

Mercer County Community College Financial Aid  
Satisfactory Academic Progress Policy

The U.S. Department of Education requires all students who receive financial aid, including loans to make satisfactory academic progress established by Mercer County Community College (MCCC) toward their program of study. **Satisfactory Academic Progress (SAP)** is the measure of a student's overall academic progress. Students who fail to meet these standards may not receive financial aid, including loans. A student's entire academic history will be reviewed for the purposes of determining SAP, including credits not paid for by financial aid. MCCC will use annual SAP evaluations. Therefore, there will be no automatic "Federal Warning" term for students who are not making satisfactory progress. All students will be evaluated annually, at the end of the individual students' academic year whether that be spring or summer when grades are posted or when the student files the FAFSA, whichever is later. Evaluated students who are not making satisfactory academic progress will be notified in writing and advised that they may submit an appeal to continue receiving financial aid under the terms of "Federal Probation." The students will be placed on an academic plan that will require them to complete 100% of attempted courses (no failures "F", any withdrawals "W", incomplete "I" grades or no credit "NC") and earn a term GPA of at least 2.00.\*

**The Financial Aid Satisfactory Academic Progress policy is separate from the College's Student Academic Standing Policy.**

To receive financial aid, the student must maintain satisfactory academic progress toward a degree or certificate and must complete their educational program within 150% of the published length of their educational program. There are 4 requirements in the MCCC Satisfactory Academic Progress Policy to comply with the federal regulations:

**Requirements of the SAP Policy:**

- 1. The maximum length of time for which a student may receive financial aid.**
- 2. The number of credit hours a student must earn in relation to credits attempted.**
- 3. The cumulative grade point average a student must earn in relation to credits attempted.**
- 4. The maximum number of remedial credits attempted for which a student may receive financial aid.**

**Requirement #1:** Federal Regulations set the maximum time frame in which a student must complete his/her educational program as 150% of the published length of the educational program. This is true whether or not financial aid was received or the student paid for some classes from his/her resources and includes credits attempted (including grades of F, W, NC, I/IP and repeats) in all semesters of attendance. **If a student changes majors or degrees, they still must complete all course work within the maximum time frame.** Once a student reaches this maximum time frame or it has been determined that the student will not be able to graduate within this timeframe they will no longer be making satisfactory academic progress; and the student's eligibility for financial aid ends.

**Note: Transfer credits from other colleges or universities are counted toward a program's maximum time frame.**

**EXAMPLE:** Liberal Arts is a 62-credit program. Students in this program can attempt up to a maximum of 150% which is 93 credits of college level courses. **Please note:** The 93 credits does not include 30 credits of developmental or any ESL coursework that is taken prior to college level courses.

**Requirement #2:** The student must earn a certain number of attempted credit hours based on the Academic Status Table below.

**EXAMPLE:** If during their first year the student registered for 24 credits, they must successfully earn 14 credits. (60% credits earned)

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**Minimum Standards of Progress to Qualify for Financial Aid**

<b>Cumulative Credits Attempted</b>	<b>Completion Rate</b>	<b>Cumulative GPA</b>
0 to 8	00 %	0.00
9 to 19	50 %	1.60
20 to 29	50 %	1.70
30 to 39	60 %	1.80
40 to 47	60 %	1.90
48 or more	67 %	2.00

\* The following grades will not count as credit hours successfully completed but will count as credit attempted.

\* IP — Incomplete

WI— Withdrawal by Instructor

NC — No Credit

\* W — Withdrawal by Student

WA— Withdrawal by Administration

F — Failure

**Note:** Students cannot receive financial aid for audited classes. For financial aid purposes, grades for repeat classes are counted in total credits attempted.

If a student does not satisfactorily earn the attempted credits indicated on the Minimum Standards of Progress Table, the student is notified that they are placed on Probation and will have their academic record reviewed at the end of each semester. The student must complete 100% of the classes they register for (no withdrawal "W" or incomplete "IP" grades) and their term GPA must be at least 2.00. The student may continue to receive aid on probation or get back into good standing by meeting the requirements of the table.

