



## Satisfactory Academic Progress Requirements To Maintain Financial Assistance

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To receive Title IV financial aid funds, students must meet the U.S. Department of Education's statutory requirements of Satisfactory Academic Progress. The policy includes a qualitative measure of the student's progress, such as a grade point average. The policy must also include a quantitative measure to evaluate the student's progress in a program. To quantify academic progress, the policy must set a maximum time-frame in which a student is expected to complete a program. **IMPORTANT:** All periods of enrollment must be included when determining Satisfactory Academic Progress requirements. Even periods of Dual Enrollment and periods in which the student did not receive financial aid funds must be counted.

A student's academic transcript will be reviewed for satisfactory progress at one half of the academic program or a minimum of once per year, whichever is less, to determine if they are maintaining requirements set forth in this policy. All grades will be counted in the Financial Aid GPA calculation. Withdrawals from classes carry no grade point value, but are computed as part of the hours attempted. Courses which are assigned an incomplete grade are included in the cumulative credits attempted. These cannot be used as credits earned in the progress standard until a grade is assigned. Transfer credit hours accepted count as both hours attempted and hours completed. Courses that are dropped prior to the course census date are not included in hours attempted or hours completed. During any semester in which a student receives Title IV funds and then decides to audit or receives credit by examination, that student may be liable to repay those funds.

In order to receive Title IV funds, students must be in an eligible program and enrolled in courses that are required for their program.

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### **Grade Point Average (GPA) Requirements**

To be eligible or to continue to receive federal or state financial aid, students must have a cumulative GPA of at least a 2.00. This includes all degree, diploma, and certificate programs and includes all courses attempted, even if repeated. Developmental courses (courses numbered less than 100) are not included in the GPA calculation.

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### **Passing Rate Requirements**

Students receiving federal or state financial aid must successfully complete 67% of all credit hours attempted cumulatively, including developmental studies, to maintain eligibility.

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### **Time Frame Requirements**

Federal regulations require completion of a program of study within 150% of the published length of the academic program. College of The Albemarle measures this time frame by credit hours. To find the maximum time frame for any given program of study, the required number of credit hours necessary to successfully complete the program is multiplied by 150%. All courses attempted, completed, and transferred (including all grades, F, W, and I) 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.

**Example 1:** Sally wants to calculate the maximum time frame for the Associate in Medical Assisting program. The total semester hours required for this degree is 71. Multiplying 71 credit hours by 1.5 equals 106.5 credit hours. Sally can receive financial aid until she has attempted 106 credit hours, as long as she maintains all other requirements of Satisfactory Academic Progress.

**Example 2:** Sally wants to calculate how close she is to the maximum time frame. Her program of study as Associate in Medical Assisting limits her to 106.5 hours. Sally is a second year student having already attempted 36 credit hours; however, she changed her program of study from Business Administration where she attempted 28 hours. Combining both her current program's hours with her prior program's hours arrives at the total which is used to determine her remaining hours ( $106.5 - 36 - 28 = 42.5$ ). Sally can receive financial aid for 42 more credit hours.

Students who complete the graduation requirements for a degree, diploma, or certificate program and re-enroll to pursue those course requirements of a subsequent degree, may request from the Director of Admissions & Financial Aid, an extension of the time limitation covering only that period of time allowed to complete the subsequent degree.

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 degree, will become ineligible for financial aid eligibility even though they may not have formally applied for graduation.

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### **Developmental Studies**

Students, accepted into and enrolled in eligible programs of study, may receive financial aid while taking developmental studies. Such students may attempt up to 30 semester hours of developmental coursework. Students must successfully complete 67% of all courses attempted, including developmental courses.

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### **Satisfactory Academic Progress (SAP) Evaluation**

1. When a student's annual financial aid application is received, SAP is evaluated. Only students with  $GPA \geq 2.0$ ,  $PR \geq 67\%$ , with time remaining, can be considered for financial aid awards.
2. To determine continued eligibility for financial aid, Satisfactory Academic Progress evaluations occur annually prior to every Fall Semester. In addition, students enrolled in a diploma/certificate program or who are on "Financial Aid Probation" will have their SAP reviewed at the end of the Fall and Spring semesters.
3. At the time of evaluation, students who have a GPA that falls below 2.0, do not pass 67% of credit hours attempted, or have exceeded their curriculum time limit, lose eligibility for Title IV and state aid and are placed on "Financial Aid Suspension". "Financial Aid Suspension" terminates students from continuing eligibility unless an appeal, if any, is upheld or until they meet the requirements for reinstatement.
4. Students will be provided written notification of "Financial Aid Suspension" however, it is the student's responsibility to track his/her progress.

