

SOUTHWESTERN MICHIGAN COLLEGE FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Federal and state regulations require that students receiving financial aid maintain satisfactory academic progress toward the completion of a certificate or associate degree. The satisfactory academic progress policy for students receiving financial aid at Southwestern Michigan College (SMC) is outlined below. This policy applies to all students who receive assistance from any financial aid program requiring a determination of satisfactory academic progress as a condition of eligibility.

These programs include:

- Federal Pell Grant
- Federal SEOG Grant
- Federal Work-Study (FWS)
- Federal Direct Subsidized and Unsubsidized Loans
- Federal Direct Parent PLUS Loans
- Michigan Tuition Incentive Program (TIP)
- Michigan Competitive Scholarship (2.0 GPA required)
- SMC Foundation Scholarships (some have higher minimum requirements)

Students who have attended other colleges are required to submit official transcripts to the SMC Registrar from all colleges previously attended. All transfer credits become part of the calculation of a student's satisfactory academic progress at SMC.

Requirements for Satisfactory Academic Progress (SAP) Standards

A. Minimum Cumulative Grade Point Average (GPA)

Financial aid recipients pursuing a degree or certificate program must maintain a cumulative grade point average of not less than 2.0 to maintain Satisfactory Academic Progress and aid eligibility.

B. Minimum Cumulative Pace of Completion

Financial aid recipients must complete with a passing grade a minimum of 67 percent of all the credit hours attempted to maintain Satisfactory Academic Progress and aid eligibility. This includes credit hours for transitional, ESL, and college credits at SMC, along with all accepted *transfer credits*. For example, if a student successfully earns 24 credits having attempted 36 credits, the pace of completion is 67% ($24 / 36 = .66666$ rounded up to 67%).

C. Maximum Time Frame

Financial aid recipients must complete their degree or certificate within a time frame not to exceed 150 percent of the published length of the program. For example, if a student is in an associate degree program that requires 62 credits, the degree must be completed in a maximum of 93 attempted credits (150 percent of 62). Consult the Southwestern Michigan College Catalog to find the number of credits required to complete a degree or certificate program, and then multiply that number by 1.5 to determine the applicable credit hour maximum time frame.

When the Maximum Time Frame is met or exceeded, or it is determined that a student will not reasonably be able to complete his/her declared program of study within the 150 percent time frame, the student will be placed on Hour Limit suspension status and become ineligible for financial aid.

A student may be placed on a status of financial aid warning if he or she fails to achieve the minimum GPA required or fails to complete 67% of credit hours attempted. Students are eligible to receive financial aid during the financial aid warning status. However, failure to achieve minimum GPA requirement or 67% completion rate in the next enrolled semester will result in a status of financial aid suspension.

Evaluation of a financial aid recipient's satisfactory academic progress (SAP) will be performed at the end of each semester, including the summer semester. All calculations are based on cumulative data. Students placed on a Warning, Suspension, or Hour Limit (maximum timeframe) status will be notified via email to their SMC account.

Financial aid suspension means that a student is ineligible to receive any funds from financial aid programs requiring a determination of satisfactory academic progress as a condition of eligibility.

Treatment of Credit Types, Credit Hours and Grades

1. Grades of A, A⁺, B⁺, B, B⁻, C⁺, C, C⁻, D⁺, D, D⁻, P (Passing), S (Satisfactory), PC (Pass) and CR (specifically-transfer credits from previous institutions) are treated as attempted and earned.
2. Grades of F (Failing), W (Withdrawal), I (Incomplete), U (Unsatisfactory), NG (no grade), NP (Non-pass), WP (Withdrawal grade used prior to 07/1988), WF (Withdrawal grade used prior to 07/1988), and CP (Continuous Progress) are treated as attempted and not earned.
3. Other pertinent information regarding SMC's SAP Policy:
 - All attempted credits (including developmental and English as a Second Language (ESL)) are considered for SAP even if the student did not receive federal aid for those credits.
 - All attempted credits count even if the student has changed academic programs.
 - All transfer hours are included.
 - Grades of X (Audit) are not counted as attempted or earned.
 - It is the student's responsibility to enroll in courses that count toward his or her program.
 - Financial aid will be denied for unrelated or unneeded classes.
 - Students are strongly encouraged to see an advisor to develop an academic plan.
 - SAP will be calculated every semester.
 - A student is no longer eligible for Financial Aid once all course requirements are met for their program, regardless of whether or not the student receives the degree or certificate.

- A student may only repeat a previously passed course once and receive financial aid. Students may repeat a failed course until it is passed. Repeated credits count toward maximum time frame.
- Attempted credits include all courses in which a student remains enrolled beyond the last day of the registration drop/add period for the course, whether or not the student began attending.
- All attempted credits are included in the calculation of SAP regardless of whether or not a student was granted an Academic Forgiveness provision.
- Credit hours earned by testing or other non-standard means are counted in the SAP calculations as both hours attempted and earned. This includes hours earned from Credit by Exam, CLEP and CEEB tests, AP Courses, Foreign Language Placement, Work Experience Credit, and Military Experience Credit.

Students Not Making Satisfactory Academic Progress (SAP)

When a student does not maintain satisfactory academic progress, the student may be placed on Warning, Suspension, or Hour Limit (maximum time frame).

