



What is Financial Aid Satisfactory Academic Progress (SAP)?

Federal regulations require that schools establish SAP standards for students applying for and receiving federal aid. These regulations require that the Financial Aid Office review all terms of enrollment history, regardless of whether financial aid was received, to determine if a student is making SAP towards an educational goal. All students who receive financial aid must maintain SAP and work toward an eligible degree or certificate within the maximum time frame, or PACE of progression, allowed. Students are expected to pass the classes that they register for at UCC each term.

Note: The requirements for the Financial Aid SAP Policy are separate from the Academic Standards SAP Policy for being enrolled at UCC. Contact the Registration Office for more information concerning academic standards.

Grades

Passing grades include: A, B, C, D and P (pass). The following grades are considered attempts but not passing: F (Failed), I (incomplete), IP (in progress), E (extended course) and W (withdrawal).

Excluded Grades

Grades excluded based on UCC academic policy, i.e. if a course is repeated for a better grade and the same grade is received, that course is excluded from earned credits but is still considered as attempted credits for the financial aid SAP Policy. **In addition,** some programs require that a grade of C or better be earned in specific courses. Not earning a C or better means that the course was not successfully completed. *Consult the catalog for specific degree grade requirements*

Initial SAP Review

Students who apply for financial aid at UCC receive an initial SAP review *prior* to being awarded based on any and all academic history. All students receiving financial aid will be evaluated for SAP at the end of each term: summer, fall, winter, and spring. All courses taken at UCC and all transfer credits will be considered for the SAP review regardless of whether or not financial aid assistance was obtained.

Learning Skills

Financial aid is available for up to 45 credits of learning skills courses in reading, writing, math and study skills (below level 100) developmental coursework. There is no appeal process to extend this limit, according to federal regulations.

What is expected of students to maintain financial aid at UCC?

Degree Completion

Financial aid is intended to cover *one declared degree or certificate*. After completion students should be either ready to re-enter the workforce or transfer to a four year college or university. Students must appeal for additional financial aid eligibility to cover any additional classes or an additional degree by completing the SAP Appeal Form. Appeals may or may not be approved for limited additional financial aid funding and additional requirements to maintain eligibility may be imposed.

Repeat Classes

Federal Regulations state that federal funds can be used to pay for repeat courses once to improve a grade. For financial aid purposes all repeat courses count as attempted credits. This could negatively affect a student's financial aid even if it increases their academic GPA.

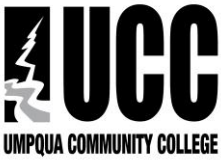
PACE of Progression

The Department of Education has defined PACE as making acceptable progress toward a degree or certificate within the maximum credits allowed. PACE is calculated by dividing cumulative earned hours by all attempted hours. An acceptable PACE calculation cannot result in less than 67%.

$$\frac{\text{Cumulative earned credits}}{\text{All attempted credits}} = \text{67\% or greater}$$

Note:

- Up to 45 credits of remedial or developmental education courses are excluded from the calculation.
- All incomplete or non-passing grades including withdrawals will be counted in the calculation as attempted credits.
- All repeated courses will be counted in the calculation for both attempted and earned credits.



Making SAP

The Financial Aid Office considers a student to be meeting SAP provided **all** of the following criteria are met:

- Register for and complete credits required for an eligible program of study at UCC.
- Successfully complete all attempted credits for which aid is received.
- Maintain a cumulative Grade Point Average (GPA) of 2.0 or higher. (C Average)
- Maintain an acceptable PACE calculation of 67% or higher.
- Complete degree or certificate requirements within 150% of the published credits required for degree or certificate completion, also referred to as Maximum Attempted Credits. (See below)

Maximum Attempted Credit

Federal regulations require that students receiving financial aid are required to complete their degree or certificate within 150% of the published credits required. For example;

- An associate degree requires 90 credits to graduate, students must complete that degree within 135 attempted credits;
- A certificate requires 45 credits to graduate, students must complete that certificate within 67 attempted credits.

Attempted credits include all earned, unearned, repeated, and transfer credits. All attempted credits count toward this limit even if financial aid was not received or if there were extenuating circumstances involved. A degree audit will be performed to determine if a student will be able to complete their degree or certificate within PACE. If a student is not able to complete their degree or certificate within the 150% Maximum Credit Limit they will be suspended from receiving financial aid even if they have not yet reached the maximum credit limit. Enrolling in only REQUIRED courses will assist all students in successfully completing degree requirements within this limit.

Attempted credits consist of:

- All initial UCC credits attempted
-Plus-
- All repeated credits attempted
-Plus-
- All credits transferred from other colleges and universities
-Minus-
- All remedial credits attempted (to a maximum of 45 credits)
-Equals-
- Total Attempted Credits

Extension of Maximum Credit Limit Request:

Students have the right to request an extension of their aid eligibility should they exceed or expect to exceed the 150% maximum attempted credits. An appeal will need to be completed and submitted; the SAP Appeal Form submitted documenting any extenuating circumstances as to why degree requirements cannot be met in the maximum timeframe, along with a mandatory term-by-term planner, which contains only the required credits to complete the declared major.



SAP Standings

GOOD—All minimum SAP requirements have been met **satisfactorily**.

WARN—Minimum SAP requirements were not satisfactorily met. The student may continue to receive financial aid assistance for one additional term to accomplish minimum standards.

SUSP—Minimum SAP requirements were not satisfactorily met as outlined above. This status prevents a student from receiving financial aid for future enrollment. An SAP Appeal form along with a mandatory term-by-term planner must be submitted to the Financial Aid Office for review. Students will be notified of a decision by a letter and an e-mail.