**Requirement #3:** A student must earn a minimum grade point average in relation to total credits attempted.

**Minimum Standards of Progress** reflects the minimum GPA a student must earn at different "credits attempted" intervals. The Minimum Standards of Progress Table reflects the expectation that a student's minimum GPA would be higher as they attempt more credits. Mercer requires at least a 2.0 cumulative GPA to graduate.

**EXAMPLE:** If during their first year the student registered for 24 credits, they must have earned a cumulative grade point average (GPA) of at least 1.70.

If a student does not satisfactorily earn the cumulative grade point average indicated on the table, the student is notified that they are placed on Probation and will have their academic record reviewed at the end of each semester. The student must complete 100% of the classes they register for (no failures "F", withdrawal "W" or incomplete "IP" grades) and their term GPA must be at least 2.00. The student may continue to receive aid on probation or get back in good standing by meeting the requirements of the table.

**Requirement #4:** Federal regulations permit financial aid to be awarded for no more than 30 semester hours of noncredit remedial coursework. Once a student has attempted a total of 30 semester hours of remedial courses, no additional remedial courses will qualify for financial aid. English as a Second Language (ESL) courses are exempt from the remedial course limit.

**EXAMPLE:** A student who has already attempted 30 remedial credits registers for 12 credits, 3 of which are remedial. The student may not receive financial aid for the 3 remedial credits, and his financial aid will be calculated on 9 credits (which do not contain remedial course work).

## ACADEMIC PROGRESS STATUS

### **GOOD STANDING:**

Students who meet the requirements specified on the Minimum Standards of Progress Table for credits attempted/earned percentage and the required GPA at the end of the review period.

### **PROBATION:**

Students who do not meet the satisfactory academic progress standards, according to the Minimum Standards of Progress Table are placed on probation for the next semester that they are enrolled. Students will be notified in writing that the requirements of their probation are as follows: they must complete 100% of attempted courses (no failures "F", any withdrawal "W", incomplete "I" grades or no credit "NC") and earn a term GPA of at least 2.00. Students meeting the requirements of the appeal will continue to be on probation until they meet the requirements of the Minimum Standards of Progress Table and are back in "Good Standing".

### **PROBATION REVOKED:**

Students who do not meet the requirements of their probation (100% completion of all attempted courses and term GPA of 2.00) are placed on this status until another appeal letter is submitted to the Financial Aid Appeal Committee and a decision is rendered.

**APPEAL GRANTED:** If an appeal is granted by the Appeal Committee it is under the condition that the student complete 100% of the courses attempted with no failures "F", any withdrawal "W", incomplete "I" grades or no credit "NC" and earn a term GPA of 2.00. Appeal students' course work is reviewed at the end of each semester enrolled.

**Note:** Classes taken at institutions other than Mercer County Community College will not be considered for financial aid reinstatement. All course work to maintain/regain eligibility must occur at Mercer.

**APPEAL DENIED:** The Financial Aid appeal committee can deny an appeal. Students ultimately judged not making satisfactory progress may once again meet satisfactory progress standards through a successful appeal, adherence to these conditions with an academic plan developed or completed, and meet its requirements. Students who do not meet the requirements of the appeal (100% completion of attempted courses with no failures "F", any withdrawal "W" or incomplete "I" grades or no credit "NC" and earn a term GPA of 2.00) will be notified that they will not be awarded future financial assistance and continuation of future course work will be at the student's own expense unless they are maintaining academic progress per the Minimum Standards of Progress Table

**SAP Appeal Procedures:** If the student fails to meet the SAP requirements, the student is not eligible for federal, state, and institutional financial aid, which include grants, scholarships, work-study and loans. However, a student has the right to appeal a denial of financial aid due to mitigating circumstances such as, but not limited to, illness, military service, or previously undiagnosed learning disabilities.

