

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

The Financial Aid Office is required by federal regulations to periodically review financial aid recipients to ensure that they are making academic progress towards the completion of their program of study. Satisfactory academic progress for financial aid recipients is measured by both qualitative and quantitative standards and is an assessment of a student's cumulative academic record while in attendance at the institution.

Qualitative - Cumulative GPA (CGPA) Component	Must have earned the required CGPA at the published intervals.
Quantitative - Pace (Completion Rate) Component	Must complete at least <u>2/3 (66.666%) of the credits attempted.</u>
Quantitative - Maximum Timeframe Component	May receive financial aid for up to <u>150%</u> of the number of credits required for successful program completion.

In general, coursework that is taken while in attendance at the CCSNH institution is considered when reviewing a student's academic record for satisfactory academic progress. However, there are some exceptions. Please see the section on Treatment of Repeated Courses, Audited Courses, Incompletes, Developmental/Remedial Courses, English as a Second Language Courses (ESOL), Credits by Examination, Nonpunitive grades, Pass/Fail Grades, Withdrawals.

Qualitative Standard - Cumulative GPA (CGPA) Component

A student must maintain a minimum cumulative grade point average as noted below in order to be making satisfactory academic progress. A GPA calculator is available at <http://www.ccsnh.edu/academics/gpa-calculator>.

Total Credits Earned	Minimum Cumulative Grade Point Average Required for the Program	
	Certificate/Diploma	Associate Degree
0 – 13	1.50	1.50
14 – 27	2.00	1.70
28 – 40		1.80
41 +		2.0

Quantitative Standard - Pace (Completion Rate Component) and Maximum Timeframe Component

The quantitative standard of the satisfactory academic policy is comprised of two elements. The first element, maximum time frame, is the time frame by which a student must complete an academic program. The second element, pace, includes determining whether a student is on track to complete the program within the set maximum time frame. Once it has become apparent a student will be unable to complete their academic program within the maximum time frame, either by falling below the pace standard or by having attempted 150% of the credits required to complete their academic program, the student becomes ineligible for Title IV aid.

Pace (Completion Rate Component)

A student must successfully complete at least two-thirds (66.666%) of the total credits he/she attempted throughout his/her academic career at the college. All attempted credits, including transfer credits, will be included in the quantitative calculation. For example, a student who has enrolled in 36 credits throughout his or her academic career at the college must earn credit for at least 24 credits in order to be meeting the requirements of satisfactory academic progress.

Maximum Timeframe Component

A student may receive student federal student aid for any attempted credits towards his or her program of study as long as those credits do not exceed 150% of the published length of the student's program of study. All attempted credits are included in the evaluation including transfer credits. For example, a student enrolled in a financial aid eligible 24 credit certificate program can receive federal student aid for up to 36 attempted credits. A student enrolled in a program of study requiring 64 credits to earn the degree may receive federal student aid for a maximum of 96 attempted credits. If a student changes curriculum programs, is working toward multiple degrees/certificates, or graduates and enrolls in a second degree and then reaches 150% of the credits required for the new degree (or primary degree/certificate in the case of multiple degrees/certificates), a degree audit or academic plan will be completed and evaluated to determine what portion of the requirements for that curriculum has been satisfied. The degree audit or academic plan must be submitted with the appeal and will be evaluated on an individual, case-by-case basis.

Academic Periods Included in the Review

The qualitative and quantitative standards of the Satisfactory Academic Progress policy will be used to review the academic progress for all periods of the student's enrollment. Even periods in which the student did not receive federal student aid will be included in the review. Additionally, periods for which the student was granted academic amnesty will be included in the review.

Timing of the Review

The Financial Aid Office of the CCSNH institution will evaluate a financial aid recipient's satisfactory academic progress upon completion of each semester within the standard academic year of the program the student is enrolled in.

Results of the Review

Meeting Satisfactory Academic Progress (SAP) Standards

Students who meet SAP standards will be coded as making Satisfactory Academic Progress and will retain eligibility for federal student aid for their next semester.

