



# FEDERAL STUDENT AID

## Satisfactory Academic Progress (SAP)

Policy Revised: 1.7.21 | Policy Effective: Spring 2021

### POLICY OVERVIEW

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Northwest College has established the following policy to define and administer Satisfactory Academic Progress (SAP) as determined in the Higher Education Act, Section 668.16. This policy establishes the criteria to receive funding from the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal College Work Study, and the Direct Loan Program.

The College calculates SAP for all matriculating students when determining federal student aid eligibility. By federal regulation, if it is determined that the student has completed the academic requirements for a degree, regardless of whether the student has applied to receive the degree, the student will no longer be eligible to receive aid for that degree.

Standards for retention and renewal of institutional scholarships are noted separate from this policy and are on each specific scholarship award/acceptance letter and in the *Financial Aid Disclosures & Consumer Information* document here: [nwc.edu/fapolicy](http://nwc.edu/fapolicy). Changes to any of the specific provisions of these standards may be made at any time, without publication, due to changes in Institutional or Federal regulations or policies.

### WHAT IS SAP?

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SAP is a measurement of a student's Satisfactory Academic Progress as required by federal student aid. In order to be eligible for federal student aid, students are expected to meet specific academic performance requirements (qualitative & quantitative) each semester to continue to be eligible for federal student aid during their next semester. If a student does not achieve the required standards each semester, there are consequences up to, and including, the total loss of federal student aid eligibility.

### HOW SAP IS EVALUATED

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Financial aid academic progress calculations fall into two main categories: Grade Point Averages (GPA) and the amount of academic credits you have attempted, both during the semester and the aggregate credit attempts listed on your NWC academic record (including transfer credits).

#### 1. Grade Point Average (Qualitative)

**Summary:** Students must maintain both semester & cumulative grade point averages (GPA) at or above minimum College standards of 2.0.

**Calculation:** All letter grades (A-F) are included in GPA calculations. All other course statuses are excluded. Upon conclusion of each semester, the College will evaluate each student's GPA. The College includes all completed credits in GPA calculations, even those completed during semesters where no federal student aid was disbursed (including credits attempted during high school dual or concurrent enrollment).

- Students who earn a semester GPA below a 2.0, but who have a cumulative GPA at or above a 2.0 will be placed on *Financial Aid Warning* for their next enrollment period. See *Financial Aid Warning* for definitions and conditions.
- Students who earn a semester GPA which causes their cumulative GPA to fall below a 2.0 will be placed on *Financial Aid Warning* for their next enrollment period. See *Financial Aid Warning* for definitions and conditions.
- Students placed on *Financial Aid Warning* status who fail to achieve the GPA requirements and/or Completion Pace requirements for a second consecutive semester will no longer be eligible for federal student aid. See *No Longer Eligible* for definitions and conditions.

**NOTE:** The College permits a student to apply for academic amnesty, a petition for certain credits to be excluded from the GPA calculations required for graduation. The College's Academic Amnesty policy is only for College graduation requirements. Federal student aid calculations include all credits attempted by the student, including those excluded by Academic Amnesty calculations.

## 2. Completion Pace (Quantitative %)

Summary: Students must successfully complete a minimum amount and a minimum percentage of the credits they attempt each semester.

Calculation: Each semester, students are expected to successfully complete:

1. Column A: the minimum credits for the enrollment status upon which their financial aid package was calculated (or for students who have not used financial aid, the amount of credits in which they were enrolled after the add/drop period concludes); and,
2. Column B: 67% of all credits attempted each semester

### Minimum Required Semester Achievements

<u>Enrollment Status</u>	<u>Packaging Calculation</u>	A.) <u>Enrollment Status</u>	<u>Min Credits to Complete</u>		B.) <u>% of all credits attempted each semester</u>
Full Time (12.0+)			12.0 credits	&	67.0% of all credits attempted
Three Quarter Time (9.0-11.5 credits)			9.0 credits	&	67.0% of all credits attempted
Half Time (6.0-8.5 credits)			6.0 credits	&	67.0% of all credits attempted
<Half Time (0.5-5.5 credits)			0.5 credits	&	67.0% of all credits attempted

Successful completion of coursework is defined as courses finished with grades of A, B, C, D, P or S (satisfactory in a pass/fail course). Grades/outcomes of F, W, WI, U, I, N, D(rop), (C)ancel, and X are unsuccessful. Students who resolve an incomplete course (grade of I) may request a recalculation of their Satisfactory Academic Progress through the FA Office.

