SATISFACTORY ACADEMIC PROGRESS STANDARDS

(Summer Term 2018 – Spring Term 2019)

Federal regulations require students receiving federal financial aid to maintain Satisfactory Academic Progress, as explained below, and be working toward a degree, certificate, or transfer program approved for financial aid and according to the Clackamas Community College catalog.

Enrollment status

Financial aid enrollment status will be based on actual enrollment at the time of the first financial aid disbursement to the student each term. **Attendance in scheduled classes is mandatory.** If at any time the financial aid office is made aware that a student is not attending a scheduled course, aid will be reduced to exclude that course and funds will be returned to the Department of Education, which will create a balance due from the student, or will not be paid to the student if disbursement has not been made. Final grades are not required to have aid recalculated.

Financial aid enrollment status	
Full time = 12 or more credits	**Half time** = 6-8 credits
Three-quarter time = 9-11 credits	**Less than half time** = 1-5 credits

Eligible credit hours

- Eligible credit hours are all credits that apply toward the student's degree, certificate, or transfer program.
- If necessary, students may repeat a course one time when passing grades are received. These credits will be included in the 150% credit hour limit (Maximum Time Frame) calculation.
- Funding for courses numbered lower than 100 level (remedial) is limited to 45 credits.

Satisfactory Academic Progress (SAP) evaluation period

SAP is evaluated at the end of every payment period (term).

Non-eligible credit hours (these credits are not funded by financial aid)

Adult Basic Education, GED, High school completion, credit for prior learning, Advanced College Credit, Community Education credit, course audits or credit from challenge exams.

Grades, completion requirement (pace), and minimum grade point average (GPA) requirement

- Satisfactory grades that are counted toward the completion requirement are A, B, C, D, and P.
- Grades that are NOT counted toward the completion requirement are: NP, F, I, X, W, Y, and dropped classes.
- Audit courses are NOT eligible for federal financial aid. If a student changes a course for which aid was paid to an audit, the aid will be recalculated and the student will be required to return the funds.
- Y grades indicate that a student never began attendance in a course. If a student receives a Y grade for a funded course, the aid will be recalculated and the student will be required to return the funds.

- If a student receives a W grade in every course for a term and no last date of attendance is recorded, the student will be treated as an unofficial withdrawal and all aid will be recalculated at the 50% mark of the term. If a last date of attendance is recorded, aid will be recalculated as of that date.
- All students who receive financial aid must stay on pace to graduate on time. Pace is calculated by dividing the cumulative number of credits a student successfully **completed** by the cumulative **attempted** number of credits. When this calculation falls below 67%, a student is no longer on pace to graduate on time. Transfer credits that count toward a student's program are considered within this calculation as credits attempted and credits earned. If a student has attended other institutions, the student should request an official transcript be sent to Graduation Services for evaluation.

Pace calculation: Cumulative Credits Completed ÷ Cumulative Credits Attempted = Pace (must be 67% (.67) or better)
*Credits Completed*_____÷ *Credits Attempted*_____ = *Pace* _____
(Unofficial transcript will show attempted and completed credits.)

- Failure to maintain a minimum 2.0 cumulative GPA and/or meet pace will result in warning or disqualification status.

Satisfactory Academic Progress status

SAP will be determined at the end of each term based on the student's enrollment status, the number of credits completed, and cumulative grade point average. SAP will be determined for all students with previous enrollment regardless of receipt of financial aid.

Students are eligible for federal financial aid if their SAP status is satisfactory, warning, or probation. Students are NOT eligible if their SAP status is disqualified.

- **Satisfactory -** Student's cumulative GPA is 2.0 or higher and pace is 67% or higher.
- **Warning -** A student fails to meet either the GPA or pace measure of SAP. The student will have one term of aid while on financial aid warning status.
  - Students on warning must meet all SAP requirements at the end of a warning term (2.0 cumulative GPA and 67% pace).
  - Students cannot have two consecutive warning terms.
  - It is possible for a student to be in good standing academically and financial aid warning at the same time.
- **Disqualified -** Students are disqualified when they have a cumulative GPA below 2.0 and/or pace is less than 67%, or complete zero credits during the term (NP, F, I, X, W, Y grades).
  - Students may receive a probation status after an appeal is approved.
- **Probation -** A disqualified student whose appeal is approved is placed on probation.
  - In the probation term, students will be placed on an academic plan, which requires that they must pass **all courses** in that term with a **term GPA of 2.0** or higher.
    - If a student is meeting the conditions of their academic plan, they can continue on probation for a maximum of three (3) terms.

- If the student does not meet the conditions of the academic plan, they will be disqualified, and must either:
  - Appeal for circumstances directly related to the term in which they did not fulfil their academic plan, or
  - Complete enough credits with their own resources (not using federal, state, or institutional aid) to meet SAP standards. A new appeal must be submitted for consideration.
- Disqualification from receiving financial aid does not prevent students from enrolling and attending, however, students are personally responsible for paying all charges.

