

Satisfactory Academic Progress (SAP) Standards for Student Financial Aid – Standard Term Credit Programs

The U.S. Department of Education requires all colleges to establish and apply standards of satisfactory academic progress for eligible students to receive financial aid under the programs authorized by Title IV of the Higher Education Act (HEA). As with any area of Title IV, it is critical to understand that students must meet all SAP requirements within the context of all existing federal and institutional regulations. Thus, students must meet all Title IV and institutional requirements and regulations in order to receive federal financial aid.

The following are the Satisfactory Academic Progress (SAP) Standards, which students must meet to maintain financial aid eligibility in credit courses SAP

Frequency of Evaluations

Satisfactory academic progress (SAP) is determined at the end of every payment period (term) by the Financial Aid Office. Students are required to make satisfactory academic progress toward the completion of an associate degree, an eligible vocational certificate, and/or transfer program to a four-year college/university.

This SAP standard covers all federal programs including: Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), and Direct Loans (subsidized, unsubsidized, and PLUS); and Arizona LEAP program.

Note: If you are a veteran and receiving VA benefits, please contact the Veterans Office, or if your program of study has specific requirements, please contact your program/academic advisor.

The College administers other types of financial assistance which may include, but are not limited to - scholarships (which may require a higher grade point average than the minimum in the SAP standard), VA benefits, and athletic scholarships. Academic progress (and other) requirements for non-Title IV aid are described in the eligibility criteria for those forms of assistance.

SAP Evaluation Items

Qualitative Measure (Cumulative Grade Point Average)

A student must maintain a grade point average (GPA) of 2.0. The GPA calculation includes credits taken at Pima Community College. The GPA does not include credits from other regionally accredited colleges and universities that have been evaluated by the College's Enrollment Services Office and applied to the student's academic record.

GPA credits are those with grades of A, B, C, D, or F.

Grades of P, I, IP, AU, Y, NC and W are not counted in the qualitative measurement of SAP.

The numbers that result from the qualitative calculation are not rounded, they are truncated. For example, if the GPA is 1.99999 it is truncated to 1.99 and not rounded to 2.00. Thus, a student's GPA must be equal to or above the minimums cited in the SAP standard without rounding.

Repeat Coursework

The repeat regulations apply to all courses, whether or not a student received financial aid funds.

Additionally, grades for prior attempts are generally excluded when calculating the qualitative component (GPA).

Example: Student earned a 'D' in MAT 151, but repeated the course and earned an 'A'. The grade of 'A' will be used in the GPA calculation.

Most repeat coursework is excluded from the qualitative component (GPA) unless the college allows for the course to be taken multiple times.

Example: Student earned a 'B' in FAW 104F2, but repeated the course and earned an 'A'. The student will have attempted 2 credits in FAW 104F2. Since the institution allows for a student to take this course twice for 2 credits. Both attempts would apply to the qualitative component (GPA) giving the student a GPA of 3.5 in FAW 104F2.

Academic renewal or Academic Fresh Start is not recognized by the U.S. Department of Education. This process will not remove grades from this GPA calculation.

Quantitative Measure (Cumulative Pace of Credit Completion and Maximum Timeframe)

Cumulative Pace of Credit Completion

A student must complete at least 67% of the total number of credits they attempt (completed credits divided by attempted credits).

The numbers that result from the quantitative calculations for SAP are rounded. For example, if the completion rate is 66.5% it is rounded to 67%. A rate of 66.49% would be rounded down to 66%.

Course incompletes, failures, withdrawal grades:

Successful completion of coursework is defined as earning a grade of A, B, C, D or P. Grades of A, B, C, D or P count in completed coursework and attempted coursework. Coursework that is transferred to PCC from an accredited institution also counts in completed coursework and attempted coursework.

Unsuccessful completion of coursework is defined as grades including I, IP, F, Y, NC and W. Grades of I, IP, F, Y, NC and W count as attempted credits, but do not count as completed credits.

Repeat Coursework

The repeat regulations apply to all courses, whether or not a student received financial aid funds. Additionally, credits from all attempted courses are included when assessing the quantitative component (completion percentage). Although a student may successfully complete a course more than once, only one attempt is generally counted as a completion when calculating the completion percentage.

Example: Student successfully completes MAT 151, but repeats the course to earn a better grade. The student will have attempted 8 credits in MAT 151, but only completed 4 credits. Thus, the student has a 50% completion rate in MAT 151.