- Students who do not successfully complete the minimum credits for the enrollment status upon which their financial aid package was calculated (or for students who have not used financial aid, the amount of credits in which they were enrolled after the add/drop period concludes) or who do not complete at least 67.0% of all attempted credits for one semester, will be placed on *Financial Aid Warning* for their next enrollment period. See *Financial Aid Warning* for definitions and conditions. The Financial Aid Office is not permitted to round up a quantitative calculation to meet the minimum 67.0% requirement.
- Students placed on *Financial Aid Warning* status who fail to achieve the GPA requirements and/or Completion Pace requirements for a second consecutive semester will no longer be eligible for federal student aid. See *No Longer Eligible* for definitions and conditions.

Students withdrawing from the College or who receive all "F" (failure), "U" (unsatisfactory), or "UF" (unearned failure) semester grades may also be required to repay a portion or all federal student aid in accordance with Federal Return of Title IV Funds regulations (see *Midpoint Academic Progress* section for additional requirements).

## 3. Maximum Timeframe (Quantitative Length)

Summary: Students must complete their program within 150.0% of the published length of their enrolled program.

Calculation: Maximum Timeframe is the published program length as defined by attempted credits not to exceed 150.0% of the minimum credits required for graduation from an eligible program, as published in the annual catalog version in which the student is enrolled. The College includes all attempted credits after the most recently enrolled semester in the Maximum Timeframe calculation, even those enrollments during semesters where no federal student aid was disbursed (including credits attempted during high school dual or concurrent enrollment). After attempting 150.0% of allowable maximum credit attempts permitted, the student will no longer be eligible for federal student aid for all future enrollment periods. All transfer credits are included in Maximum Timeframe calculations. See *No Longer Eligible* for definitions and conditions.

Students seeking second degrees, those with double majors, and those who change programs/majors are monitored like any other student under this policy and are expected to complete their programs within the maximum allowable timeframes listed above. No additional time is added. Federal student aid eligibility extensions past the allowable Maximum Timeframe require an approved Financial Aid Appeal. See *Financial Aid Appeal* section for definitions and conditions.

NOTE: The College permits a student to apply for academic amnesty, a petition for certain credits to be excluded from the GPA calculations required for graduation. The College's Academic Amnesty policy is only for College graduation requirements. Federal student aid calculations include all credits attempted by the student, including those excluded by Academic Amnesty calculations.

## REGAINING FINANCIAL AID ELIGIBILITY

Students who have lost federal financial aid eligibility by not meeting SAP requirements may potentially regain eligibility through the following options:

### Eligibility Loss Due to Semester GPA or semester Completion Pace Deficiencies (two options)

#### 1. Self-Rehabilitation

**Summary:** Students may regain eligibility after meeting prescribed academic accomplishments without the use of federal student aid programs.

**Calculation:** Successfully complete (A, B, C, D, P, or S) a minimum of 12.0 credits at NWC, without the use of federal student aid, while earning both semester and cumulative Grade Point Averages (GPA) of at least 2.0 and achieving required Completion Pace standards (successful completion of at least 67.0% of all semester credits attempted and successful completion of the minimum credits for the enrollment status upon which the student's financial aid package was calculated or, if the student has not received federal aid previously, the amount of credits in which they were enrolled after the add/drop period concludes).

Once the student believes they have met all self-rehabilitation requirements, the student must request an eligibility review from the FA Office (in writing). The Financial Aid Office will reinstate eligibility once it confirms the accomplishment.