Appeals **must explain why the student failed to make satisfactory progress and what has changed in their situation that will allow the student to make satisfactory progress at the next evaluation.** Prior to submitting an appeal, the Financial Aid Office recommends that all students read the **Financial Aid Satisfactory Academic Progress Appeal Guidelines** available on our website for more information on writing an appropriate appeal. Appeals will be accepted and processed on a rolling basis. Appeals for the Fall semester should be submitted before **November 1st**. Appeals for the Spring semester should be submitted before **April 1st**. Appeals for the Summer semester should be submitted before **June 10th**.

**Submission of an appeal does not guarantee reinstatement of eligibility for financial aid.** Each appeal is reviewed on a case by case basis. Once the *Financial Aid Committee* considers the appeal, notification of the decision will be sent to the student's MCCC email account and a letter will be sent to the student's home address. The student will receive the notification within two (2) to four (4) weeks of the date the appeal was received or after the semester's final grades have been posted. Appeal committee meetings usually occur on a weekly basis and students are notified immediately in writing of the Appeal Committee's decision. **All appeal decisions by the Appeal Committee are final.**

**The following must be completed and submitted to the Financial Aid Office:**

- Appeals must be submitted in legible writing to the Financial Aid Appeals Committee using the **Financial Aid Appeal For Reinstatement Form**.
- **Documentation** verifying the special circumstances should be attached (e.g., doctor's letter, third-party letter).
- An **Academic Plan** (only if requested). It must be reviewed and signed by the student and an Academic Advisor. Students are required to contact Retention Services (609-570-3423) to set an appointment.

**The procedure for reviewing appeals shall be as follows:**

1. The appeals review committee will determine if there are sufficient mitigating circumstances to warrant granting the appeal and if it is still possible for the student to meet graduation requirements in no more that 150% of the normal timeframe for completion of the program of study. If not, the appeal will be denied. If **approved** the, the committee will place the student on Federal Probation for the next payment period and proceed to the next step.
2. The committee will determine if it is possible for the student to achieve satisfactory progress at the end of the next payment period. If so, the student will be awarded and advised of the need to achieve good standing during the probationary term. **If the student will need more than one payment period** to achieve good standing, the committee will refer the student to an academic advisor for the next step.
3. Students are required to contact Retention Services to set an appointment and develop or complete an "academic plan" that, if followed, will result in the student achieving good standing at some point in time beyond the end of the next payment period. Upon completion, the advisor or student will submit a copy of the plan to the Financial Aid office. The student will be awarded and advised of the need to comply with the plan each term until good standing is achieved.

\*Students on Federal Probation will be awarded for one term only and will be evaluated again at the end of the probationary term. In addition, due to SAP CARES act as result of COVID-19 the federal government has allowed:

The May 15, 2020 Electronic Announcement provides further details on the exclusion of attempted credits from SAP, stating the following:

"Section 3509 of the CARES Act allows institutions to exclude from the quantitative component (pace measurement) of satisfactory academic progress (SAP) attempted credits a student was unable to complete as a result of the COVID-19 national emergency. It is not necessary for a student to have filed a SAP appeal for an institution to exercise this flexibility. However, to exclude attempted credits from SAP, an institution must have reasonably determined that the student's failure to complete those credits was the result of a COVID-19 related circumstance. Allowable circumstances include, but are not limited to, illness of the student or family member, need to become a caregiver or first responder, economic hardship, added work hours, loss of childcare, inability to continue with classes via distance education, inability to access wi-fi due to closed facilities. If an institution temporarily ceases operations during a

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period of enrollment, attempted credits for all affected students (specific to that enrollment period) may be excluded.

Thus, Mercer will reasonably determine and take in account any student who has failed to complete their coursework affected by COVID-19 and will update accordingly to federal guidance. In addition, P/NP will not be included in the GPA and attempted credits to reduce the impact to students.