Most repeat coursework is excluded from the quantitative component (completion percentage) unless the college allows for the course to be taken multiple times.

Example: Student completes FAW 104F2, but repeated the course and completes it again. The student will have attempted 2 credits in FAW 104F2. Since the institution allows for a student to take this course twice for 2 credits. Both attempts would apply to the quantitative component (completion percentage) and gives the student has a 100% completion rate in FAW 104F2.

Academic renewal or Academic Fresh Start is not recognized by the U.S. Department of Education. This process does not remove credits from this calculation.

Maximum Timeframe

The total number of credits attempted, including those from outside transcripts which have been applied to the student's academic record, will be limited to 150% of the credits required to complete the student's program of study.

If pursuing an eligible certificate, the same 150% limit is applied. For example, if the certificate requires 30 credits to complete, then aid could be paid up to 45 credits.

If a student is unable to complete a degree or certificate program within the 150% timeframe calculation, the student is ineligible for financial aid as the student is not capable of completing the requirements within the regulatory guidelines.

Student's Program and Catalog of Record

The 150% maximum timeframe is calculated by using both the student's active program of study and the catalog of record in the student information system (Banner).

- Each credit program at the college is defined by the number of credits a student must complete prior to graduating.
- The number of credits can fluctuate from catalog to catalog. The 150% maximum timeframe calculation will use the number of credits as defined by the student's catalog of record.
 - If the program has a range PCC will use the highest number in the range

Maximum Timeframe Calculation

- Maximum timeframe
 - a. Number of credits needed to graduate from program multiplied by 150%
- Attempted credits
 - a. The number of credits that the student has attempted
- If the number of attempted credits is less than the maximum timeframe the student has not exceeded maximum timeframe.

Projected Maximum Timeframe

Student becomes ineligible at the point where it is determined the student will exceed the maximum timeframe NOT at the point when the student actually reaches the maximum timeframe.

Projected Maximum Timeframe Calculation

- Attempted credits remaining in the maximum timeframe
 - a. Subtract the maximum timeframe for a student's program of study by the student's attempted credits.
- Number of credits needed to graduate
 - a. Select all students who have completed less credits than the number of credits needed to complete their program of study.
 - b. Subtract the number of completed credits by the credits needed to complete the program of study.
- If the number of attempted credits remaining in the maximum timeframe are greater than the number of credits needed to graduate, then the student has exceeded the maximum timeframe.

Example: At the end of the fall term the student has attempted 75 credits out of the 90 credits allowed under maximum timeframe (60 credit degree). However, it is determine that the student still needs to complete 20 more credits (completed 40 credits).

Student is not meeting SAP due to exceeding the maximum timeframe because the student has more credits to earn than what is allowed to graduate within the maximum timeframe.

Special Interest Coursework

Special interest courses are credit courses intended to meet specific cultural, career, economic, or educational needs of the community. Special interest courses are not considered university parallel or occupational courses. All Special Interest Coursework is not eligible for Title IV aid and will be excluded

from the quantitative and qualitative measures of SAP.

Courses that meet this criteria:

- Courses numbered less than a hundred and doesn't have a course prefix of REA, MAT, WRT, ESL and ICS
- Developmental courses taught at below high school level
- ESL coursework that is considered an elective and not part of the ESL Pathway

Remedial Education

Developmental Education Courses

Students may attempt a maximum of 30 credits of developmental (or remedial) coursework, during which time they may or may not be Title IV recipients, prior to becoming ineligible for such funds during future attempts. Developmental Education courses are included in the qualitative assessment of SAP, which means that these courses are included in the GPA used to calculate the student's SAP status.

Developmental Education courses are excluded in both components of the quantitative measurement of SAP. Students who consume some of their Title IV aid during their enrollment in developmental courses should plan carefully for their academic and financial future to complete any associate degree (and/or baccalaureate) programs.

English as a Second Language (ESL) courses

Title IV regulations do not limit the number of ESL courses that are eligible for federal funding (except as described by the repeat rule) so long as the student remains in satisfactory academic standing. Although the maximum number of ESL courses is not otherwise specified (except as described by the repeat rule) under the Title IV regulations, students should be aware that all types of financial aid are limited and that they may use some of their eligibility while enrolled in these courses. Students who use some of their Title IV aid during their enrollment in ESL courses should plan carefully for their academic and financial future to complete any associate degree (and/or baccalaureate) programs.

ESL courses are included in the qualitative assessment. Which means these courses are included in the GPA calculation. However, ESL courses are excluded from both of the quantitative measurements.

