

303 Homestead Avenue
Holyoke, MA 01040
413.538.7000

Financial Aid Office
Phone: (413) 552-2150
Fax: (413) 552-2192

Satisfactory Academic Progress (SAP) Policy for Financial Aid

The mission of the U.S. Department of Education is to financially assist eligible students who are academically progressing towards their goal of attaining a degree or certificate. To assure this goal is met, the U.S. Department of Education requires colleges to have a Satisfactory Academic Progress (SAP) policy in place. It is the responsibility of the HCC Financial Aid Office to monitor each financial aid applicant's academic work to determine if the student is demonstrating academic progress by meeting the standards of the SAP policy. Students must meet all SAP standards to maintain eligibility for financial aid.

Satisfactory academic progress is comprised of three components as required by federal regulations. A student must complete their degree or certificate within a specified period, demonstrate they are making progress towards the completion of their degree or certificate by earning a minimum number of credits hours each semester, and achieve a financial aid GPA that is consistent with meeting graduation requirements. This regulation applies to each financial aid applicant, whether a previous aid recipient or not. All three standards are evaluated at the end of each semester (fall, spring, summer) for all degree and certificate students.

Examples of student aid programs impacted by the standard:

Federal- grants, loans & work-study

State- grants, scholarships, tuition waivers

Institutional- grants, scholarships

All financial aid applicants are responsible for knowing the financial aid SAP policy. The Financial Aid Office sends a notification to a student who has been placed on warning or suspension status. Whether or not a student receives the notification, responsibility for meeting the minimum SAP requirements to qualify for student aid remains with the student. Students who are ineligible for aid may enroll at HCC if they are able to pay their education expenses (tuition, fees and books). Payment arrangements can be made by contacting the Student Accounts Office.

Satisfactory Academic Progress Standard Measurements

Qualitative Standard (Grade-based) - Cumulative Financial Aid Grade Point Average (GPA)

To meet the qualitative standard a student must maintain a cumulative grade point average high enough to avoid academic probation or dismissal according to Holyoke Community College's academic standards, specified below using the *financial aid GPA*:

Cumulative GPA Hours:	Cumulative <i>Financial Aid</i> GPA Required:
Below 9	No minimum
9 – 30	1.75
Above 30	2.0

A student may have a different *financial aid GPA* than their College GPA due to the inclusion of both pre- and post- Fresh Start grades and the inclusion of final grades from remedial/developmental courses in the calculation.

Quantitative Standard (Completion-based)

The quantitative standard, which has two aspects, is based on the U. S. Department of Education requirement that recipients of federal student aid complete degree or certificate requirements within 150% of the normal time frame. The limit of the **maximum time frame** is one aspect of the quantitative standard; the complementary **pace standard** requires that the student make reasonable progress toward earning the degree or certificate within that time frame as s/he attempts coursework along the way.

- *Pace toward Program Completion*

For a student to meet the pace standard s/he must earn semester hours at HCC equal to at least two-thirds (2/3) of the cumulatively attempted semester hours (calculated at 0.67). For example, a student with 48 attempted credits must successfully complete 33 credits ($48 \times 0.67 = 32.16$ and rounded up to the nearest whole credit is 33).

- *Maximum Time Frame*

The maximum time frame for students in both degree and certificate programs is stated in terms of attempted semester hours. Students must complete their program of study within 150% of the published number of semester hours (credits) required to complete the program at HCC. A student is ineligible to receive financial aid once they have reached the 150% limit or it becomes clear that s/he will not be able to complete degree requirements within the 150% time frame. For example, a student in an Associate Degree program involving 60 semester hours (some may require more) would need to complete degree requirements before attempting 90 semester hours. Likewise, a student in a 24 semester hour certificate program would need to complete certificate requirements before attempting 36 semester hours.

The time frame can be automatically extended without requiring an appeal for up to 36 semester hours of attempted ESL coursework.

Incompletes, withdrawals, repeated courses, remedial/developmental courses, transfer credits, previous enrollment, Fresh Start

Courses for which a student receives a grade of "incomplete", "withdrawal" or "unsatisfactory" (I, WS, WX, AW, U) are counted as attempted semester hours but are considered unearned. Although the college allows a student until mid-term of the following semester to complete an "I" grade, the incomplete grade is considered unsatisfactory for financial aid purposes when the SAP calculation is performed. Repeated courses are handled according to the College's current academic repeat policy. Financial aid can only pay for one completed repeat of a previously passed course. Remedial/developmental courses are considered earned hours if a passing grade is attained and final course grades are included in the calculation of a financial aid GPA used to determine eligibility.

Transfer credits accepted by the College are included as part of the cumulative satisfactory academic progress calculation. They are included in both the attempted and earned credits.

The SAP policy is to consider all previous semester hours attempted and grades earned regardless of enrollment in a previous academic program and/or receipt of financial aid for coursework taken. Students who return to HCC under the Fresh Start Program are not automatically eligible to receive financial aid. These students must be evaluated for satisfactory academic progress according to the regular financial aid policy. All courses prior to the Fresh Start approval and subsequent to approval are considered.

Satisfactory Academic Progress statuses

- *Financial Aid Warning*– This period is a one time, one semester warning period for students who fail to meet the GPA and/or pace toward program completion standards for the very first time. Students in these categories will be warned of their failed status but will not lose their financial aid for that one semester. **Students exceeding the maximum time frame do not receive a warning.**
- *Financial Aid Suspension*– This status occurs when a student did not meet SAP standards while in Financial Aid Warning or Financial Aid Probation status, or it is determined that the student will not be able to graduate within 150% maximum time frame limit, or a student on a Financial Aid Academic Plan fails to follow the plan. A student is not eligible to receive financial aid while on Financial Aid Suspension.

To attempt to regain eligibility, you may either:

Attend courses and pay for them on your own until satisfactory academic progress standards are met, OR

Submit an appeal if you have documentable extenuating circumstances that you feel prohibited you from maintaining satisfactory academic progress, and have now been resolved. Additional information regarding appeals and the appeal process can be found at: www.hcc.edu/sap

- *Financial Aid Probation*– This status is only granted upon the approval of an appeal. A student on financial aid probation will be eligible to receive financial aid for one semester. To remain eligible following an appeal approval, the student must meet normal SAP standards and/or fulfill the requirements of an academic plan.