



College of The Albemarle Procedure

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Title: Financial Aid and Satisfactory Academic Progress

Related Policy: 5.1.3 Financial Aid

Division of Responsibility: Student Success and Enrollment Management

Federal and state regulations require that students receiving financial aid maintain Satisfactory Academic Progress (SAP). College of The Albemarle (College) applies these standards to all federal and state financial aid funds in order to maintain a consistent procedure for all students receiving assistance. This procedure includes a qualitative measure of the student's progress, such as Grade Point Average.

The procedure also includes a quantitative measure to evaluate the student progress in a program. To quantify progress, the procedure includes a maximum time frame in which a student is expected to complete a program.

Satisfactory Academic Progress (SAP) Standards

In order to be eligible for financial aid, a student must meet the following minimum guidelines:

1. Qualitative Standard - Must not be suspended according to the College's academic suspension procedure. In addition, a student must maintain a cumulative Grade Point Average (GPA) of 2.0. This includes all degree, diploma, and certificate programs; and includes all courses attempted, even if repeated; and includes all developmental classes.
2. Quantitative Standard - Must successfully complete 67% of the total cumulative credit hours attempted (e.g., if the student has attempted 50 credit hours, the student must have earned credit for at least 34 hours). The number of hours attempted is defined as the total cumulative number of credit hours for which the student was enrolled each term, including developmental classes. The total number of hours earned is defined as the total cumulative number of credit hours for which the student received a passing grade as noted on the student's academic transcript. Transfer credits accepted by the college, including consortium credits, are factored into this quantitative requirement as hours attempted and hours completed. Courses that are dropped prior to the course census date are not included in hours attempted.
3. Maximum Time Frame - Must complete a program of study in a time frame not to exceed 150 percent of the published length of the program, excluding the attempted credit hours of developmental classes. This will be measured in credit hours (e.g., if the academic program length requires 60 credit hours, maximum time frame cannot exceed 90 credit hours attempted). All courses attempted (including all grades, F, W, and I), completed, and transferred count towards the maximum time frame limit. Additionally, courses taken in a different program of study and courses in which no financial aid was received will count toward this time frame. Students who are mathematically unable to complete their program within this timeframe become ineligible at the point this determination is made.



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Students who pursue course requirements of more than one degree, diploma, or certificate program (concurrently or consecutively) may request an extension of the time limitation required to complete their active programs through the appeals process. A student may not have to submit an appeal for time limit if they are enrolled in the certificate or diploma program that is part of their primary program.

Students who successfully complete the semester hour, course, and GPA requirements for graduation with a degree, diploma, or certificate and who re-enroll for courses that are not required by a subsequent program, will become ineligible for financial aid eligibility even though they may not have formally applied for graduation.

Special Notes

1. **Withdrawal** – Any withdrawal (either official or unofficial) will affect a student’s ability to meet the Satisfactory Academic Progress standard, as described above. Withdrawals from classes carry no grade point value, but are computed as part of the hours attempted. Students are encouraged to meet with the Financial Aid Office prior to withdrawing from one or more classes to determine the impact on future financial aid eligibility.
2. **Grades of Incomplete** – Classes which are assigned an incomplete grade (grade of “I”) are included in the cumulative credits attempted. These cannot be used as credits earned in the progress standard until a grade is assigned. When the grade of ‘I’ is changed to a final grade, the new grade will be used to determine if the student is meeting SAP at the student’s next official evaluation point.
3. **Repeated Classes** - In accordance with Policy 5.2.8 Repeating Courses and Course Substitutes, a student is permitted to retake classes in certain circumstances. For financial aid purposes, if you have already earned a passing grade (“D” or better) for the class, you may repeat the class until a grade is earned a second time (normal SAP policy, school’s repeat policy, and program/degree requirements apply). Grades for all attempts are included when calculating a student’s GPA and when calculating the maximum time frame (150%).
4. **Developmental (Non-Credit) Coursework** – Students accepted into and enrolled in eligible programs of study, may receive financial aid while taking developmental classes. Such students may attempt up to 30 semester hours of developmental classes (designated by course numbers below 100, ex., CHM-090) while attending the College. Students must successfully complete 67% of all credits attempted, including developmental classes. Developmental classes are also assigned a financial aid grade point value used in determining a student’s qualitative standard of Satisfactory Academic Progress.
5. **Summer Session** - Credit hours attempted and earned during a summer session will be included in the calculation of Satisfactory Academic Progress, just as for any other semester.