Transcripts from Other Colleges / Transfer Credits

Higher Education Act (HEA) regulations require that, at a minimum, transfer credits that are applicable toward the student's current program of study must count as both attempted and completed hours. PCC counts all transfer credits as both attempted and completed hours when evaluating the quantitative SAP standard. If transcripts are on file with the Office of Enrollment Services, all courses that have been applied to the student's academic record will be included in the maximum timeframe, pace of unit completion. GPA measures are not included as the GPA is not brought in with the transfer credit.

Unusual Enrollment History (UEH) verification. If the student is selected for Unusual Enrollment History (UEH), and transcripts from the other colleges are reviewed by the Financial Aid Office for this purpose without having been evaluated by the Office of Enrollment Services, the Financial Aid Office may choose to evaluate the transcripts for satisfactory academic progress determination at that time prior to the transcripts being reviewed by the Office of Enrollment Services.

Transfer Credits

Students who submit a transcript(s) for evaluation will have the courses articulated in the term deemed best fit by the Office of Enrollment Services. The evaluated courses will be used in the SAP evaluation for the term that is immediately after the term in which the courses were articulated.

Study Abroad

Courses approved by Pima Community College for academic credit toward a student's vocational certificate, degree, or transfer taken in a study abroad program are counted as attempted and completed credits. These courses are eligible for financial aid if the courses are applicable to the student's program of study; students are advised to see a financial aid advisor to review the cost of attendance and applicability of the course for financial aid eligibility.

Grade Changes

Any grade change received by a student can affect his/her SAP calculation. Students who achieve satisfactory standing as the result of a grade change will have aid reinstated. Students whose SAP status is downgraded to unsatisfactory as the result of a grade change will either immediately be placed on warning or will lose their eligibility for financial aid as appropriate.

- **During the Term**

Any grade change the student receives for a previous term during the current term will result in the student's SAP being recalculated. Common grade changes include incomplete grades converting to a letter grade, unsuccessful letter grades converting into Administrative Withdrawals and withdrawals/unsuccessful letter grades converting into Administrative Drops.

- **After Completion of the Term**

Any grade change the student receives after the completion of term for a previous term will not result in the student's SAP being recalculated as the period has ended.

Changes of Program

Students are permitted to make changes to their program of study in accordance with their academic goals and College policies. So long as students are meeting all other SAP standards, changes of program alone will not disqualify them for Title IV eligibility.

- **Prior to the Term**

Students who change their program of study prior to the beginning of the term will have their SAP recalculated based on the newly declared program. Students should be advised that changing their program of study prior to the term could affect their Title IV eligibility.

- **During the Term**

Students who have their program of study changed during the term will have their SAP recalculated based on the new program. Students should be advised that changing their program of study prior to the term could affect their Title IV eligibility. Students who have applied for graduation in the previous term should talk to an advisor if the student wants to continue their studies at PCC.

Additional Certificates or Degrees

Students who seek additional certificates or degrees are treated in the same way as those who change their programs. After the completion of the first certificate or degree (at PCC or elsewhere), the next scheduled SAP evaluation will include all previously attempted courses. The student's cumulative credits for this standard are the total of all courses attempted at PCC combined with all transfer credits.

Recalculation of SAP

Students who reach (or will reach) 150.00% of the length of their programs and who are otherwise in satisfactory standing, may request a recalculation of their maximum timeframe based upon only the credits that apply to their current program. After an unsuccessful recalculation request a student may appeal based on extenuating circumstances.

Satisfactory Academic Progress (SAP) Standards - Statuses

Satisfactory Academic Progress is determined at the end of each payment period. All payment periods at Pima Community College, as well as outside transcripts applied to the student's record, are included

when determining a student's satisfactory academic progress, even if the student did not receive financial aid in the past.

There are defined outcomes once SAP has been determined at the end of each payment period, and they are as follows:

Financial Aid Good Standing Status

Student has met all of the requirements of satisfactory academic progress and will continue to be eligible for federal and state financial aid grants and loans, as long as all other financial aid requirements are met.

Financial Aid Warning Status

Student did not meet all the requirements of satisfactory academic progress and are now placed on "Warning". Students will receive financial aid if they are on "Warning" status, as long as all other financial aid requirements are met.

Students have the current term in which they have been placed on "Warning" to meet all of the conditions of satisfactory academic progress or they will be suspended from financial aid for the following term.