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### **Appeal Process**

1. Students may appeal their suspension/termination of eligibility for financial aid only for "extraordinary circumstances". A student may appeal due to an emergency condition (e.g., health, family, catastrophe, etc.). Note that lack of academic progress, working, taking care of children, lack of financial aid or transportation, and/or suspension from the college are not mitigating circumstances.
2. Appeals must be in writing and be accompanied by appropriate documentation. Students should maintain copies of all documentation submitted for the appeals process. Once documents have been submitted they cannot be copied or returned to the student.
3. Written appeals will be presented to the Director of Admissions & Financial Aid. The Financial Aid Staff and/or COA Appeal Committee will consider the appeal and render a decision, which will be conveyed in writing to the student within 30 days of the student's appeal.

4. 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:
  - a. Maintain a term completion rate equal to 100%
  - b. Maintain a term GPA greater than or equal to 2.50 (for students with a cumulative GPA less than 2.00)
  - c. Maintain a term GPA greater than or equal to 2.00 (for students with a cumulative GPA greater than or equal to 2.00)

In order to achieve a term completion rate equal to 100%, a student must successfully complete each course enrolled for the term. If a student receives a grade of F, W, R, 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 SAP.

5. Students who appeal the maximum allowable program hours (time limit) may have their appeal terminated for taking courses that are not required for that program and/or for repeating previously passed courses.
6. Financial aid will not be retroactive to any term when Satisfactory Academic Progress standards were not met. Only two appeals will be considered during the student's total enrollment at the college. Please consider the opportunity to appeal carefully as a response of "Denied" is considered as an appeal request.

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### **Procedures for Reinstatement**

1. Students who have their financial aid eligibility suspended may be reinstated in one of the two following ways:
  - a. By the appeals process, or
  - b. By 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 review and reinstatement.
2. Retroactive payments of financial aid for semesters when students were on suspension are prohibited.

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### **Withdrawals: Return of Federal/State Financial Aid Funds Policy**

The Financial Aid Office is required by the U.S. Department of Education and NCSEAA to calculate the Return of funds for students who withdraw, drop out, or who are dismissed prior to completing a term of enrollment 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 receives 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 subject to the Return of Funds Calculation if the student ceases to attend or fails to begin attendance in a course that the student was scheduled to attend.

**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 your federal student aid eligibility for future terms of enrollment.

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### **Tax Information**

You should review your situation carefully regarding the receipt of financial assistance when preparing your personal federal/state tax returns. The college mails, or provides access through WebAdvisor, a 1098-T for students receiving aid by January 31 of each year. College of The Albemarle does not offer tax advice.

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### **Financial Aid Standards**

1. It is expected that students who apply for financial aid of any kind (federal, state, institutional or private) will submit financial information that is both true and complete. Students receiving federal student financial assistance agree to use these funds only for educational purposes and to pay the cost of attending College of The Albemarle.
2. For course repetitions, grades for prior attempts are included when calculating a student's GPA and when calculating the maximum time frame (150%). Aid will only be awarded for one retake of any previously passed course.
3. 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 the scholarship, or does not attend class by the required date, the scholarship will be re-awarded to an alternate applicant. The entire amount of the scholarship for the semester, and any future semesters of the academic year, will be re-awarded.
4. In the event that a class is canceled, students may owe a refund to the appropriate federal or state program.
5. College of The Albemarle's Fresh Start Policy will not apply to students receiving financial assistance, per regulations provided by the U.S. Department of Education.
6. 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.
7. Payments will be based on the number of required credit hours students are enrolled in at the 10% point of the term and for which attendance can be verified. Students that register for only late starting courses will have their enrollment status calculated at a later date.
8. 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.
9. Generally, financial assistance is awarded for an academic year (a 9 month period). Please plan your finances accordingly; you may need to secure funding for the summer semester.
10. 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 the each term. Spring eligibility will be determined based upon progress completed during the Fall term. Summer eligibility will be determined based upon progress completed during the Spring semester.

11. Final approval of eligibility will be determined upon evaluation of the Spring and/or Summer session academic transcripts. 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.
12. Please be aware that all funds listed on a student's Award Letter are contingent upon receipt of funding from the U.S. Department of Education or other sources and may be adjusted or denied at any time.
13. 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 our office for specific eligibility requirements. Requirements vary for each source of funding. Twelve eligible semester hours is considered full-time status for enrollment purposes. Fifteen eligible semester hours are required to receive the full amount of the North Carolina Community College Grant.
14. Generally, students receiving scholarships must maintain full-time enrollment. There are a few exceptions to this requirement.

The Financial Aid Office reserves the right to amend this policy at any time as necessary.