

Maricopa Community Colleges
Standards of Satisfactory Academic Progress (SAP) for Financial Aid Eligibility

Federal regulations (CFR 668.32(f) and 668.34) require a student to move toward the completion of a degree or certificate within an eligible program when receiving financial aid. Specific requirements for academic progress for financial aid recipients are applied differently than Scholastic Standards. Federal regulations state that Academic Progress Standards must include a review of all periods of enrollment, regardless of whether or not aid was received. The student must meet the following minimum standards in order to receive financial aid.

I. Evaluation of financial Aid Eligibility

- A. Standards of Satisfactory Academic Progress (SAP) are applied once per year, beginning on or about June 1st to determine eligibility for the following academic year.
- B. The evaluation period will be based on attendance in the immediate prior Spring, Fall, Summer term (example: for 2001-2002 academic year, academic progress will be evaluated on Spring 2001, Fall 2000 and Summer 2000).
- C. Credits evaluated will include credits attempted at the evaluating school and courses funded through consortium agreement.
- D. Students who do not meet the SAP will be notified. The student may follow the appeal process or the reinstatement procedures as outlined in V and VI.

II. Eligibility

Students must meet the following criteria:

- A.
 - 1. Students who have attempted at least 6 credit hours in the last evaluation period must complete with a passing grade 2/3 of all credits attempted within that evaluation period,
- OR
- 2. Students who have NOT attempted at least 6 credits in the last evaluation period must complete with passing grades 2/3 of ALL credits attempted. AND
- B. All students must meet the following minimum credit hour/cumulative GPA requirement

Credits Attempted*	Minimum GPA
12-15	1.60
16-30	1.75
31-45	1.90
46 +	2.00

*for which grade points are computed

Note: Grades of F, I, N, W, X, Y, Z and courses not yet graded are considered attempted but not meeting progress standards for the purposes of financial aid.

III. Maximum Timeframe Eligibility

Students who have attempted more than 150% of the credits required for their program of study are not considered to be making Satisfactory Academic Progress and therefore, are ineligible for financial aid funds. All evaluated transfer credits will be included when determining maximum timeframe eligibility. Students with Bachelor's degree or higher will be considered to have exhausted maximum timeframe eligibility. Reinstatement procedures are not applicable to Maximum Timeframe Eligibility.

*For more information, please contact the Financial Aid Office.

IV. Repeated, Audited, Consortium, Remedial Courses, Summer

- A. Financial aid may be used to cover the cost of repeated courses.
- B. Audited courses, non-credit courses, credit by examination, and any credit for prior learning option (as outlined in the catalog) are excluded when determining eligibility for financial aid.
- C. Courses funded through a consortium agreement are included in determining academic progress.
- D. All attempted remedial credits will be included when evaluating SAP. (A maximum of 30 remedial credit hours, excluding ESL courses may be funded.)
- E. Enrollment in any or all Summer sessions within the same calendar year will be considered one term.

V. Appeal Process

A student who has lost financial aid eligibility due to extenuating circumstances may appeal. An appeal may be necessary more than once. Meeting the academic standards however, will reduce the number of appeals.

- A. Extenuating circumstances that may be considered include:
 - Personal illness or accident
 - Serious illness or death within immediate family
 - Or other circumstances beyond the reasonable control of the student
- B. All appeals must be in writing to the Financial Aid Office where the student is applying for aid and include appropriate documentation.
- C. Examples of documentation could include:
 - An obituary notice, divorce decree, or a letter from a physician, attorney, social services agency, parole officer, etc.
- D. The condition or situation must be resolved which will allow the student the ability to complete course work successfully or an appeal will not be granted.
- E. The outcome of an appeal may include approval, a probationary period or a denial.
- F. Students will be notified in writing the results of the appeal and of any restrictions or conditions pertaining to their appeal.

VI. Reinstatement of Financial Aid Eligibility

- A. A student who has lost financial aid eligibility may be reinstated after the student has taken (without federal funds) at least six credit hours in a semester, passed all attempted credit hours and meets minimum cumulative GPA requirements.
- B. If the student attempts more than six hours in a semester, the student will be evaluated on all attempted credit hours within the term.
- C. Classes taken at other colleges will not be taken into consideration for reinstatement purposes.
- D. It is the student's responsibility to notify the Financial Aid Office when this condition has been met.

Financial Aid Refund / Repayment Information

Students are affected by this policy if completely withdrawn from all credits before completing 60% of the semester and they have received federal financial aid (referred to as Title IV funds) for that same period. Students will be notified if they must repay federal money as a result of withdrawing. Calculation examples are available from the school's Financial Aid Office. Students are referred to the Maricopa Community Colleges' withdrawal policy concerning procedures for withdrawal.

I. Definitions:

- A. Calculations are based upon **the percentage of aid earned**. For students who officially withdraw from school, the percentage of aid earned is based upon the number of days completed during the semester. For students who unofficially withdraw from school, the mid-point of the semester is used for calculation purposes.
- B. **Amount of aid earned** by the student is determined by taking the aid disbursed (plus aid that could have been disbursed) and multiplying by the percentage of aid earned.
- C. **Amount of the Title IV aid to be returned** is the difference between the total aid disbursed and the amount of aid earned by the student.
- D. **Amount of unearned Title IV aid due from the school** is calculated by taking the total institutional costs multiplied by the percentage of unearned Title IV aid. If loan funds were included in the disbursement, unearned Title IV Aid due from the school would first be returned to the loan program(s).
- E. **Amount of unearned Title IV aid due from the student** is calculated by taking the previously calculated Title IV aid to be returned and subtracting the amount of unearned aid returned by the school. Title IV loans are reimbursed first. Since loan repayment is subject to the terms of the promissory note, the student is not required to make immediate repayment. The school will bill the student for the amount s requiring immediate repayment. Student may pay in full or make satisfactory repayment arrangements. Failure by the student to repay or make satisfactory repayment arrangements will result in the referral of the debt to the U.S. department of Education, and the student will be ineligible for further Title IV assistance.

II. Funds must be returned to the source(s) from which they were paid.

- A. School return of funds must be distributed in the following order:
 - 1. Unsubsidized FFEL or Direct Stafford Loan
 - 2. Subsidized FFEL or Direct Stafford Loan
 - 3. Federal Perkins Loan
 - 4. FFEL or Direct PLUS Loan
 - 5. Federal Pell Grant
 - 6. Federal Supplemental Educational Opportunity Grant(FSEOG)
 - 7. Other Title IV programs
- B. Student return of funds must be distributed in the following order:
 - 1. Unsubsidized FFEL or Direct Stafford Loan
 - 2. Subsidized FFEL or Direct Stafford Loan
 - 3. Federal Perkins Loan
 - 4. FFEL or Direct PLUS Loan
 - 5. Federal Pell Grant
 - 6. Federal Supplemental Educational Opportunity Grant (FSEOG)
 - 7. Other Title IV programs

***Loan amounts are returned in accordance with the terms of the promissory note.**