



Student Financial Aid

Chattahoochee Technical College Satisfactory Academic Progress (SAP) Policy

Per U.S. Department of Education (federal) regulations, students must maintain satisfactory academic progress in their course of study to continue receiving Federal Title IV financial aid. Federal Title IV financial aid at CTC includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Work Study (FWS).

Any state administered financial aid programs (i.e. HOPE/Zell Grant, HOPE/Zell Scholarship, Dual Enrollment Funds, HERO, Public Safety Memorial Grant, Student Access Loan) follow the same requirements as federal aid.

Satisfactory Academic Progress (SAP) includes three standards: (1) qualitative, (2) quantitative and (3) maximum time frame. Students must meet these standards to continue receiving any and all financial aid at Chattahoochee Technical College. **It is the responsibility of the student to be aware of SAP standards and his or her respective status.**

1. Qualitative (GPA)

In order to maintain eligibility for financial aid with the qualitative standard, a student must maintain a minimum cumulative GPA of 2.0. The cumulative grade point average will be used to determine academic standing for financial aid. The cumulative GPA includes grades of A, B, C, D, F, and WF. Grades of I, W, and WP do not affect the GPA. The cumulative GPA, which is determined by the Records Office, will be checked at the end of each term for satisfactory academic progress.

2. Quantitative (Pace/Completion Rate)

Regulations allow a student to maintain financial aid eligibility for attempting credit hours that are within 150% of the credit hours (maximum time frame) required to receive a degree, diploma, or certificate. Students must complete and pass (earn) 66% of all courses attempted. Courses earned include grades of A, B, C, D, or S. Courses attempted include any course in which grades of A, B, C, D, F, W, WF, I, S, U or IP are given. This percentage is calculated by dividing the cumulative number of hours the student has successfully completed by the number of hours the student has attempted. The calculation must not fall below 66% and will be checked at the end of each term.

3. Maximum Time Frame

Students have up to 150% of their program length to complete their program of study. Maximum timeframe is 150% x total number of hours required to complete the program of study. For example, if your program of study requires 30 credit hours to complete, once you have attempted 45 credit hours, you are no longer considered to be making Satisfactory Academic Progress and **will not** be eligible for a Warning period. Financial aid is automatically suspended.

All courses including transfer courses, repeated courses, remedial courses, incomplete courses and withdrawn courses are included in this calculation.

Failure to Meet SAP Requirements Monitoring Process

The SAP is reviewed at the end of each term of student enrollment. If a student has not maintained a cumulative 2.0 GPA, has not completed at least 66% of the cumulative attempted hours at the time academic progress is checked, the student is placed on SAP warning. During the SAP warning period, the student may continue to receive financial aid for one term only. If, at the end of that term, the student has raised his/her cumulative GPA to at least a 2.0, maintains a 66% cumulative completion rate, the student is considered to be back in good standing and again eligible for aid. If the student is still not making SAP by the end of that term, the student's financial aid will be suspended—making the student ineligible for all financial aid.

***Students who have reached or exceeded their *Maximum Total Attempted Hours* or have been identified as being unable to complete their degree prior to reaching their *Maximum Total Attempted Hours*, are not eligible for the one semester on Financial Aid Warning and immediately lose their financial aid eligibility.**

Financial Aid Warning

Any student who does not meet SAP requirements for **GPA or Completion Rate** will be placed on Financial Aid Warning which allows the student to receive financial aid for one additional semester. The student will be monitored for SAP again at the end of the warning period.

Financial Aid Suspension

Any student who fails to meet SAP requirements after a term on Financial Aid Warning, is placed on Financial Aid Suspension and is not eligible to receive financial aid without a successful appeal. Should the student not wish to appeal, the student must meet SAP requirements before aid eligibility can be re-established. An appeal process is available for the student who may have experienced extenuating circumstances (*see Appeals section of the policy*).

Audited Courses

Students are not eligible to receive financial aid for audit courses. Audited courses are not included in the number of hours attempted or earned for SAP determination. Students do not receive a grade in audited classes.

