

Federal Satisfactory Academic Progress Guidelines

Upon matriculation at the College, a student must meet Federal Satisfactory Academic Progress standards consistent with the College catalog and the U.S. Department of Education regulations. Students are expected to achieve qualitative (grade) and quantitative (pace) benchmarks as outlined.

FEDERAL STANDARDS	
Qualitative- Minimum GPA	<u>Undergraduate:</u> Maintain a cumulative 2.0 by the end of the 3 rd term and each semester thereafter.
	<u>Graduate:</u> Maintain a minimum cumulative 3.0 GPA
Quantitative- Credits earned	Complete a minimum of 67% of your cumulative coursework/units attempted for each semester
	Students are expected to complete their program of study within 150% of the time required as published in the College catalog.

Students are expected to achieve the qualitative (grade) and quantitative (pace) benchmarks as outlined.

At the end of each semester a student must have earned credit hours equal to at least 67% of the cumulative credit hours attempted. Every semester is taken into account when measuring students' progress, regardless of whether they received Federal Title IV financial aid. After attempting more than 48 credits a student must have a cumulative GPA of 2.0.

Attempted hours are defined as the hours for which the student is enrolled and charged by the 7th day of the semester. All credits attempted, whether transfer credits or due to a change of major, are taken into consideration. Earned hours are defined as the sum of hours which a student has earned a grade of A, B, C, or D. Withdrawals, Incompletes, Audits and Failures are not earned hours. An 'Incomplete' must be graded prior to the start of the next semester to be considered earned for Federal Financial Aid purposes. The higher grade of a repeated 'F' or 'WU' will be considered in calculating the student's CGPA.

Students who met SAP requirements in their prior review but are now failing to meet the requirements for the upcoming semester will be granted a **Financial Aid Warning status**. This will allow the students to continue eligibility to receive Federal Title IV aid for the upcoming semester. It is expected that students will use the semester to improve their SAP standing and regain Federal Title IV eligibility.

Students not meeting SAP requirements at the end of the Financial Aid Warning semester or students who have exceeded the Maximum time Frame requirement are determined to be ineligible to receive federal financial aid. At the College's discretion, students with extenuating circumstances who are not meeting SAP requirements may be placed in a Financial Aid probation Status via an appeal from the student.

Appeal Process

Students found to be ineligible to receive federal financial aid, based on a SAP review, will be notified of their ineligibility and provided instructions on how they may appeal. The appeal must include: 1) Reason(s) the student failed to meet SAP requirements and 2) a description of changes that will now allow the student to meet the SAP requirements moving forward.

Appeals may be granted as follows:

Financial Aid Probation – One Term

A review of the appeal documentation indicates it is reasonable for the student to achieve the minimum SAP requirements within one term. Financial aid eligibility will be reinstated for one term only. Failure to meet the SAP requirements in that term will result in suspension of financial aid eligibility.

Financial Aid probation – Academic Plan

A review of the appeal documentation includes an academic plan outlining steps required of student to meet the minimum SAP requirements. Financial aid eligibility is reinstated and progress is monitored on a term by term basis by the Academic Support Office. Continued financial aid eligibility under the academic plan is contingent upon the specific terms as described in the student's appeal approval notification. Students in this status must achieve a minimum term GPA of 2.0, be successfully completing coursework towards degree completion in the upcoming semesters, and meeting academic plan requirements.

Students who do not have successful appeal will remain ineligible to receive Federal Title IV aid until they meet all Federal SAP requirements. Once this occurs, aid will automatically be awarded in the future term(s). Students denied an appeal may submit a second appeal if they successfully complete a minimum of one term at the College and meet all SAP standards for that term. Students denied due to exceeding maximum time frame are not permitted to appeal a second time.

Students must be aware that credits not earned each semester according to the overall required timeframe (i.e., six years for Baccalaureate programs) will make it increasingly difficult to complete their program of study on time and not possible to withdraw from any future courses for which that student is registered.

New York State Satisfactory Academic Progress Guidelines

To meet NY State SAP, a student must earn a minimum number of credits with a minimum grade point average each term an award is received. The following information can assist you in planning your course schedule, deciding whether to drop a course or investigating how you can finance your education. For updated information on Satisfactory Academic Progress and the process to file a petition to waive Satisfactory Academic progress is available at the Financial Aid Office and will be sent to students who are affected.

Full-time Student in a Baccalaureate Program (first payment received Fall 2010 or later)

Before being Certified for this TAP payment	A Student must have accrued at least this many credits	With at least this Grade Point Average
1	0	0
2	6	1.5
3	15	1.8
4	27	1.8
5	39	2.0
6	51	2.0
7	66	2.0
8	81	2.0
9	96	2.0
10	111	2.0

Full-Time Associates Program (first payment received Fall 2010 or later)

Before being Certified for this TAP payment	A Student must have accrued at least this many credits	With at least this Grade Point Average
1	0	0
2	6	1.3
3	15	1.5
4	27	1.8
5	39	2.0
6	51	2.0

Full-Time Baccalaureate program (HEOP, EOP, SEEK students with first payment in 2010 and thereafter or non-remedial students with a first payment received 2006-2009)

Before being Certified for this TAP payment	A Student must have accrued at least this many credits	With at least this Grade Point Average
1	0	0
2	6	1.5
3	15	1.8
4	27	1.8
5	39	2.0
6	51	2.0
7	66	2.0
8	81	2.0
9	96	2.0
10	111	2.0

Only semesters that a student receives a TAP payment are considered for SAP. Students who have received four semester payments of New York State TAP (24 payment points) MUST have a cumulative 2.0 GPA. This includes students who may have received TAP payments at another college prior to enrolling at Five Towns College.

If students fail to make progress at Five Towns College toward a degree, either by failing to accrue sufficient credits or by failing to achieve a sufficient cumulative grade point average they lose eligibility for a subsequent award. Students will be notified in writing by the College and provided instructions on how they may appeal. Students can regain eligibility by:

1. Complete coursework and make up the deficiency without benefit of State financial assistance;
2. Submit paperwork to the College requesting a Good Academic Standing waiver, provide reason/documentation of the extenuating circumstances contributing to the failure to meet NY SAP, and be eligible for and granted a one-time waiver;
3. Remain out of school for one calendar year;
4. Students not achieving a 2.0 GPA after 4 semesters of TAP payments may appeal for a C-waiver based on undue hardship based on : (i) the death of a relative of the student; (ii) the personal injury or illness of the student' or (iii) other extenuating circumstances. C-waiver requests will be reviewed and approved, if eligible, by the College. It is possible, should circumstances warrant it, for a student to receive more than one C-average waiver.

Repeated Courses and Financial Aid

New York State regulations mandate that if a student repeats a course in which a passing grade acceptable to the institution has been received previously, the course cannot be included as part of the student's full-time course load for New York State financial aid purposes. However, when a failed course is repeated it may count toward full-time study.

Withdrawals and Leaves of Absence and Financial Aid

Students who received New York State aid for a semester from which they withdraw or take a leave of absence and do not earn any academic credit are not considered to be meeting the state's pursuit of program requirements and will not be eligible to receive state aid the following semester. The courses taken by a student that withdraws or takes a leave of absence during a semester is considered attempted but not completed in determining Federal aid eligibility.

Incomplete Grades and Financial Aid

A student with incomplete courses at the end of the semester must complete the coursework prior to the start of the next semester or may lose federal or state financial aid eligibility. If a student completes these courses during next semester and regains academic progress, federal and state aid may be reinstated upon student request.