- Students who complete 12.0 or more credits in one "self-rehabilitation semester" will have the SAP calculation performed on that one semester to determine if the student qualifies for aid eligibility reinstatement.
- Students who complete 12.0 or more credits spread over multiple semesters will have those semesters merged into one "self-rehabilitation period", upon which the SAP calculation is performed to determine if the student qualifies for aid eligibility reinstatement.

Students who attempt self-rehabilitation and do not achieve the required SAP accomplishments (stated in the "successfully complete" paragraph above) cannot appeal the results of their self-rehabilitation semester/period. The student must extend their rehabilitation period until such time as the requirements are achieved and re-request an eligibility review from the Financial Aid Office.

#### 2. Appeal for Eligibility Reinstatement

**Summary:** On an individual basis, the FA Office may approve a written student appeal for reinstated federal student aid eligibility for a maximum of one semester.

**Calculation:** Students must file an Financial Aid Appeal for consideration. See *Financial Aid Appeal* section for definition and conditions. If approved, student will be placed on *Financial Aid Probation*. See *Financial Aid Probation* for definitions and conditions.

### Eligibility Loss Due to Exceeding Maximum Timeframe (one option)

#### 1. Appeal for Continued Eligibility

**Summary:** On an individual basis, students may have their federal student aid eligibility reinstated for a prescribed period of time as the result of an approved written appeal.

**Calculation:** During the first semester where eligibility has been reinstated, the student is not placed on probation but is instead expected to satisfy components of a financial aid academic plan. Financial Aid Academic Plans consist of six requirements:

1. Successfully complete (A, B, C, D, P, or S) a specified list of courses during the first semester where eligibility has been reinstated.
2. Successfully complete at least 67.0% of the credits attempted for the initial eligibility reinstatement semester; and,
3. Successfully complete the minimum credits for the enrollment status upon which their financial aid package was calculated (or for students who have not used financial aid, the amount of credits in which they were enrolled after the add/drop period concludes); and,
4. Earn a semester GPA of a minimum of 2.0; and,
5. Earn a cumulative GPA of a minimum of 2.0; and,
6. Graduate from the program(s) by a specified date

Students who fail to achieve any requirement specified in their academic plan will become ineligible for federal student aid programs for the remainder of their enrollment. Students who successfully complete the course requirements noted in their academic plan will have their federal student aid eligibility reinstated for the remainder of the prescribed period of time (specified in their appeal notification response letter), and must continually meet both the GPA and Completion Pace requirements each semester. The student is expected to graduate from their program within this specified period of time. The extended period of reinstated federal student aid will expire after the prescribed period of time, regardless of whether the student has graduated. See *Financial Aid Appeal* section for definition and conditions.

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## WHAT IS A FINANCIAL AID APPEAL?

Students may appeal for eligibility reinstatement after failing to achieve the SAP standards for two consecutive semesters or continuation of federal financial aid eligibility past their enrolled program's Maximum Timeframe allowance. The written appeal application must include a valid & confirmed extenuating circumstance outside of the student's control which prevented the student from achieving the SAP standards or caused the student to exceed the Maximum Timeframe allowance (see *Financial Aid Appeal Policy* definitions of valid vs. invalid extenuating circumstances). Appeal criteria, requirements, and documentation expectations are defined on the *Financial Aid Appeal Form* and should be thoroughly reviewed by the student. Financial Aid appeal forms are available in the FA Office or on the College's website at [nwc.edu/faforms](http://nwc.edu/faforms).

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## SAP DEFINITIONS

Students who apply for federal student aid are placed into one of these four categories based on their academic accomplishments.

### **Financial Aid – Satisfactory**

A student has met all SAP requirements (two quantitative and three qualitative) after the conclusion of the semester and is in satisfactory financial aid standing. Satisfactory students remain eligible for federal student aid for their next semester of enrollment.

