely affects the student's ability to meet completion rate requirements. Financial aid can be considered for successfully completed classes that are repeated to achieve a higher grade or for another academic purpose but for only one additional attempt. Only the the attempt with the best grade will count toward the cumulative grade point average.

## B. Qualitative Standards

**Cumulative GPA Requirements (GPA Rule):** In order to remain eligible for financial aid consideration, students must meet minimum cumulative grade point average requirements based on a progressive scale. Only non-remedial courses with grades of A, B, C, D, and F are included in this calculation. Withdrawal grades are included in the Total Number of Credits Attempted. Transfer credits are excluded. *In order to graduate, a minimum cumulative grade point average of 2.0 is required.*

Total Number of Credits Attempted	GPA Requirement
1-15	1.5
16-30	1.75
31+	2.0

## III. REGAINING ELIGIBILITY FOR FINANCIAL AID

Students who do not meet the credit progression requirements (Quantitative or Pace of Completion) and/or cumulative grade point average requirements (Qualitative) will be immediately ineligible for financial aid. Removal from financial aid does not prevent students from enrolling without financial aid if they are otherwise eligible to continue their enrollment.

Unless extenuating circumstances exist and an appeal is granted (see “IV. Appeals” for additional information), a student in financial aid suspension should expect to continue classes at his or her own expense until satisfactory academic progress requirements are again met.

Students who fail to meet these Satisfactory Academic Progress Standards and who choose to enroll without benefit of student financial aid may request a review of their academic records after any term in which they are enrolled without the receipt of financial aid to determine whether they have again met satisfactory academic progress standards. If the standards are met, eligibility is regained for subsequent terms of enrollment in the academic year. Students should consult their campus financial aid advisors for assistance in appealing any element of this policy or to determine how to regain eligibility for financial aid.

#### IV. APPEALS

Under certain circumstances, students who fail to meet SAP standards and lose eligibility for financial aid can appeal the financial aid suspension. Students must clearly state what caused the suspension and must also clearly indicate what has changed that will now allow the student to succeed. Appeals are encouraged if:

- Extenuating circumstances exist (i.e., student’s serious illness or accident; death, accident or serious illness in the immediate family; other mitigating circumstances), or
- The student has successfully completed one degree and is attempting another, or
- The student on suspension for other than Maximum Hours (150%), who has not yet met SAP requirements, has during suspension enrolled in and successfully completed at least 6 semester credits at the College with a minimum GPA of 2.0.

Students appealing a suspension must:

- Complete the College’s SAP Appeal Form in entirety,
- Attach documentation in support of the appeal, including an advisor statement showing remaining credits to graduation for 150% appeals, and
- Submit all items to the College Financial Aid Office.

Only complete appeal submissions, with documentation, will be evaluated by the Financial Aid Office. The decision is final. Depending on the circumstances, the student could be required to complete additional requirements (i.e., see a career counselor or another type of counselor, meet with an advisor to develop an academic progress plan for completion, limit enrollment, etc.) before an appeal is granted. The goal is to help the student get back on track for graduation. The reasonableness of the student's ability for improvement to again meet SAP standards and complete the student's program of study will be carefully considered. Appeals will be approved or denied. Students who have appeals approved will be in probationary status for the coming term. ***During probationary status, the student must meet the conditions of the appeal as communicated to him or her by the Financial Aid Office, or the student will return to suspension.*** If an academic progress plan has been pre-approved by financial aid, continuing to meet the requirements of that plan will put the student back into good standing.

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