Students must meet all of the SAP standards to be considered to be in good satisfactory academic standing. The College issues a formal warning semester to students at the end of the first semester during which they fail to meet one or more of the SAP standards. Students who receive a grade or are disbursed Title IV funds during their warning semester and who still have not met all of the SAP standards at the end of their warning semester are immediately ineligible for Title IV financial aid for the subsequent semester. Students who have not met all of the SAP standards are ineligible for Title IV aid at the end of the warning semester whether or not they received financial aid during the warning semester.

Students may not be eligible for a warning semester if they previously failed one or more SAP requirements and continued their enrollment without being issued a warning term. Students are subject to current SAP standards and requirements regardless of those that may have been in place during their past semesters of enrollment.

Students who meet cumulative standards at the end of their semester of warning are returned to good satisfactory academic standing for Title IV purposes. If a student who has returned to good standing subsequently fails cumulative SAP standards the student will again be placed on warning for the subsequent semester of enrollment.

Example:

Fall 2017 - warning
Spring 2018 - good standing
Summer 2018 - warning

A student may not have more than one sequential warning status; but, must come into good SAP standing before additional warning statuses are applied.

Students who fail to reach all of the cumulative SAP standards after a warning semester are placed on suspension and are ineligible to receive further Title IV funding. A student may appeal their suspension (as below), and if approved by the PCC Financial Aid Appeal Committee or college designee, the student will be placed on Financial Aid Probation status.

Financial Aid Probation Status

Students who fail to reach all of the SAP standards and are therefore not in satisfactory academic standing are only eligible to receive further Title IV funding if they enroll using their own resources until they meet cumulative SAP standards or submit a SAP appeal (as below) and be approved by the SAP appeals committee or college designee. Students who submit an appeal that is approved will be placed on probation and must follow an academic plan prescribed by an academic advisor/counselor. During a probationary semester the student must pass 100% of attempted courses in the semester with a minimum 2.00 GPA or meet the cumulative SAP standards, in which case the student has achieved Good Standing. Students who fail to meet either condition of the probationary semester will be suspended from further Title IV funding. A suspended student may submit a second appeal (as below, that reflects new extenuating circumstances). If approved, a student may be reinstated Title IV aid if all other eligibility requirements are met. Students are also required to meet the College's academic standards during any probationary semester.

Financial Aid Suspension Status

Students who are not meeting cumulative SAP standards and are not eligible for warning status, and have not successfully appealed (or failed the meet conditions of approved appeal) will be placed or remain on suspension status. Students on financial aid suspension are not eligible for Title IV aid but may appeal their suspension.

Reestablishing Aid Eligibility

Students who choose not to appeal, or whose appeals are not approved, may be able to re-establish eligibility for Title IV aid. Such students may (if they are otherwise eligible) continue to enroll for courses at the College at his/her own expense until they have met all of the SAP standards that are applicable for the receipt of Title IV aid. Neither paying for one's classes nor sitting out for a semester affects a student's academic progress standing, so neither (alone or together) is sufficient to re-establish aid eligibility, if the student has not met all of the SAP standards.

Appeal Process for Financial Aid Reinstatement or Extension

HEA regulations allow but do not require an institution to permit students who are not in satisfactory academic standing to appeal his/her status in order to receive Title IV funds. PCC allows Title IV applicants and recipients, who are not in satisfactory academic standing, to appeal his/her status by accessing the College's SAP appeal process as described on the website. All students who submit an appeal must have a current FAFSA application on file and also include a completed academic plan. Students should note that classes that are required in the academic plan may or may not be eligible for Title IV aid. It is possible that a class that is included in the academic plan, such as a prerequisite that is not a program requirement, is not eligible for Title IV financial aid.

Students who are eligible for a recalculation of his/her SAP status may be required to submit an academic plan depending upon the outcome of the recalculation. The recalculation is not considered an appeal. In order to develop the academic plan, the student must meet with an academic advisor/counselor.

If a SAP appeal has been approved, students must adhere to all the requirements detailed in his/her academic plan as a condition of receiving financial aid. The financial aid office will review the student's progress at the end of each probationary payment period to determine if the terms of the academic plan has been met.

Students who enroll under an approved SAP appeal are required to follow his/her academic plan without deviation. Students who deviate from his/her academic plan are ineligible for financial aid. Students who

wish to change his/her academic plan must submit a subsequent appeal to approve the change.