Satisfactory Academic Progress (SAP) Warning

Students who do not meet SAP standards will be placed on SAP warning for one semester. Students placed on SAP warning will retain their eligibility for federal student aid for their warning semester.

At the end of the warning period, SAP standards will be reviewed. If the student meets SAP standards, he/she will once again be coded as making satisfactory academic progress and will retain eligibility for federal student aid for their next semester. If the student is still unable to meet SAP standards, he/she will no longer be eligible to receive federal student aid at the institution until such time that he/she is able to meet SAP standards or has been granted Probation.

Satisfactory Academic Progress (SAP) Suspension

If the student is still unable to meet SAP standards after his/her Warning Period, he/she will no longer be eligible to receive federal student aid at the institution until such time that he/she is able to meet SAP standards or has been granted Probation.

Satisfactory Academic Progress (SAP) Probation

A student who becomes ineligible for federal student aid as a result of not meeting satisfactory academic progress standards may appeal for a review of that determination. If the appeal is granted, a student will be assigned a SAP status of Probation, typically for a period of one semester. However, this period can be extended by placing the student on an academic plan if he/she will require more than one semester to reestablish financial aid eligibility with SAP standards. During Probation, the student will be eligible to receive federal student aid funding.

Appeal Process

A student who becomes ineligible for federal student aid as a result of not meeting Satisfactory Academic Progress standards may appeal for a review of that determination. A student must appeal in writing. The student appeal request and any supporting documentation or degree audit must be submitted to the Financial Aid Office. A successful appeal results in Probation and allows the student to be eligible for federal student aid for his/her probationary period.

A student choosing to submit an appeal of his/her SAP review results must submit the following information to the Financial Aid Office:

- 1) A written explanation of the circumstances that prevented him/her from achieving SAP standards and documentation of any extenuating circumstances. The Financial Aid Appeals Committee reserves the right to request further information from the student to support information provided in his/her explanation.
- 2) An academic plan which the student will use to regain satisfactory academic progress.

The decision of the appeals committee is final. A student is notified of his/her appeal's outcome in writing via mail within 10 business days of submission of all required documentation.

Regaining Eligibility

Unless an appeal is granted, a student can regain financial eligibility only by taking action that brings him/her into compliance with both the qualitative and quantitative components of the CCSNH institution's satisfactory academic progress policy. Neither paying for one's own classes nor sitting out a semester affects a student's SAP standing, so neither is sufficient to re-establish financial aid eligibility.

If a financial aid recipient believes he/she is meeting Satisfactory Academic Progress standards then he/she can request to have his/her SAP standing reviewed upon completion of the semester. If the student is found to be meeting both the qualitative and quantitative components of the SAP policy and to not have exceeded maximum time frame, then his/her status will be updated to reflect he/she is meeting Satisfactory Academic Progress standards, and the student will be eligible to receive Title IV financial aid the next semester.

Satisfactory Academic Progress (SAP) Review FAQs:	
Question	Answer
When is my academic progress reviewed?	At the end of each semester
What academic periods are included?	All periods, even those in which the student did not receive financial aid, was in a different major, and those for which the student was granted academic amnesty.
What are the results of the review?	Satisfactory Academic Standing, Warning, or Suspension
What does Warning mean for me?	Students who do not meet SAP standards will be placed on SAP warning for one semester. Students placed on SAP warning will retain their eligibility for federal student aid for their warning semester.
What happens at the end of the Warning Period?	At the end of the warning period, SAP standards will be reviewed. If the student meets SAP standards, he/she will once again be coded as making satisfactory academic progress and will retain his/her federal student aid eligibility for his/her next semester. If the student is still unable to meet SAP standards, he/she will no longer be eligible to receive federal student aid at the institution until such time that he/she is able to meet SAP standards or has been granted Probation.
What does suspension mean for me?	The student will no longer be eligible to receive federal student aid at the institution until such time that he/she is able to meet SAP standards or has been granted Probation.
Is there an appeal process if my aid is suspended?	Yes, please see the section on the Appeal process.
Can you regain Financial Aid eligibility once it has been suspended?	Yes, please see the section on Regaining Eligibility.
What does Probation mean?	A student who becomes ineligible for federal student aid may appeal for a review of that determination. If the appeal is granted, a student will be assigned a SAP status of Probation, typically for a period of one semester. During Probation, the student will be eligible to receive federal student aid funding.

