



FINANCIAL AID OFFICE

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Satisfactory Academic Progress Standards for Financial Aid

This policy is effective beginning 5/20/2020.

A student receiving any federal and/or state financial aid must be making satisfactory academic progress (SAP) toward a financial aid eligible program of study (degree or certificate) in order to continue to receive federal and/or state financial aid. If the student has attended FCC prior to applying for financial aid (including Open Campus/Dual Enrollment students), all prior academic coursework is included in the qualitative, quantitative, and maximum timeframe calculations of SAP. Progress is reviewed at the end of every semester in which financial aid is received and/or at the time financial aid eligibility is determined.

The following are reviewed:

- a. Quantitative: completion rate percentage, which is found by taking the total amount of completed credit hours (including credit, accepted transfer, and developmental) divided by total attempted credit hours;
- b. Qualitative: minimum cumulative grade point average (GPA) required for total attempted credits at FCC; and
- c. Maximum Timeframe: program completion within the specified timeframe

Definitions:

- **WARNING** – a status indicating the student is not currently meeting the cumulative quantitative and/or qualitative standards outlined in the College’s SAP policy. A student placed on warning is eligible to receive federal and/or state aid during their warning semester. Failure to meet the cumulative quantitative and qualitative standards at the end of the warning semester will result in suspension. Due to the cumulative nature of SAP, students who have never received federal and/or state financial aid will be suspended from financial aid without a warning semester if based on prior academic history at the College; they are not meeting the minimum cumulative quantitative and/or qualitative standards at the time their application for aid is reviewed.
- **SUSPENSION** – a status indicating the student is not eligible for financial aid funds. Students have the right to appeal, as described in the **Appeal Process and Reinstatement of Financial Aid** section of this policy.
- **PROBATION** – a student on probation has an approved appeal and is required to follow specified conditions as outlined in their Individual College Academic Plan (ICAP) to maintain good standing.

Quantitative and Qualitative Requirements

A student is required to meet the completion rate and minimum cumulative GPA requirements listed below.

To earn an A.A.T. degree, students must achieve a minimum of a 2.750 cumulative GPA, as described in the college catalog. Federal regulations state that the SAP requirements must be at least as strict as the academic policy for the school, thus students pursuing an A.A.T. degree must adhere to the following standards*:

<u>Total Credits Attempted</u>	<u>Minimum Cumulative GPA</u>	<u>Completion Rate of Total Attempted</u>
0-15	2.000	50%
16-45	2.500	67%
46 & above	2.750	67%

Students pursuing any other eligible associate degree or certificate program must adhere to the following standards*:

<u>Total Credits Attempted</u>	<u>Minimum Cumulative GPA</u>	<u>Completion Rate of Total Attempted</u>
0-15	2.000	50%
16 & above	2.000	67%

*Please note at this time, GPA is not rounded. Completion rate will be rounded (ex: if the completion rate is 66.5% or higher, it will be rounded to 67%. If the completion rate is 66.4% or lower, it will be rounded down to 66%).

Credits attempted include developmental courses and English as a Second Language (ESL) courses. See the Schedule of Classes for the credit hour equivalent for developmental and ESL coursework. Accepted transfer credits count as both attempted and successfully completed credits. Courses dropped during the 100% refund period will not be considered in the SAP calculation.

Grades of “I”, “Z”, “U”, “AU”, “W”, “F”, “DX”, and “FX” are not considered successful completion. Per Federal regulations, the SAP policy must have a qualitative measure for developmental coursework. Since developmental credits are not included in the GPA calculation, grades of “D” and lower are not considered successful completion for developmental coursework.

“P” grades are considered successfully completed for completion rate, but are not factored in to the GPA (qualitative).

For SAP, a grade of “D” for all college-level (not developmental) courses are considered successfully completed, even if their program of study requires a “C” or better. Students on financial aid probation, may be required to meet a higher standard if specified on their ICAP.

Maximum Timeframe

Financial aid applicants must complete their degree or certificate program within a timeframe that is no longer than 150% of the published length of the current program of study. The timeframe includes **all** attempted coursework at FCC except developmental and ESL coursework. Even if the student changes their program of study, all coursework is counted as attempted. Accepted transfer credits and advanced placement credits that fulfill requirements in the degree or certificate are included. The appropriate timeframe is calculated according to the current program of study (as listed in PeopleSoft).

For example, the General Studies A.A. degree program requires a maximum of 60 credit hours. To maintain financial aid eligibility, the student may attempt no more than 90 credit hours (60 x 150%). If the school determines that a student cannot complete within the maximum timeframe, the student must be placed on suspension.

Repeated Courses

A Repeated course counts as credit attempted during each term the student enrolls in the course; however, a repeated course can only be counted as credit completed one time, using the highest grade. All other attempts will be counted as incomplete regardless of the grade earned. If repeated credit is from accepted transfer, the repeated course may replace a failing grade in the GPA calculation even if transfer credit does not impact GPA otherwise.