Warning status: A student that had been making Satisfactory Financial Aid Progress and does not meet the minimum SAP standards for cumulative GPA and/or cumulative Pace of Completion will be placed on Warning for one term only and required to meet the minimum SAP standards at the end of the following term. If a student does not return the following term, the Warning status is applicable to the next term that the student attends. A student that does not achieve the minimum SAP standards at the end of the Warning term will be placed on financial aid Suspension and ineligible for financial aid in future terms, until the student achieves SAP or submits an approved SAP appeal (see Probation). Students placed on Warning will be notified by email. There is no limit to the number of times a student may be placed on Warning, however, the Warning terms may not be contiguous.

Probation status: When placed on Suspension if there are extenuating circumstances that contributed to the student's failure to meet the minimum SAP standards, a student may submit a written appeal for consideration. The Financial Aid Suspension Appeal form is available on the SMC Wired Account via Financial Aid Forms and Appeals. Students placed on Suspension will be notified by email with a link to the appeal form.

The appeal must include:

- Documentation of the extenuating circumstances, e.g., illness, accident, grievous personal loss, employment change or relocation, or other circumstances beyond the student's control. Extenuating circumstances does not include scheduling, transportation, dependent care, or dislike of an instructor or teaching mode issues.
- Statements of: 1) the circumstances that occurred that contributed to the student failing to meet the minimum standards of academic progress, and 2) what has changed to allow the student to achieve satisfactory academic progress within a reasonable period of time.

Submission of an appeal does not guarantee reinstatement of financial aid eligibility. Each appeal is reviewed on a case-by-case basis. A Financial Aid Appeals Committee will determine the merit of the appeal and whether an academic plan is warranted. Academic plans may be provided in cases where the student may need more than one semester to meet Satisfactory Financial Aid Progress. The student will be notified in writing of the committee's decision within

30 days of receipt of the appeal. If approved and the student can meet SAP within one semester, the student may be placed on financial aid Probation status and eligible for financial aid. If the student cannot meet SAP within one semester, the student is provided with an Academic Plan with a SAP status of Academic Plan Approved. The Academic Plan serves as a contract between SMC and the student and it is the student's responsibility to ensure he/she meets the requirements of the academic plan by specified points in time to continue to be aid eligible.

Failure to meet SAP after the semester of Probation will result in Suspension of financial aid. The student must complete a Financial Aid Suspension Appeal Form and submit the required documents (see above). The Financial Aid Appeals Committee will determine the merit of the second appeal and notify the student of its decision within 30 days of when the appeal was received. Any student granted a second appeal will be provided with an academic plan by the Financial Aid Appeal Committee. If the student has not made progress toward meeting SAP standards or by successfully completing the conditions of their academic plan, the student will be disqualified and financial aid eligibility will be terminated immediately.

Failure to meet the requirements of the Academic Plan will also result in Suspension of financial aid. The student must complete a Financial Aid Suspension Appeal Form and submit the required documentation (see above). The Financial Aid Appeals Committee will determine the merit of the second appeal and notify the student of its decision within 30 days of when the appeal was received. Any student granted a second appeal will be provided with a revised Academic Plan by the Financial Aid Appeals Committee. If the second appeal is not approved, the student will be disqualified and financial aid eligibility will be terminated immediately.

If a student does not appeal financial aid Suspension, but meets the standards of satisfactory academic progress in the future, financial aid eligibility will be reinstated

A student may appeal being placed on Maximum Hour Limit status as a result of exceeding the maximum time frame, if it is the result of the inclusion of credits that are not applicable towards the student's current program of study. The appeal is a request that Maximum Time Frame be recalculated based on SMC and transfer credits applicable to the student's current program of study, not all coursework. A student must file a written appeal for consideration. The Financial Aid Suspension Appeal form is available on the SMC Wired Account via Financial Aid Forms and Appeals. Students placed on Maximum Hour Limit will be notified by email with a link to the appeal form. The appeal must include the following:

- Statements of: 1) the circumstances that occurred that contributed to the student failing to meet the maximum time frame, and 2) the student's educational plans to complete the program of study within a reasonable period of time.
- Documentation of extenuating circumstances (if any) that contributed to not meeting the maximum time frame, e.g., illness, accident, grievous personal loss, employment change or relocation, or other circumstances beyond the student's control. Extenuating circumstances does not include scheduling, transportation, dependent care, or dislike of an instructor or teaching mode issues.

Submission of an appeal does not guarantee reinstatement of financial aid eligibility. Each appeal is reviewed on a case-by-case basis. A Financial Aid Appeals Committee will determine the merit of the appeal. If the appeal is approved, the student will be given Contract for Financial Aid Reinstatement prepared by the registrar's office and the financial aid office that defines the courses required to complete the current program of study. If the student cannot

meet SAP within one semester, the student is provided with a Contract for Financial Aid Reinstatement and a SAP status of Hour Limit Appeal Approved. This serves as a contract between SMC and the student and it is the student's responsibility to ensure that he/she meets the requirements to continue to be aid eligible. Failure to meet the requirements of the contract will result in disqualification and financial aid eligibility will be terminated immediately.

Reinstatement of Financial Aid

Once a student meets the minimum SAP standards, financial aid eligibility is reinstated with Satisfactory Financial Aid Progress status. Awards cannot be paid retroactively for the term(s) during which a student was on Suspension and ineligible for aid.

Timelines for Submitting Financial Aid Suspension Appeals

In order for the Financial Aid Appeals Committee to review a student's suspension appeal for the current semester, it must be received no later than seven calendar days prior to the start of the semester. Appeals received after this date are not guaranteed to be reviewed until the following semester.