Transfer Credit

Transfer credit will be included in the completion rate when determining eligibility for financial aid. If no credits transferred in, then SAP will be evaluated solely on work at CTC. Transfer credits must also be included when determining progress toward the maximum time frame allowed.

Incomplete (I) Courses

*Any course with 'I' is counted in hours attempted (quantitative). When a grade of 'I' is updated and changed to an actual grade, the course will be considered completed (qualitative). However, SAP will not be automatically recalculated until the end of the next payment period in which the student has enrollment. If within the same payment period, students may submit a written request to the financial aid office to have the updated grade reviewed for SAP calculation. Once recalculated, the new SAP status, if changed, is effective immediately.

Grade Changes

*Once a student receives an approved grade change, SAP will not be automatically recalculated until the end of the next payment period in which the student has enrollment. If within the same payment period, students may submit a written request to the financial aid office to have the updated grade reviewed for SAP calculation. Once recalculated, the new SAP status, if changed, is effective immediately.

Withdrawals

Any course with a grade of 'W', 'WP', or 'WF' is considered as hours attempted. Students should be aware that excessive withdrawals from classes could result in the loss of financial aid at some point in future semesters due to the 66% quantitative standard for SAP.

Repeating Courses

Repeated courses are included in the qualitative and quantitative calculation. Students may repeat each successfully passed course only once for Title IV (federal aid) purposes. All repeated courses are counted in GPA calculations and for HOPE purposes.

Changing of Programs

Students who have graduated a program at CTC and wish to pursue a different program of study are still limited to the number of *Maximum Total Attempted Hours* applicable to the current program of study; the *Minimum 66 Percent Pace of Completion*, and the *Minimum Overall Grade Point Average (GPA)* will continue to be calculated using all attempted hours accepted for transfer credit plus all hours attempted at CTC. **Changing your program of study does not instantly change your SAP Status.** Your SAP status will be recalculated at the end of your next enrolled term in the new program.

Appeals

*Any student on SAP suspension may appeal to the Financial Aid Appeals Committee. An appeal for reinstatement must be based on specific extenuating circumstances. Examples may include, but are not limited to, health reasons, family reasons, or personal reasons. The appeal statement of the student should explain the extenuating circumstances. Documentation supporting the extenuating circumstance(s) must accompany any appeal. Documentation may include one or more of the following: signed statement from a physician on letterhead, death certificate or newspaper obituary, signed statement from employer on letterhead, etc. The appeal instructions and deadlines can be found on the CTC website under Student Financial Services-Satisfactory Academic Progress.

Effective Semester SAP Students Can Regain Financial Aid Eligibility:

If otherwise eligible, a student may be awarded financial aid for the semester in which the student regained SAP or for which an appeal was approved.

Deadlines

The deadline for submitting an appeal will be noted on the Satisfactory Academic Progress section of the website. Students who are enrolled and awaiting the status of an appeal must secure payment for their schedules prior to any payment deadline. Students who have their appeals granted, are reinstated for financial aid eligibility in a conditional status and given an academic plan. Students will remain on conditional status (eligible) for the length of their academic plan provided they meet the conditions of their academic plan each term.

The student is expected to be making SAP at the end of that term or be successfully following an academic plan designed to ensure the student will be able to meet SAP by a specific point in time. The academic plan is developed by the Financial Aid Appeals Committee.

SAP Appeals are reviewed by the Financial Aid Appeals Committee and the decision of the committee is final. Students will be notified of the Financial Aid Appeals Committee decision via his or her CTC e-mail account only.

Regardless of number appeals submitted, financial aid may be reinstated only 1 time.

A student can regain financial aid eligibility by meeting the SAP standards or the conditions set forth in their academic plan. Neither paying for classes a term nor sitting out for period(s) of enrollment, is sufficient, alone, **to regain financial aid eligibility**. A student is considered in good standing when their GPA is 2.0 and above, they are passing at least 66% of attempted classes and they are within 150% of program completion.

****Updates made in these areas***

This SAP policy is effective summer 2021 and supersedes any previous SAP policies in place at Chattahoochee Technical College.