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6. Transfer Credit – Transfer credit hours accepted from other institutions are included in the quantitative calculation of SAP at the next official evaluation period for a student after the transfer transcript has been received and evaluated by the Registrar’s Office. Classes taken at other institutions under a consortium agreement will be considered as transfer credits.
7. Forgiveness of Grades – There is no provision in the federal regulations for the concept of forgiveness of grades. Therefore, the College is required to include all attempted classes when evaluating SAP.
8. Incomplete Emergency and Withdrawal Emergency (COVID-19) Grades – In response to the national emergency due to the COVID-19 pandemic, the College implemented curriculum grading schemes for Incomplete Emergency (IE) and Withdrawal Emergency (WE) grades which are only applied to students in response to COVID-19. IE and WE grades are not included in the quantitative or maximum timeframe components of the Satisfactory Academic Progress calculation. When a student receives a final grade (not a grade of IE) for a class, the new grade and number of credits attempted will be used to determine if the student is meeting SAP at the student’s next official evaluation point.

Satisfactory Academic Progress (SAP) Evaluation

Satisfactory Academic Progress (SAP) is evaluated at the beginning of each academic year. Students with a Grade Point Average greater than or equal to 2.0, and a Pass Rate greater than or equal to 67%, with adequate time remaining to complete their active program of study, can be considered for financial aid awards. New financial aid applicants will have their SAP evaluated at the time their financial aid application is received.

In addition, students enrolled in a certificate/diploma program or who are on “Financial Aid Probation” will also have their SAP reviewed at the end of the Fall and Spring semesters. (See Appeal Process for the evaluation requirements for students on “Financial Aid Probation”.)

At the time of an SAP evaluation, students who have a GPA that falls below 2.0, did not pass 67% of credit hours attempted, or will exceed their program time limit before completing their program, lose eligibility for Title IV and state aid and are placed on “Financial Aid Suspension”. “Financial Aid Suspension” terminates students from continued eligibility unless an appeal, if any, is upheld or until they meet the requirements for reinstatement. (See Appeal Process for the evaluation requirements for students on “Financial Aid Probation”.) Students will be provided written notification of “Financial Aid Suspension”. It is the student’s responsibility to track their progress.

Procedures for Reinstatement

Students who have their financial aid eligibility suspended may be reinstated in one of the two



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following ways:

1. The Appeal Process, or
2. Enrolling at the college without the benefit of financial aid and meeting minimum GPA, credit hour completion and time limit requirements. The student should notify the Financial Aid Office to request an appeal for reinstatement. Paying for a semester or sitting out a semester does NOT enable you to regain satisfactory academic progress.

Appeal Process

When a student becomes ineligible for financial aid due to a failure to meet the minimum requirements for satisfactory academic progress, students may appeal their status to the Financial Aid Office. Appeals will be considered for various circumstances, including:

1. Student/family extended illness or injury
2. Death of a relative
3. Change of degree program
4. Now meeting SAP requirements at an unofficial evaluation period

All appeals must be made using the Financial Aid Satisfactory Academic Progress (SAP) Appeal Form to document the unusual circumstance, as well as explain and document that these situations are resolved. Students not meeting the SAP Requirements will have a SAP Appeal Form placed in the Financial Aid Counseling section of their myService account or may obtain the SAP Appeal Form from the Financial Aid Office. The student must document what has changed in their situation that will now enable them to meet SAP requirements. This form and documentation may be uploaded through myService or submitted to the Financial Aid Office. All documentation provided is non-returnable. Appeal priority deadlines are listed on the academic year Satisfactory Academic Progress Appeal Form. Students appealing after this time frame should be prepared to pay for the semester expenses. Appeals will be reviewed by the Financial Aid Staff and/or the College's Financial Aid Appeal Committee and the approval or denial notice will be conveyed in writing within 30 days. Effective the 2026–2027 academic year, students are limited to three appeals. Any appeal that is approved or denied and remains active during the 2026–2027 academic year, including those submitted in a prior year, will count toward this limit.

Approved Appeals

In the event that an appeal is approved and financial aid reinstated, students will be placed on "Financial Aid Probation". Students on "Financial Aid Probation" status are required to maintain certain requirements that include:

1. Maintain a term completion rate equal to 100%
2. Maintain a term financial aid GPA greater than or equal to 2.25 or cumulative financial aid



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GPA greater than or equal to 2.00

3. Meet the minimum SAP requirements and/or graduate from the approved program of study by the specified point in time outlined in the appeal approved letter. (An expired appeal for time limit may be extended based upon individual circumstances, such as limited course offerings.)

If a student receives a grade of F, W, or I that drops the term completion rate below 100%, or does not maintain the required term GPA, the student loses eligibility for future federal and state aid, unless the student regains overall cumulative SAP. Financial aid will not be retroactive to any term when Satisfactory Academic Progress standards were not met.

Denied Appeals

If an appeal is denied or if a student does not meet the conditions of an approved appeal, they will need to attend classes at their own expense to bring up their GPA and/or Pass Rate or submit additional information to support a SAP appeal request. (If the appeal was due to exceeding the maximum time frame to earn a degree, attending at their own expense will not change eligibility.)

