



Financial Aid
Satisfactory Academic Progress (SAP) Policy

Federal and State financial aid regulations require that all schools participating in Title IV student aid programs establish academic standards that measure a student’s progress towards an educational objective. These standards apply to all students requesting Title IV aid whether or not they were recipients of financial aid previously at Saddleback College or at other post secondary institutions attended.

(Neither the Secretary of Education nor the Institution has the authority to waive this requirement for any student or group of students. Sec. 484, FHEA.).

For the purpose of determining eligibility to receive financial aid funds, Saddleback College requires students to meet both a qualitative and quantitative standard for academic progress. In order for students to receive Title IV financial aid assistance, the following Satisfactory Academic Progress standards must be met:

| <i>STANDARD</i> | <i>MINIMUM REQUIREMENT</i> |
|--|---|
| Qualitative Standard | A minimum cumulative grade point average (GPA) of 2.0 in all coursework attempted. |
| Quantitative Standard | A minimum course completion rate of 70% of all coursework attempted. |
| Maximum Time Frame (Unit Limit) | Attempted units may not exceed 150% of the number of units required to complete your educational objective. |

GRADES

In determining the above standards, course grades A, B, C, D, and CR are counted as successful completion of units in relation to financial eligibility; grades of NC, I, F, W and IP do not signify successful completion of units for financial aid eligibility and will be included as attempted units for financial aid purposes. However, under District academic policy, the grades of I and IP may be replaced with letter grades which may yield unit credit.

MAXIMUM TIME FRAME (UNIT LIMIT)

Students must complete their educational goals within 150% of the program length. A student’s maximum time frame is based on total credit hours attempted at Saddleback College/Irvine Valley College plus any transfer credits that have been determined applicable to their current program of study at Saddleback College by a counselor or by Admissions and Records. Students who do not complete their program within this time frame are no longer eligible to receive financial aid.

Official transcripts from all previous institutions attended may be submitted to the Admissions and Records Office to determine credits for the maximum time frame calculation.

| <i>Educational Goal</i> | <i>Units Required to Complete Goal*</i> | <i>Maximum Attempted Units (150%)*</i> |
|-------------------------|---|--|
| AA/AS | 60 units | 90 units |
| Transfer | 60 units | 90 units |
| Certificate | 30 units | 45 units |

*Program lengths vary. See college catalog for exact length of program.

FREQUENCY OF EVALUATION

Academic progress will be evaluated at the end of each term to determine continued eligibility. Students who fail to meet academic progress will be placed on Warning (see Financial Aid Warning Status).

ESL COURSES

A student enrolled in English as a second language (ESL) courses, who is not in an eligible program of study is not eligible for federal financial aid funding. All ESL coursework will count towards the 2.0 GPA and 70% attempted units completed requirements. However, All English as a Second Language (ESL) classes will be deducted from the units attempted when determining the maximum unit timeframe standard. Furthermore, only the first 30 units of ESL coursework attempted will be considered when determining enrollment status for financial aid purposes.

REMEDIAL COURSES

All remedial courses taken that are required for an eligible program of study will count towards the 2.0 GPA and 70% attempted units completed requirements. Up to 30 units of basic skills course work are deducted from the total units attempted when determining the maximum timeframe standard. Furthermore, only the first 30 units of remedial coursework attempted will be considered when determining enrollment status for financial aid purposes.

COURSE REPETITION

Students may receive financial aid only twice for the same course with a grade D or higher or with a grade of CR (Credit). However, all repeated semester units will count toward the maximum units allowed for each repeated course.

PROVISIONS

The Financial Assistance and Scholarship Office has the authority under federal regulations to place a student on warning, probation or termination for future financial aid due to academic history indicating a pattern of inability or unwillingness to progress. A pattern of inability or unwillingness to progress may include continued or numerous withdrawals, failure to meet reasonable academic progress standards, or enrollment inconsistent with the student's educational objective. If grades are not yet posted, any financial aid award offered is tentative until the academic record is reviewed. If at any point in time it is determined that the student cannot complete their course of study within the 150% timeframe they will be immediately disqualified from future financial aid.

FINANCIAL AID WARNING STATUS

Students who have not earned a 2.0 cumulative GPA or did not complete 70% of all units attempted at the time of the SAP evaluation will be placed on **Financial Aid Warning status**. Financial aid is available to students during a Warning period; however, satisfactory progress will be evaluated at the end of the Warning term. While on **Warning status**, students must have a minimum cumulative grade point average (GPA) of 2.0 and a minimum course completion rate of 70% of all coursework attempted. There is no Financial Aid Warning Status issued to students who have met the maximum time frame for their program of study. The following actions will be taken for students who are issued a **Financial Aid Warning status**:

1. On the first non-consecutive occurrence, the student will be sent a **Financial Aid Warning** Notification informing the student they did not meet the satisfactory academic progress standards. In order for the student to continue receiving financial aid the following semester they must improve and meet the minimum requirements to avoid an **Unsatisfactory status**.
2. On the second consecutive occurrence (while on Warning) the student will receive a **Financial Aid Unsatisfactory status** notification indicating they failed to meet the terms of the **Financial Aid Warning notification** and therefore will no longer be eligible to receive further financial aid (federal or state, with the exception of the BOG Fee Waiver).