Eligibility for a repeated course:

- Students wishing to repeat a course in which they received a “D” or higher, may receive financial aid for one repeat. The highest grade earned will be used in the GPA calculation.
- Financial aid can be received to repeat courses in which an “F”, “W”, or “AU” was earned. Repeated courses will count each time as an attempted course and impact completion rate as well as maximum timeframe.

Impact of Clemency

Per federal regulations:

Some schools have academic amnesty/renewal [clemency] procedures through which a student can apply to have credits attempted and grades earned in previous semesters excluded from the calculation of the student’s grade point average. The FSA [Federal Student Aid] program regulations make no provision for the concept of academic amnesty or academic renewal. Therefore, a school must always include courses... in evaluating a student’s satisfactory academic progress (both quantitative and qualitative components).

Therefore, grades of “DX” and “FX” will negatively impact the GPA calculation and the completion rate calculation for Satisfactory Academic Progress. GPA may not be impacted if the student retakes the course, see “Impact of Repeated Courses,” above.

Appeal Process and Reinstatement of Financial Aid

Students who become ineligible for financial aid due to academic progress or because of maximum timeframe, may appeal via the Financial Aid Suspension and/or Maximum Timeframe Appeal form. Students must have a documentable extenuating circumstance that led to their inability to meet the standards, and these circumstances must be resolved so as not to hinder future academic progress. Under some circumstances, students will be asked to provide proof that their extenuating circumstance is resolved.

Examples of extenuating circumstances include, but are not limited to the following:

- **Medical:** Illness, accident, or injury experienced by you or an immediate family member (e.g. acceptable documentation: proof of office visit, police report, hospital bill statement)
- **Death:** Death of an immediate family member (e.g. acceptable documentation: obituary, death certificate, funeral program)
- **Divorce:** You or your parents (e.g. acceptable documentation: divorce decree)
- **Military service:** If you withdrew due to military service (e.g. acceptable documentation: statement from Commanding Officer, orders)
- **Exceeding maximum timeframe:** If you are seeking a second degree/certificate, your appeal should focus on how the additional associate's degree or certificate is needed in order to meet your career and educational goals. If you have changed your major, your appeal should explain why you changed your major and how your new major will aid you in achieving your career and educational goals.
- **Other circumstances:** Please clearly state your reason and provide documentation.

Appeals are reviewed by the Financial Aid SAP Appeal Committee and a decision will be sent to the student's myFCC email. Students receiving an approved appeal will be directed to schedule an appointment with their Academic Advisor in order to develop an ICAP.

Students who need assistance preparing a SAP appeal should request an appointment by sending an email from their myFCC email account to SAPappeals@frederick.edu.

Should an appeal be denied, students should consider paying out of pocket or making alternative payment arrangements to pay for courses until they are meeting the minimum standards outlined in this SAP policy. Once a student believes they are meeting the SAP standards, they should contact the Financial Aid Office and request that their SAP standing be reviewed. If students are meeting SAP after grades post for the semester(s) in which they made alternative payment arrangements, eligibility for aid will be reinstated for future semesters as long as the student continues to maintain the minimum standards outlined in this policy.

At this time, the Financial Aid Office does not limit the amount of times a student may appeal; however, subsequent appeals are more heavily scrutinized.

College Resources

FCC offers a variety of resources that should be considered by any student wishing to maintain or regain eligibility for federal or state financial aid. These resources include:

- Counseling and Advising
- Adult Services
- Services for Students with Disabilities (SSD)
- Veteran and Military Services
- Multicultural Student Services
- STEM Learning Center
- Testing Center
- Tutoring and Writing Center

More information regarding these resources can be found by visiting www.frederick.edu and selecting the "Resources" link at the top of the page.

Disclaimer

Submission of an appeal does not guarantee the appeal will be approved. Approval of a SAP Appeal is based on the professional judgement of members of the SAP Appeal Committee.

If you are age 18 or older, any information you disclose in a SAP appeal regarding prior childhood abuse or neglect must be reported to local law enforcement authorities per state law, even if the event(s) occurred many years ago. College employees are also required by law to report disclosures of current childhood abuse or neglect to local law enforcement authorities if you are under age 18. (Refer to Opinion of the Maryland Attorney General dated December 3, 1993, at 78 Op. Att'y Gen. 189). <http://www.marylandattorneygeneral.gov/Opinions%20Documents/1993/78oag189.pdf>

Frederick Community College is also required to adhere to Title IX Sexual Misconduct Policy and Procedures. For a fuller understanding of Title IX and contact information for whom to speak with if you have concerns about sexual misconduct, visit: <https://www.frederick.edu/current-students/downloads/title-ix-brochure.aspx>.

Frederick Community College prohibits discrimination against any person on the basis of age, ancestry, citizenship status, color, creed, ethnicity, gender identity and expression, genetic information, marital status, mental or physical disability, national origin, race, religious affiliation, sex, sexual orientation, or veteran status in its activities, admissions, educational programs, and employment.