Satisfactory Academic Progress appeal process

If students are in disqualified status:

- They are not eligible for federal financial aid. A student may appeal by completing a Satisfactory Academic Progress (SAP) Appeal form. Appeal forms are available online on the Financial Aid Forms page. All forms must be completed and have all requested information attached at the time they are submitted. Incomplete appeals will be denied.
- Appeals must be based on unforeseen, extenuating circumstances and must be documented, such as: personal illness, accident, serious illness to an immediate family member, or other circumstances beyond the control of the student.
- If an appeal is approved, financial aid eligibility will be reinstated and the student will be placed on probation. Probation may have specific course or enrollment level requirements. Probation requirements are made on a case-by-case basis.
- If an appeal is denied, the student must take credits with their own resources (not using federal, state, or institutional aid) until they achieve a minimum 2.0 cumulative GPA and 67% pace.
  - All credits must be applicable to their degree.
  - Paying for classes with their own resources will not guarantee the return of financial aid eligibility.
  - When SAP standards have been met, the student must submit an appeal.
- Appeal decisions are emailed to the student's myClackamas account and listed in the student portal.
- Decisions made by the SAP Committee, after review by the Financial Aid Director, are final.

Financial Aid Extension (Maximum Time Frame)

The maximum time frame allowed to complete a program of study is 150% of the required length of the student's specific/published program. A student may apply for an extension of their federal financial aid in order to complete their program of study. Financial aid extension requests are reviewed by the Extension Committee. Forms are available online on the Financial Aid Forms page.

This maximum time frame includes all college-level attempted credits, transfer credits, and repeated credit hours whether or not financial aid was received or courses were successfully completed. Non-college credit courses are not counted as part of the maximum time frame.

- A student becomes ineligible for financial aid when they have attempted 150% of the number of credits required for their degree or certificate; or

- It becomes mathematically impossible to complete the program within 150% of the length of the program.
    - Students at or nearing the maximum time frame will be evaluated, and the Office of Financial Aid and Scholarships will determine remaining courses needed to complete the program of study. Only required coursework will be funded.
- **Maximum time frame examples:**
    - A one-year certificate program that requires 48 credits: 48 x 150% = 72 credit maximum. This student is allowed up to 72 credits to complete this program. Credits taken must be applicable toward this specific program.
    - A two-year associate's or transfer program that requires 90 credits: 90 x 150% = 135 credit maximum. This student is allowed up to 135 credits to complete this program. Credits must be applicable toward this specific program.
- Federal regulations state "a student who completes the academic requirements for a program but does not yet have the degree or certificate is not eligible for further additional Federal Student Aid funds for that program."
- All extension approvals are on a case-by-case basis. A minimum 2.0 cumulative GPA is required of all students for an extension to be considered.
- Decisions made by the Extension Committee, after review by the Financial Aid Director, are final.
- Students will be required to complete an extension if they have already earned a Clackamas Community College degree as defined by our institution. For extension purposes, Clackamas defines these degrees as any two-year degree (e.g., AAOT, AGS, ASOT, AAS, and AS).
- A student who has earned a bachelor's degree or higher will be required to file an extension. **Any student who has earned a bachelor's degree or higher will only be eligible for loans.**

Federal regulations allow institutions to limit the number of times a student can change programs and receive financial aid. Clackamas has the following limits:

- Credits from any previous program(s) that are applicable toward the new program will be counted.
- A student must have enough remaining financial aid funding to complete the new program.
- Aid will be granted for required courses only for the new program.

Repayment of Federal Financial Aid

Students who received federal financial aid and then withdraw from ALL classes during a term may have to repay some or all of the federal financial aid funds they received.

- Students receiving a Y (non-attendance) grade in any course will have their enrollment level revised and the portion of aid that included the non-attended course will be returned and the student will be responsible for repayment in full.
    - Loan eligibility will be lost due to a Y grade reducing enrollment level below six credits.
- Students receiving all W grades (unofficial withdrawal) will have their financial aid recalculated to the 50% mark of the term if no last date of attendance is submitted with grades.

Financial aid is returned in the following order:

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Federal Perkins loans
- Direct PLUS loans
- Federal Pell Grants
- Federal SEOG
- Federal TEACH Grants
- Iraq and Afghanistan Service Grants

All aid disbursed, or not disbursed but for which the student is eligible, is considered in the calculation of aid eligibility upon withdrawal.

- Financial aid students who are considering withdrawing from all classes are strongly encouraged to contact the Office of Financial Aid and Scholarships for complete information and options.

- If a student received financial aid, but did not successfully complete any credits for the term, they **may** be required to return all or a portion of their financial aid to the Department of Education.

- If a repayment is reported to the Department of Education, the student will not be eligible to receive federal financial aid from **any** institution until the amount is repaid in full.

It is highly recommended that students consult with an Academic Advisor to create an academic plan. Advising can be contacted using the "Contact an Advisor" option on the Academic Advising page.

For further information or clarification, including degrees and certificates that qualify for federal financial aid, please refer to the Eligible Degree List available on the Financial Aid Forms page.