PROB—An SAP appeal was accepted on a probationary status. All SAP requirements must be met by the end of the term. Failure to meet these requirements will result in suspension of financial aid eligibility.

PLAN—Conditional eligibility for financial aid will continue based on meeting SAP requirements and satisfactory completion of the plan submitted. Students who fail to meet SAP standards while on a plan will result in suspension of financial aid eligibility. Students who are granted reinstatement of financial aid eligibility on a plan are held to a higher standard.

PR HRS – Maximum attempted credit hours have been exceeded. An SAP Appeal form along with a mandatory term-by-term planner must be submitted to the Financial Aid Office for review. Students will be notified of a decision by a letter and an e-mail.

GRAD – Student has earned a prior degree and is no longer eligible to receive financial aid. Graduates have the option to submit an SAP Appeal.

SAPDEN – Suspension appeal has been denied. Student has no financial aid eligibility at UCC.

Automatic Suspension of Financial Aid

Students who used financial aid and either officially withdraw and received all W's, receive all F grades, or a combination of both will automatically be placed on suspension status and are ineligible for further financial aid. Students will either need to raise their GPA and/or completion rate to meet the minimum SAP requirements to regain financial aid eligibility or appeal their financial aid suspension status if applicable. Please refer to **Return to Title IV (R2T4)** section below.

Student's Right to the Financial Aid Suspension Appeal Process

The appeal for reinstatement of financial aid eligibility is a formal process that begins by completing the SAP Appeal form and supplying required documentation of extenuating circumstances as explained on the form. An appeal must be received and approved during or prior to a term for which aid is being requested. SAP cannot be retroactive according to federal regulations. Aid is not awarded retroactively for a prior term in which financial aid eligibility was suspended or during which satisfactory progress was not made.

Extenuating circumstances are defined as those where a student had no control, are significant and documentable, are unforeseeable, and had a direct impact on the student's ability to successfully complete the term. The following are examples of extenuating circumstances that may be approved; personal serious illness, an accident and/or a death within the immediate family.

An appeal based on a specific extenuating circumstance will be considered once for that circumstance whether the appeal is approved or denied. For example, an appeal is based on a specific medical condition that directly contributed to the student's failure to meet the minimum standards of the SAP Policy. A student may not appeal based on that specific medical condition again whether or not the appeal was approved.

http://www.umpqua.edu/images/cost-aid/downloads/SAP_Form_1415.pdf

Incomplete appeals or appeals submitted without proper documentation will not be accepted and/or reviewed.

If a student owes a repayment of financial aid, the appeal will not be reviewed until the amount due is paid in full.



Review on a Case-by-Case Basis

Appeals are initially reviewed by the Financial Aid Director or Administrator on a case-by-case basis. Students may be:

- (a) Reinstated on a PROB status if it is likely that they will be able to meet SAP requirements during the next academic term.
- (b) Reinstated on PLAN status in which they will be held to specific requirements to continue financial aid eligibility. If granted reinstatement of financial aid eligibility on a PLAN, students are then held to a higher standard. Failure to meet these requirements will result in suspension of financial aid eligibility.
Please Note: On a case by case basis students initially reviewed and placed on a PLAN may regain GOOD standing when determined to be in compliance.
- (c) Denied reinstatement or
- (d) Referred to the Financial Aid Advisory Committee for a decision.

Resolving Financial Aid Suspension

To reinstate eligibility for financial aid students must do **one** of the following:

1. Complete enough credits that were failed or withdrawn from, using funds other than financial aid, to regain a 67% PACE completion rate, or higher toward the completion of their degree or certificate. *If a student's aid was suspended because they do not have a minimum cumulative GPA of 2.0, the student must bring their cumulative GPA up to a 2.0.* Once this has been done the student will need to submit a request to the financial aid office to have their financial aid reinstated.

OR

2. Submit an official appeal providing acceptable supporting documentation of extenuating circumstances which was not previously provided in the original appeal.

NOTE: *Students will be notified via mail and email. Eligibility status can be viewed in Riverhawk WEB/Student Self-Service BANNER*

Financial Aid Advisory Committee

Students who have had their initial appeal denied have the opportunity to appeal to the Financial Aid Advisory Committee. These appeals require a newly completed SAP Appeal form, with additional supporting documents not previously submitted. Appeals should be addressed to the Financial Aid Advisory Committee and turned in at the Financial Aid Office by 5pm on **Tuesday of the first week of the term** or the appeal will not be considered until the following term. Decisions made by the Advisory Committee are final and will be delivered by mail or by contacting the Financial Aid Office.

A maximum of three (3) appeals will be considered throughout a student's academic career at UCC.

Successful Completion Expectations

Once a student is awarded financial aid at UCC, they are expected to utilize any and all resources or services available to assist them toward the successful completion of their degree or certificate. These resources include, but are not limited to, academic advisors, counselors, tutoring, instructors, and disability services. Students are also expected to complete 100% of the credits they attempt.

Return to Title IV (R2T4)

If a student withdraws, stops attending, or receives all F grades they may be required to repay a portion of the financial aid received. Federal regulations require a college to perform an R2T4 calculation to determine the amount of any unearned aid the student received that needs to be returned to the federal programs. It is a UCC policy that students will need to reimburse the college for any amounts returned. Students will not be able to receive additional financial aid through UCC for a subsequent term until this amount is paid in full. If a student is enrolled in courses for any terms and required to repay a portion of their financial aid following the R2T4 calculation, they will be held responsible for paying for 100% of any and all charges on their student account including, but not limited to tuition, fees, and bookstore charges.