### **Financial Aid – Warning**

At the end of the semester where a student does not achieve one or more of the required SAP components, the student's SAP is considered to be below the College's standard. The student is placed on *Financial Aid – Warning* status and notified in writing. The Financial Aid Office will reexamine the student's GPA and Completion Pace at the end of the *Financial Aid – Warning* semester. During the *Financial Aid – Warning* semester, the student must raise both the semester and cumulative GPA to a minimum 2.0, complete at least 67.0% of the attempted semester credits, and complete the minimum credits for the enrollment status upon which their financial aid package was calculated (or for students who have not used financial aid, the amount of credits in which they were enrolled after the add/drop period concludes) to avoid loss of federal student aid eligibility for future semesters of enrollment. See *Regaining Financial Aid Eligibility* for definitions and conditions to regain federal student aid eligibility.

### **Financial Aid – No Longer Eligible**

A student loses federal student aid eligibility by failing to adhere to one or more of the SAP components for two consecutive semesters or by exceeding the enrolled program's Maximum Timeframe limit. Federal student aid may be reinstated for GPA/Completion Pace issues with an approved appeal, or through self-rehabilitation by successfully completing a minimum of 12.0 credits (A, B, C, D, P or S) at the student's expense while earning a 2.0 in both the semester and cumulative GPA in conjunction with the successful completion of at least 67% of attempted credits and the minimum enrollment status credits declared after the add/drop period concludes during any period of eligibility rehabilitation. Federal student aid may be reinstated for Maximum Timeframe issues only with an approved appeal. See *Regaining Financial Aid Eligibility* for definitions and conditions to regain federal student aid eligibility.

### **Financial Aid – Probation**

- **GPA/Completion Pace Standard:**  
The student has had their federal student aid eligibility reinstated as the result of an approved appeal and is placed on *Financial Aid – Probation* status. Probation lasts for one semester only and SAP is recalculated at the end of the probationary semester. The student must earn both a semester and cumulative GPA of 2.0 or greater, complete 67.0% of their attempted semester credits, and complete the minimum credits for the enrollment status upon which their financial aid package was calculated (or for students who have not used financial aid, the amount of credits in which they were enrolled after the add/drop period concludes) to avoid loss of federal student aid eligibility for future semesters of enrollment. See *Regaining Financial Aid Eligibility* for definitions and conditions to regain federal student aid eligibility.
- **Maximum Timeframe Standard:**  
Students exceeding their Maximum Timeframe eligibility are not eligible for probationary status. See *Regaining Financial Aid Eligibility* for Maximum Timeframe eligibility requirements.

## Enrollment Status

A student receiving federal student aid must be admitted to an eligible program of study leading to a degree or Title IV eligible certificate at Northwest College. If a student is enrolled in courses that do not count toward their degree, those courses cannot be used to determine federal student aid enrollment status, unless they are eligible remedial courses. The College does not review a student's course selection each semester, but instead considers a student's Maximum Timeframe (150.0%) to be their eligible federal student aid enrollment period unless the student fails to meet the Standards of Satisfactory Academic Progress and appeals for eligibility reinstatement, or appeals for continued funding for multiple degrees. Students who appeal the loss of their federal student aid eligibility or for continued funding past their enrolled program's Maximum Timeframe limit, or request a self-rehabilitation eligibility review, will have their semester course selections evaluated for eligibility at the time of appeal review. Enrollment status is then calculated based on course evaluation and may differ from enrollment status as calculated by the Registrar's Office. Credit hour calculations for enrollment status/award calculation are:

- Full Time = 12.0 or more credits
- $\frac{3}{4}$  Time = 9.0 to 11.5 credits
- Half Time = 6.0 to 8.5 credits
- < Half Time = 0.5-5.5 credits