Modifications that are not considered changes and therefore do not require you to appeal include alterations in the sequence of courses, approved course substitutions, advisor approved adjustments or corrections and schedule updates that are initiated by the college such as to program of study requirements, course numbers, course descriptions and course cancellations.

Students should note that classes that are required in his/her academic plan may or may not be eligible for Title IV aid. It is possible that a class that is included in the academic plan, such as a prerequisite that is not a program requirement, is not eligible for Title IV financial aid.

As required by federal regulations, PCC reviews academic progress at the end of the semester or payment period for those students on probation, to determine if the student is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan and has met all SAP standards based upon the semester's grades and completion of credits the student is eligible to receive Title IV aid so long as the student continues to meet those requirements.

Federal and institutional SAP requirements continually change and evolve. As such, the student's original SAP appeal is also subject to review at the end of the semester and may be rejected if it does not meet current SAP requirements, regardless of the student's academic performance during the probationary semester.

Students who experience new extenuating circumstances, that were reasonably un-foreseeable at the beginning of the probationary semester and that are beyond the student's control, may appeal. The circumstances that are cited in the appeal must be timely to the semester of enrollment during which the academic difficulty occurred. These extenuating circumstances must have been sufficiently disruptive that the student was prevented from continued enrollment and/or successful completion of the semester and meeting of the SAP standards.

Students who are otherwise in good academic standing but who have exceeded (or will exceed) 150.00% of the published length required for his/her certificate or degree may request that his/her SAP status is recalculated based only on those credits which are applicable to his/her current program of study.

Students who have failed one or more of the SAP standards are required to present and document extenuating circumstances with his/her appeal.

Extenuating Circumstances

Circumstances such as youth, being a first time college student, difficulty adjusting to college, time management issues, failure to balance social life against academic workload requirements, lack of focus, prioritization of other activities above coursework and inability to afford enrollment expenses in the absence of financial aid are not alone sufficient to qualify as extenuating.

Documented extenuating circumstances might include, but are not limited to:

- Major illness or injury for student, spouse of student's immediate family
- Loss of employment for the student, student's spouse, or parents
- Student or parents marital status change; i.e., separation or divorce
- Death in the student's immediate family
- Deployment to active duty/reserves by the student, student's spouse, student's parents
- Natural disaster affecting the student, student's spouse, or student's parents

All SAP appeals will be evaluated by the SAP appeals committee or its designee. The SAP appeals committee determines whether or not the circumstances that the student submitted in the appeal are extenuating. As noted in the instructions that accompany the SAP appeal process, the student must

document all extenuating circumstances, explain changes that will allow for academic success during future enrollment, and must submit an advisor-approved academic plan.

Documentation typically consists of provider confirmation of injury or illness, an employer's separation letter, police incident or accident report, attorney's letter, divorce decree, deployment orders, obituary or death certificate as applicable; however, the SAP appeals committee or its designee solely determines the sufficiency of documentation in accordance with the circumstance(s) presented.

The student's extenuating circumstances must have been reasonably un-foreseeable and also must have been beyond the student's control. Please note, having extenuating circumstances does not in any way guarantee that your SAP appeal will be approved. If your circumstances were reasonably foreseeable, pre-existing, are deemed to have been within your control, or were present and you decided to enroll anyway, your SAP appeal is likely to be denied. Your SAP appeal is also likely to be denied if you enrolled for more than two semesters without seeking intervention and treatment for an existing issue (or issues).

If a SAP appeal is approved for a student who does not enroll for the next scheduled semester, the approval is subject to resubmission to the SAP appeals committee or its designee for reevaluation. If the SAP appeals committee or its designee confirms that the approval is still valid the student is eligible to receive financial aid so long as all other eligibility criteria are met.

If the SAP appeals committee or its designee determines that the approval is not valid the student is ineligible for any financial aid that is governed by the SAP standards. The student may be eligible to submit a new SAP appeal and should review the current SAP appeal guidelines.

If your SAP appeal is denied you can only re-appeal if you have extenuating circumstances and/or documentation that you did not include with your initial submission. Re-appealing because you do not agree with the SAP Appeal Committee's decision is not a valid basis upon which to submit another appeal.

The decision of the SAP Appeals Committee or College Designee is final and can neither be appealed elsewhere in the College, nor can it be appealed to the U.S. Department of Education.

References:

Federal Student Aid Regulations: 34 CFR 668.42(c)(2), 34 CFR 668.4, 34 CFR 668.22(d)
Federal Student Aid Handbook, Volume 1 pages 15-19