Students who have been placed on **Financial Aid Warning status** must have their academic progress reviewed before their financial aid eligibility for the following semester can be determined. Due to the short time period between semesters, there may be a delay in notification of eligibility. If determined eligible, any disbursements of student aid may be delayed as a result of the evaluation needed after the semester in which the **Warning status** was issued. All students placed on **Warning status** are encouraged to seek academic counseling and should take advantage of all other student services available to ensure success while attending Saddleback College.

FINANCIAL AID UNSATISFACTORY STATUS

Students who fail to meet Satisfactory Academic Progress Standards while on Warning, as stated in this policy, will be placed on **Financial Aid Unsatisfactory status** and will no longer be eligible to receive financial aid, with the exception of the Board of Governors Fee Waiver (BOGW). Additionally, students who have reached the maximum time frame for their program of study will be placed on **Unsatisfactory status**. Any student on **Unsatisfactory status** may follow the appeal process or meet the conditions of reinstatement to be considered for financial aid in future semester.

Any financial aid previously offered, awarded, or reserved for a now ineligible student will be withdrawn. Withdrawn aid is not necessarily recovered even if the student's aid eligibility is later reinstated.

REINSTATEMENT

A student placed on **Unsatisfactory status** for failing to meet Satisfactory Academic Standards may regain eligibility by successfully appealing to the Student Financial Assistance and Scholarship Office or by attending Saddleback College without financial aid and have a minimum cumulative GPA of 2.0 and a minimum course completion rate of 70% of all coursework attempted.

APPEAL PROCESS

Under certain conditions, students placed on **Unsatisfactory status** may file an appeal for consideration of reinstatement of financial aid eligibility if extenuating circumstances occurred that prevented the student from meeting the SAP standards.

The following are examples of reasons a student may file a Satisfactory Academic Progress Appeal:

- Death of an immediate family member
- Unable to complete their program of study within the maximum time frame due to a change of academic major
- Documented serious injury, illness or medical condition requiring doctor's care
- Documented extenuating circumstances that were beyond a student's control

The following are not considered extenuating circumstances beyond a student's control for SAP Appeal purposes:

- Personal problems not requiring professional intervention
- Poor time management
- Unaware of academic progress policies or other college requirements
- Not following an Academic Counselor's recommendations
- Child care problems
- Transportation problems

To file an appeal, the student must submit a Satisfactory (SAP) Appeal form by the deadline dates outline on the SAP Appeal form. Students must also meet with an academic counselor to obtain a MAP and provide a typed statement to the Financial Assistance and Scholarship Office. The typed statement must indicate the circumstances that prevented the student from meeting the SAP standards and what has changed to allow the student to meet SAP standards at the next evaluation period. Supporting documentation must be submitted for any semesters where there was a lack of progress. In cases, where students have reached the maximum time frame and a change of major occurred, extraordinary circumstances must be present to be considered for approval. If an appeal is approved, the student may receive financial aid during the periods in which **Probation status** is granted. If an incomplete appeal packet is submitted it may be automatically denied.

Federal regulations prohibit students from appealing retroactively for prior terms. Any appeal submitted past the deadlines provided on the appeal form will not be eligible for aid for that semester. **No exceptions will be made for late submissions.** Each appeal will be reviewed, on a case-by-case basis, by the SAP Appeal Committee for approval or denial based upon the students' individual circumstances. Appeals considered for approval must demonstrate that the student will be able to meet the SAP Policy at the end of the financial aid **Probation period**. If a student's progress is such that there is no way they will be able to meet the SAP Policy at the end of the financial aid **Probation period**, their appeal may be denied. Submission of a SAP Appeal does not guarantee an approval. All decisions made by the SAP Appeal Committee are considered final and there is no higher appeal process.

APPROVED APPEAL – PROBATION STATUS

Students who successfully appeal will be placed on **Financial Aid Probation**. Financial aid is available during this Probation period, only for the semester in which they were approved and forward. Eligibility of federal, state and institutional funds will be determined after the appeal has been approved. Continued eligibility will be based on the following:

- Student must earn C's or better
- Student may not receive any substandard grades during the Probation period and must successfully complete 100% of all enrolled units.
 - Substandard grades include: F, W, I, D, NC or IP
- Students must be following the MAP that was approved during the appeal process
- Must be enrolled in and attending an eligible program for the purposes of completing an AA/AS degree, transfer requirement or certificate program.

If a student fails to meet the conditions of approval while on **Financial Aid Probation status**, they will become ineligible to receive financial assistance until they meet the terms of reinstatement. If reinstatement is not possible for the student to achieve while attending Saddleback College, due to reaching maximum time frame, a student may submit only one additional appeal for consideration.

Students who are on **Financial Aid Probation status** must have their academic progress reviewed before their financial aid eligibility for the following semester to be determined. Due to the short time period between semesters, there may be a delay in the notification of eligibility. If determined eligible, any financial aid disbursements may also be delayed.

DENIED APPEAL

Students whose appeals are denied may regain eligibility by meeting the terms of reinstatement. **Reinstatement** can be done by meeting the Satisfactory Academic Progress standards without the assistance of financial aid. If after the successful completion of one academic semester a student is still not meeting academic progress, a student may submit a SAP Appeal form for reconsideration of financial assistance in future semesters. Financial Aid applicants who have become disqualified due to lack of satisfactory progress will be considered *one time only* for an appeal.

For additional information regarding financial aid eligibility requirements, please visit our website at www.saddleback.edu/fao or you may contact the Financial Assistance and Scholarship Office.

***This policy is subject to change without notice in order to remain compliant with Title IV aid regulations.*