Withdrawals: Return of Federal/State Financial Aid Funds

The Financial Aid Office is required by the U.S. Department of Education and College Foundation, Inc. to calculate the Return of Funds for students who withdraw, drop out, or who are dismissed prior to completing a term of enrollment or class in which the student received federal or state financial aid. If a recipient of federal or state financial aid withdraws from the college after beginning attendance, the amount of federal or state financial aid assistance earned by the student must be determined. The last date of attendance is used to determine the percentage of aid earned. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. When a return of Title IV Funds is due, the school and the student both have a responsibility for returning funds. The student will receive a letter from the Financial Aid Office concerning their obligation to return funds to the college and to the Title IV or state fund from which the disbursement was made. Students who owe overpayments to a federal fund as a result of withdrawing will be reported to the U.S. Department of Education after a 45-day repayment period and referred to the Department of Education's Debt Resolution (ED Collections). Students who owe a repayment to the college will be reported to the North Carolina Department of Revenue for tax offset after a 90-day repayment period. Collection costs may be added.

For classes offered in modules, a student is not considered to have withdrawn if the student successfully completes one or more modules that includes 49% or more of the number of days in the payment period (excluding scheduled breaks of five or more consecutive days and all days between modules), or successfully completes coursework equal to or greater than 6 credit hours. Successful completion is defined as earning a passing grade.



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IMPORTANT: To avoid penalties, students are advised to seek guidance from the Financial Aid Office prior to withdrawing from any class(es). Withdrawing from a class may affect federal student aid eligibility for future terms of enrollment.

Financial Aid Standards

1. It is expected that students who apply for any type of financial aid (federal, state, institutional or private) will submit financial information that is both true and complete. Students receiving financial assistance agree to use these funds only for educational purposes to attend the College.
2. All periods of enrollment are included when determining Satisfactory Academic Progress requirements. This includes periods of enrollment while in high school and periods in which the student did not receive financial aid funds.
3. In order to receive Title IV funds, students must be in an eligible program and enrolled in classes that are required for graduation from their program.
4. Scholarship recipients must enroll for all classes (regardless of session offered) no later than the term's Census Date. In the event that a student does not enroll, enrolls for less than the number of hours required by a scholarship, or does not attend class by the required date, the scholarship may be re-awarded to an alternate applicant. The entire amount of the scholarship for the semester, and any future semesters of the academic year, may be re-awarded.
5. In the event that a class is canceled, students may owe a refund to the college or to the appropriate federal or state program.
6. During any semester in which a student receives Title IV funds and then decides to audit a class or receives credit by examination, that student will be liable to repay any financial aid received for that class.
7. The College's Fresh Start Policy will not apply to students receiving financial assistance, per regulations provided by the U.S. Department of Education.
8. Students who are awarded funds may register during approved times and charge tuition, fees, books, and supplies up to a specified amount. Students who charge books and/or supplies and do not attend classes, or become ineligible for assistance must repay the charges.
9. Payments will be based on the number of credit hours' students are enrolled in at the 10%



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point of the term and for which attendance can be verified. Students that register for only late starting classes will have their enrollment status calculated as of the date they first enroll for late starting classes.

10. Students must inform the financial aid office of any additional resources, including all outside awards, that become available to them during the period that they are receiving aid from the College. Students must report any change in the family's circumstances which could affect the resources available to a student. Should a student's eligibility change during the period covered by the aid, their financial aid may be adjusted accordingly and the student may need to repay all or a portion of the funds received.
11. Financial assistance is awarded for an academic year. Students should plan their finances accordingly and they may need to secure funding for the summer semester.
12. Students enrolled in a one-year (or less) program of study will have their Satisfactory Academic Progress monitored in its entirety at the end of each semester.
13. Final approval of eligibility for the new award year will be determined upon evaluation of the Spring and/or Summer semester academic transcripts, depending upon a student's enrollment. Students will only be notified in the event that they are not considered to be eligible based upon the evaluation at this time. Transcripts will be evaluated for grade point average, hours attempted, hours completed, time limitation and eligible program of study.
14. Consortium credits that transfer to the college are factored into the quantitative measure (Passing Rate requirements) and the time limit component of the Satisfactory Academic Progress requirements.
15. Please be aware that all funds listed in a student's Financial Aid Offer letter are contingent upon receipt of funding from the U.S. Department of Education and other sources. Funds may be adjusted or denied at any time.
16. Generally, students not registered for full-time status may be eligible to receive a prorated amount of federal or state funds. Students should check with the Financial Aid Office for specific eligibility requirements. Requirements vary for each source of funding. Twelve eligible credit hours is considered full-time status for enrollment purposes.
17. When preparing your federal/state tax returns, you should review your situation carefully if you receive financial assistance. The College provides access to a 1098-T through myService, by January 31 of each year. The College does not offer tax advice.
18. All documents submitted to the Financial Aid Office are non-returnable.

The College reserves the right to amend this procedure at any time as necessary.



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June 13, 2023

February 16, 2026

N/A

Date Approved by President's Leadership Team

Date of Last Review

Date of Last Revision