

## Satisfactory Academic Progress Requirements for Financial Aid

Federal regulations require the Student Financial Services Office to monitor the academic progress of all students toward the completion of a degree or certificate. This monitoring process is called **Satisfactory Academic Progress (SAP)**. Satisfactory Academic Progress is required of **ALL** financial aid applicants at COM, including those applicants who have not previously participated in federal aid programs. **Increments of Evaluation** – The academic progress of financial aid students will be evaluated at the end of each semester. Developmental courses will be included in all aspects of the SAP calculations.

Academic progress is evaluated using both qualitative and quantitative measurements.

- **Grade Point Average (GPA)** – Maintain a 1.5 cumulative grade point average for the first 30 credit hours; a 2.0 cumulative grade point average for all hours over 30.
- **Percentage of attempted courses completed** – Completes and passes a minimum of 67% of the courses attempted at COM.
- **Maximum credit hours needed to complete a degree or certificate** – Complete all degree or certificate requirements within 150% of the minimum number required to graduate.

### ❖ FINANCIAL AID WARNING

Students not meeting the satisfactory academic progress policies will be placed on financial aid warning. This status is meant to serve as a warning for students who are in danger of losing their financial aid eligibility. During this semester on warning, a student must gain compliance status. Students who are not in compliance at the end of the warning semester will be placed on a probation status and will not be eligible for additional financial aid.

### ❖ FINANCIAL AID PROBATION

This status is assigned to students not meeting SAP standards at the end of the warning term, to students that do not complete their program of study within 150% maximum timeframe limit, or to students on a financial aid academic plan status that fail to follow the plan. Students will not be eligible to receive financial aid while on the unsatisfactory status.

### ❖ PROBATION WITH ACADEMIC PLAN

This status is only granted upon the approval of a Financial Aid SAP Appeal and the student submits an approved academic plan. The student is eligible to receive financial aid as long as the student continues to follow that academic plan without deviating from it.

### Maximum Time to Complete program of study/certificate

Students must complete their degree/certificate program within 150% of the minimum hours required to graduate.

Example: degree requires 60 hours to complete, therefore student must complete the degree with no more than 90 hours attempted (60 x 1.5 = 90 hours).

All courses attempted at COM, including developmental courses, repeated courses, courses with a grade of “F”, “W”, “I” and **all transferred hours** will be counted in the determination of hours attempted.

### FINANCIAL AID SAP APPEALS

Students under the probation status or those exceeding the maximum time frame are not eligible to receive any type of financial aid unless the student submits an appeal to the Financial Aid Appeals Committee. Students who have earned a bachelor’s degree or higher must also submit an appeal. If approved, the student will be placed on an academic plan that will be in place until either the student completes his/her program of study or regains eligibility by making the required GPA and/or completion rate.

Any student approved through the appeal process who fails to meet the requirements of the academic plan will lose his/her eligibility for financial aid and may submit a second and final appeal. If the second appeal is approved by the SAP Appeals Committee the student must continue to meet the requirements of the academic plan in order to continue receiving financial aid. Any student who fails to meet the conditions of the academic plan on a second appeal loses his/her eligibility for additional financial aid and cannot submit another appeal.

**Satisfactory Course Completion** – The successful completion of a course is defined as receiving one of the following grades: “A”, “B”, “C”, or “D”. Courses with a grade of “F”, “FN”, “I”, “W”, “WX” are considered as hours attempted, but not earned.

**Change of Program of Study/Major** – A student may change from one program of study/major to another during his attendance at COM. Students who change from one program of study/major to another are still expected to maintain satisfactory academic progress and complete the course work within the time frame limitations. All previously attempted coursework is counted toward the maximum time frame.

**Second Degree or Certificate** – A student who has already earned a degree or certificate at COM and is pursuing another degree or certificate and they have exceeded the maximum time frame for the new program must file an appeal indicating why the student is working on another degree or certificate. All previously attempted coursework is counted toward the maximum time frame.

**Students will be notified of their SAP status via email.**

## **COLLEGE OF THE MAINLAND RETURN OF TITLE IV FUNDS**

The Student Financial Services Office is required by federal statute to recalculate federal financial aid eligibility for a Title IV grant or loan recipient who withdraws from or leaves school before completing the payment period or period of enrollment. If a student leaves the College prior to completing 60% of a payment period or term, the Student Financial Services Office recalculates eligibility for Title IV funds.

The withdrawal date is date the student began the school's official withdrawal process or officially notified the school of intent to withdraw. "Officially notifies" means the student contacts and notifies the Admissions/Registrars office of their intent to withdraw or leave school. Student's official notification can be written or oral. If the student drops out (i.e., unofficially withdraws without notifying the school), the withdrawal date is the midpoint of the payment period or period of enrollment.

For all students awarded a non-passing grade at the end of the semester, the reported last day of attendance (LDA) will be used to determine when a student who received all "FN" grades unofficially withdrew and the midpoint of the semester will be used to calculate the return of funds. Additionally, if a student is reported as "never attended" class, 100% of federal aid that was credited or disbursed to the student will be reversed from student's account and returned to U.S. Department of Education. The reversal will create a balance owed to College of the Mainland.

If a student earned less aid than was disbursed, the College would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student may owe a debit balance to the College. If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement. If the student or the parent PLUS borrower is eligible for and due a post-withdrawal disbursement, the school must make or offer to make the post-withdrawal disbursement.

### **Modules**

A class is considered a module if the class does not span the entire length of the payment period (semester).

A student enrolled in a module will be considered withdrawn from the semester unless one of the following criteria is met:

- College of the Mainland obtains written confirmation that the student will attend a later class in the same semester;
- The student completes the requirements for graduation;
- The student completes one or more classes that together comprise at least 49% of the days in the semester or the successful completion of half-time or greater enrollment for the semester.

\* successful completion means earning a passing grade.

If the student owes a grant overpayment, the student has 45 days in which to repay it in full or to enter into an agreement with the school or ED. If, after 45 days, the student fails to repay the overpayment or enter an agreement with the school or ED, the school must report the student's overpayment status to NSLDS and turn the overpayment over to ED's Borrower Services-Collections.

Title IV aid programs subject to the return of Title IV funds calculation are:

#### **Order of return of funds**

First to loan programs in this order —

- Unsubsidized FFEL/Direct Stafford
- Subsidized FFEL/Direct Stafford
- FFEL/Direct PLUS

Then to grant programs in this order —

- Federal Pell Grant
- Iraq and Afghanistan Service Grants
- Federal SEOG