

## **SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY**

*Updated May 2022*

Students receiving Federal financial assistance are required to meet satisfactory academic progress (SAP) standards, while State financial assistance programs have standards of progress which may vary with each program. In addition, Federal and State requirements restrict the time frame that students receiving assistance have to complete their program and require completion of a minimum number of credit hours each term and require a certain cumulative grade point average along with a prescribed number of credit hours it takes to complete each academic program. Failure to do so may result in termination of financial aid eligibility. All recipients of financial aid are required to meet SAP guidelines established by Technical College of the Lowcountry (TCL) to comply with federal regulations. The intent of the policy is to ensure that students who receive federal and state financial assistance are making measurable progress toward completion of a program of study. The policy is separate from the institution's standards of progress and is monitored by the Office of Financial Aid. Satisfactory academic progress must include both qualitative (GPA) and pace of progression (maximum time frame).

These three criteria are applied to determine progress at TCL:

1. The maximum length of time for which the student may receive financial assistance (150%).
2. The percentage (pace) of attempted credit hours the student must earn (67-100%).
3. The minimum cumulative grade point average (GPA) the student must maintain (2.0).

### **Communication**

- A student's SAP status will be evaluated after each semester in which they were enrolled.
- Provided the student has applied for financial aid, they will be notified via their TCL email account if their SAP status changes.
- Students must review their email and Self-Service to ensure they have the latest information about their financial aid and SAP status.

### **Qualitative Standard (Grade Point Average)**

- Students are required to maintain a minimum cumulative (total) Financial Aid Grade Point Average (FA GPA) of 2.0.
- Students are placed on Financial Aid Warning if their FA GPA is less than 2.0. (See Warning section.)

### **Quantitative Standard (Completion Rate/Pace)**

- The minimum completion rate requires students to earn at least 67% of the cumulative credit hours attempted.
- Courses with grades of W, F, WF, I, U, WP and NC are not considered completed courses.
- Students may repeat a course, but all attempts will count toward the student's completion rate/pace. If the repeated course was previously one of the grades listed above, both attempts will count toward the student's completion rate/pace.
- Students are placed on Financial Aid Warning if their cumulative completion rate/pace is less than 67%. (See Warning section.)

### **Maximum Time Frame (MTF)**

- Students may receive financial aid for 1.5 times the published length of their program of study. For example, a student enrolled in a 60-credit-hour program is eligible until 90 credit hours are attempted ( $60 \times 1.5 = 90$ ).
- Students may repeat a course, but repetitions will count toward the maximum time frame.

- Students may change majors as long as they are not on an Academic Plan. When a student changes programs, all coursework that would count toward the student's new program, both attempted and completed, will be counted in the Maximum Timeframe calculation.
- Once the maximum number of hours is attempted, students are placed on Financial Aid Suspension ([See Suspension section.](#))
- Per federal requirements, if the Financial Aid Office determines that it is mathematically impossible for a student to complete their program within the established timeframe, the Office of Financial Aid is required to suspend the student at the point that they determine that completion within the timeframe is no longer mathematically possible.
- To reestablish eligibility, students must have an approved appeal. ([See Appeals section.](#))

### Remedial Courses

- Remedial courses are defined as zero level and 100 level courses (COL-103 is also included).
- A student may only attempt or count for enrollment status purposes up to 30 remedial hours.
- Remedial courses will not count for SAP purposes in the maximum time frame calculation.
- Remedial courses will count for SAP purposes in the completion rate and FA GPA calculations.

### Transfer Credit Hours

- Transfer hours do not count toward a student's FA GPA calculation.
- Transfer hours are added to the total hours attempted and completed at TCL to assess the completion rate.
- Transfer hours in the student's program of study are added to the total hours attempted at TCL to assess the maximum time frame.

### Academic Forgiveness and Financial Aid

- The Department of Education does not recognize academic forgiveness for purposes of financial aid, so all coursework previously completed must be counted for purposes of financial aid whether forgiven or not.
- Therefore, academic forgiveness of previous unsatisfactory grades on an academic transcript has no effect on a student's eligibility or lack of eligibility for financial aid.

### Warning

- The minimum credit hour completion rate and the FA GPA standard are assessed at the end of each semester. If students do not earn at least the minimum FA GPA and/or complete at least the minimum cumulative number of credit hours required, they are placed on Financial Aid Warning for the next semester attended.
- Financial aid eligibility continues during the Warning period.
- **During the warning period, students must bring up their FA GPA to at least a 2.0 and their cumulative completion rate/pace to at least 67%.**
- Because it is *extremely* important for students to be successful during their warning period, students are advised to resolve their difficulties *prior* to registering for a warning or probationary period.
- If students meet SAP requirements after their Warning semester, they will be back in Satisfactory standing for the next semester. If students do not meet the SAP requirements of a minimum 2.0 FA GPA and 67% completion rate/pace by the end of the Warning semester, they will be Suspended. ([See Suspension section.](#))

### Suspension

- Students who fail to meet one or more requirements of the SAP policy for more than one consecutive semester are placed on Suspension.
- A student who is suspended is no longer eligible for federal financial aid, including Direct Loans and Federal Work Study. Students may also lose other aid, including some grants and scholarships.

- Students have the option to pay for classes out-of-pocket until they have reestablished eligibility under the SAP standards. (Some students may be eligible to receive SC Lottery Tuition Assistance while on Suspension).
- Students may also submit an appeal to attempt to regain eligibility for financial aid. (See Appeals.)

## Appeals

- To reestablish eligibility students must submit and have an approved appeal. Students must explain and prove why they were not able to be successful in previous semesters. **Students must provide explanations and documentation of extenuating circumstances for all semesters in which they did not meet the requirements.**
- Examples of acceptable extenuating circumstances include: prolonged hospitalization, death in the family, or unexpected change in work hours that conflicted with the class schedule. Extenuating circumstances must be verified with third-party documentation. Acceptable documentation must verify the circumstances and be date-specific to the required semester. Examples of acceptable documentation are: medical records or doctor's letter, court documents, employer or supervisor's letter, death certificate, obituary or funeral program (name and relationship must be outlined in obituary or funeral program), etc. Third-party letters must be on official organization or company letterhead.
- Because a student is aware during their warning semester of the requirements to reestablish satisfactory academic standing, extenuating circumstances do not include situations which are voluntary or ongoing, such as being a single parent or working full-time while attending school. They also do not include attending class many years ago, taking coursework while in high school, or paying out-of-pocket for the semester(s) in which they were unsuccessful.
- Appeals for suspension of financial aid are reviewed by the Director of Financial Aid and/or a designated committee.
- **The number of appeals will be limited to three (3) per student during their enrollment at TCL** and forms may be obtained from the website at <https://www.tcl.edu/financial-aid-tuition/financial-aid/forms/>.
- Students must complete the form in its entirety and provide all supporting documentation at the time of submission of their appeal. The explanation of extenuating circumstances and supporting documentation must correlate to the semester or semesters in which the student was not successful, not necessarily the semester in which the student was suspended.
- Appeals for Maximum Timeframe should include a statement regarding how many semesters are left to complete the certificate, diploma, or degree program.
- Appeals are reviewed in the order in which they are received. Students will be notified via email of the decision.
- If the Director/Committee determines that justifiable evidence of extenuating circumstances exists, a student may receive an extension of financial aid eligibility.
- If the Director/Committee determines that the student has not provided adequate evidence that the circumstances were beyond the student's control, the student must complete at least six credit hours in one semester with no financial assistance. The student must have a 100% completion rate for the semester and have a minimum semester FA GPA of 2.0 to be eligible to appeal again.