

Satisfactory Academic Progress (SAP)

Federal regulations require all financial aid recipients to maintain satisfactory academic progress in a course of study leading toward a degree or certificate. Failure to meet one or more of the established standards of Satisfactory Academic Progress (SAP) will make a student ineligible for financial aid. Financial Aid SAP status includes all previous academic history, even if the student did not receive financial aid.

Statuses are updated at the end of each semester for programs lasting one year or less. For students enrolled in programs extending more than a year, their academic progress evaluation will be performed annually at the end of Spring semester. It is the student's responsibility to monitor their academic progress. Although the Financial Aid Office notifies students via campus e-mail informing them of their status, students who do not meet the standards will be ineligible for financial aid even if they do not receive correspondence.

Elements of Financial Aid Satisfactory Academic Progress:

- Grade Point Average (GPA) Requirement

Students must maintain a **2.0** cumulative GPA on all hours attempted including transfer course work.

- Completion Rate Requirement

Students must complete **67%** of all hours attempted including transfer course work.

- Maximum Time Frame

Students receiving financial aid must complete their program of study within a reasonable time frame. The maximum time frame is **150%** of the published length of the academic program or certificate (to include all transfer credit hours). Limited developmental coursework will not be counted in the maximum time frame.

Example: Associates degree requires = 60 hours x 150%= 90 hours
90 hours is the maximum that can be attempted with financial aid

NOTE: A student who cannot mathematically complete their degree within the 150% maximum time frame will have their financial aid suspended.

Consequences of not meeting Satisfactory Academic Progress (SAP):

In the following provisions, "warning" or "suspension" means financial aid warning or suspension, not academic warning or suspension.

- Financial Aid Warning – This applies only to students enrolled in an academic program lasting one year or less. The first time that a student fails to meet the SAP standards of a cumulative 2.0 GPA and 67% completion rate, he or she will be placed on financial aid warning status. The student will remain eligible for financial aid for one semester during the warning period.
- Financial Aid Suspension – If a student fails to meet the SAP standards of a cumulative 2.0 GPA and 67% completion rate, he or she will be placed on Financial Aid Suspension and will immediately lose financial aid eligibility. This applies only to students enrolled in an academic program lasting more than one year in length.
- Maximum Time Frame Suspension – If a student fails to meet the Maximum Time Frame standards, he or she will be placed on Maximum Time Frame Suspension and will immediately lose financial aid eligibility.

Failure to meet one or more of the established financial aid standards of satisfactory academic progress will make a student ineligible for financial aid. Students who have their financial aid revoked due to the failure to meet SAP standards will remain ineligible until such time that they are able to meet the cumulative financial aid SAP standards. Those students will be responsible for payment of their own tuition and fees.

Reinstatement of Eligibility

Financial aid eligibility can be reinstated after a student meets the Satisfactory Academic Progress (SAP) standards as listed above; both a cumulative 2.0 grade point average and overall 67% completion rates. Contingent on the type of program a student is enrolled in, students who regain eligibility by completing required coursework will be reevaluated when SAP is run for each type of program (i.e. one year program or less, two year program or more).

NOTE: Students are encouraged to contact a SWTJC counselor to discuss his/her academic progress and develop a plan that will help the student succeed and regain financial aid eligibility.

Financial Aid Suspension Appeal Process

Students who do not meet the standards of Southwest Texas Junior College financial aid satisfactory academic progress policy because of extenuating circumstances, such as (illness, death in the family, accidents, etc.) have the right to appeal. All situations must be fully documented. ***During the appeal process the student must be prepared to pay his/her own expenses, such as tuition, fees, books, supplies, etc.*** Please follow the procedure below to appeal a financial aid suspension. If appeal is approved student will be placed on probation for the semester.

- A Financial Aid Appeal form must be obtained and submitted to any of our campus locations.
- Documentation supporting the extenuating circumstances must be provided to the committee with the appeal form for the committee to review.
- **Student should make payment arrangements while waiting for an FA Appeal Committee decision.**
- Student must adhere to an academic plan for appeals that are approved.
- All decisions made by the Financial Aid Committee are final.

Maximum Time Frame Appeal Process

Students who already have a bachelor's degree or have exceeded the maximum time frame for their declared program of study must submit a degree plan appeal to the Financial Aid Office. Students must be meeting the cumulative 2.0 grade point average and 67% overall completion rate in order to submit and appeal. A student will be expected to complete 100% of all attempted credit hours with a 2.0 grade point average each semester. Financial aid will also be limited to only those courses required to complete the new program/certificate and to a specific time frame.

Notes of Importance:

SWTJC SAP Policy does not allow rounding of financial aid SAP standards. For example, a 66.6% completion rate would not meet the 67% completion rate standard, and 1.95 GPA would not meet the 2.0 GPA requirement.

Remedial Coursework

Financial aid is limited to 30 attempted credits of remedial coursework.

Transfer Coursework

Credits accepted for transfer are evaluated by Admissions; credits will be included in your SAP evaluation. It is your responsibility to request transcripts from previously attended institutions to be sent to SWTJC Admissions.

Academic Renewal

Academic renewal is not recognized for financial aid purposes. The original earned credits and grades are always counted as credits attempted, in the GPA calculation and towards maximum time frame as appropriate.

Grade Change

Grade changes will be reflected in the next regular SAP evaluation. You may request a retroactive recalculation only if it would affect the prior evaluation and only through petition.

Retaking Coursework

New federal regulations limit students' eligibility of federal aid with regards to repeated courses. Students may not receive federal aid (Pell Grant and Direct Loans) for courses that were previously taken and passed beyond the first retake. In addition, that course will not count towards your actual enrollment.

Note: Repeat courses will still count toward your attempted hours for financial aid purposes.

Example: Student A takes a course and receives a grade of 'D'. Student A needs a 'C' in this course to count for the requirements of the degree. Student A takes the course again receives aid and earns another 'D'. Student needs to retake the course again, but is no longer eligible for federal aid for that class. Additionally Student A cannot use that course toward enrollment for financial aid purposes. If student A is taking 12 credits, the repeated 3 credit course is no longer eligible. Student A's actual enrollment for financial aid purposes must be listed as 9 credits.

If you are taking a course for the third time, financial aid will not pay.

Complete Withdrawals and the SAP

A complete withdrawal from any program of study will have a negative impact on a student's financial aid academic progress. If a student withdraws from school during the semester, his or her grades for the semester will be all **Ws**. These grades **are not passing, therefore the student did not meet the 67% completion rate requirement** and could be placed either on financial aid suspension or warning.

If you have any questions, please contact Financial Aid Office

www.swtjc.edu or call (830) 591-7368