## Midpoint Academic Progress

All eligible federal aid undisbursed on or after the semester's midpoint is subject to a midpoint grade review. Students with sufficient unsatisfactory midpoint grades (U, F, UF) to jeopardize the minimum enrollment status required for federal student aid eligibility (half time) are reassessed for FSA eligibility using an attendance confirmation from the course instructor. Additionally, courses without midterm grades may require attendance confirmation from the course instructor if the Financial Aid Office has reason to believe the student is not attending the course(s). Those courses which the student has not attended within 30 days of the semester's midpoint or from the date of determination for disbursement eligibility (whichever is later), or has withdrawn from since the posting of the midterm grade, will be removed from the student's financial aid enrollment status calculation. Eligibility will be recalculated using the student's revised enrollment status calculation to determine the eligible disbursement amount, now based solely on the total credits which have satisfactory midpoint statuses (S, P, A, B, C, D, or, no mid-point grade given if determined eligible).

## Pell Grants & Course Attendance (All "F" Grades & course cancelations/deregistration of courses taught in modules)

Students with Pell grants must have grant eligibility adjusted if it is determined they did not begin attendance in each course counted in their Pell grant enrollment status calculation (for *Distance Education* courses, a student simply logging into an online class is insufficient to demonstrate academic attendance. The student must have: participated in class or was otherwise engaged in an academically related activity, such as contributing to an online discussion or initiating contact with faculty to ask a course-related question, have submitted an academic assignment or exam, have documented participation in an interactive tutorial, computer-assisted instruction, or online study group). Those courses which the student never attended are removed from Pell calculation, which may affect loan eligibility if enrollment status is recalculated. Federal aid eligibility must be reevaluated and unearned federal aid must be determined if unsatisfactory grades (U, F, UF) are earned in all completed semester courses or if the student did not otherwise complete the payment period (unsatisfactory grades in conjunction with courses offered in modules, administrative withdrawals, drops/withdrawals). Students who earn unsatisfactory grades for non-attendance in all completed semester courses or otherwise to do not complete the payment period are considered involuntary (unofficial) withdrawals from the College. The last day of instructor confirmed attendance (or the midpoint of the semester if attendance information is unavailable) will be used in junction with other semester course enrollment data to determine the withdrawal date for the *Return of Unearned Federal Aid* policy. See policy for more information: [nwc.edu/fapolicy](http://nwc.edu/fapolicy)

## Course Attempts

Attempted and earned hours are defined as grades of A, B, C, D, S, or P. Grades of U, F, & UF, and course statuses of I, W, WI (Incomplete/Withdrawal/Withdrawn Involuntary), are counted as attempted but not counted towards successful completion or earned hours (GPA). Courses dropped before commencement of course (X) or during add/drop period (D), or canceled by the college (C), are not included in either calculation. Classes taken for Audit/No Credit are not counted toward hours attempted, are not included in enrollment status/award calculations, and are ineligible for federal student aid. All courses taken in conjunction with another institution through a consortium agreement are counted as attempted. Transfer credit hours that are accepted from another institution toward the student's educational program are counted as both attempted and completed hours.

## Course Repeats

Any repetition of a course may be included in a student's enrollment status for a semester as long as the student has never passed the course. If the student passes the course, the Financial Aid Office may include one repetition after passing the course. Any second or subsequent repetition of the passed course may not be included in the student's enrollment status for purposes of federal student aid. Repeats for previously passed courses are excluded from the student's enrollment status for purposes of federal student aid if the student has reached their Maximum Timeframe attempted credit limit and has appealed for extended federal aid eligibility. Incomplete courses (status of I) are ineligible for repeat consideration until a final grade or course status is posted to the student's transcript. All repeated credits are included in qualitative and quantitative SAP calculations.

## Remedial Credits

A student is eligible to receive federal student aid for a maximum of 30.0 attempted remedial credit hours. All remedial credits are included in qualitative & quantitative SAP calculations. Remedial credit courses are considered below college level, but may be needed as prerequisites for required courses within a program (ex. MATH0930 as a remedial prerequisite before enrolling in MATH1400).

## Consortium Agreements & SAP Policy

When NWC has a consortium agreement with a participating institution, the student must meet the Financial Aid SAP policy of the institution awarding aid.