Treatment of Repeated Courses, Audited Courses, Incompletes, Developmental/Remedial Courses, English as a Second Language Courses (ESOL), Credits by Examination, Nonpunitive grades, Pass/Fail Grades, Withdrawals

Please refer to the specific section for each course/credit below. The following table is a breakdown of how each type of course or credit is treated in the review.

	Cumulative GPA Component	Completion Rate Component	Maximum Timeframe Component
Repeat Courses	Y	Y	Y
Transfer Credits	N	Y	Y
Consortium Credits	N	Y	Y
Developmental/ Remedial/ESOL	Y	Y	Y
Incompletes	Y	Y	Y
Audit Courses	N	N	N
Nonpunitive Grades	N	Y	Y
Pass/Fail Grades	N	Y	Y
Withdrawals	N	Y	Y

Repeat Course

For one time only, financial aid will cover a repeated course that has been previously passed. For this purpose, passed means any grade higher than an “F,” regardless of any school or program requiring a higher qualitative grade or measure to have been considered to have passed the course. A student may be repeatedly paid for failing/withdrawing from a course. However, if a student passed a course once, then is repaid for taking it, and fails or withdraws the second time, that failure counts as their paid retake, and the student may not be paid for retaking the course a third time. If a program of study requires students to retake all of the coursework for a term in which a student fails a course, any courses retaken that were previously passed in this case are not eligible for Title IV aid.

Transfer Credits

Credits that are transferred in from another institution and apply to the most current major will be excluded from the student’s cumulative GPA. However, they will be included in the calculation for the maximum timeframe and completion rate components.

Consortium Credits

All courses taken at an institution other than the home institution through an official consortium are included in the calculation for completion rate and maximum timeframe components, but are excluded from the student’s cumulative GPA component.

Developmental/Remedial/ESOL Credits

Credits from these courses will be included in the calculations for all three components of the satisfactory academic progress review. A student is eligible for up to 24 credit hours of federal student aid in this category.

Incompletes

All incompletes must be resolved by the end of the third week of the semester following the receipt of the incomplete grade. If not, the grade is either automatically changed to an “F” or is considered to be an “F” for all components of the satisfactory academic progress review. Financial Aid can be withheld until Incompletes are resolved.

Audit Courses

Financial Aid does not cover any courses a student audits. Further, audit courses are not included for any of the calculated components.

Credit By Examination

Financial Aid does not cover courses for which a student earns credit through examination. Credit by Examination courses count toward the maximum time frame component, but are excluded from the student’s cumulative and completion rate components.

Non-punitive Grades

Non-punitive grades will not impact the cumulative GPA component of a student’s SAP status. However, they will be included in the calculation of the maximum time frame and the completion rate components.

Pass/Non-Pass Grades

Pass/Non-Pass grades will not impact the cumulative GPA component of a student’s SAP status. However, they will be included in the calculation of the maximum time frame and the completion rate components.

Withdrawals

Withdrawals will not impact the cumulative GPA component of a student’s SAP status. However, they will be included in the calculation of the maximum time frame and the completion rate components.

For further information about the Financial Aid Satisfactory Academic Progress policy, please contact the NCC Financial Aid Office at nashua_financial_aid@ccsnh.edu or (603) 578-8903.

A student who chooses to take classes not required for his/her degree/certificate program may be required to cover the cost of such classes from his/her own resources.