



444 Green Street, Gardner, MA 01440-1000

FINANCIAL AID OFFICE

**Satisfactory Academic Progress Policy (SAP)
Effective 2011-2012**

Federal regulations require students to demonstrate Satisfactory Academic Progress toward an eligible degree or certificate program in order to qualify to receive financial assistance. Satisfactory Academic Progress includes both **quantitative** (i.e. number of credits earned divided by the number of credits attempted) and **qualitative** (i.e. grade point average in the Academic Standards Policy) measures.

Satisfactory Academic Progress (SAP) for financial aid applicants is reviewed at the end of each semester regardless of whether the student received financial aid for the semester(s) being reviewed. SAP will be measured at the end of all semesters including the summer session.

Requirements:

Students must maintain a cumulative grade point average of 2.0 to retain eligibility for financial assistance.

Students must earn at least a cumulative average of 67% of all courses attempted. For example, students who have attempted 9 credits, must earn 6 credits to maintain a 67% completion rate. Students who have attempted 24 credits cumulatively, must earn 16 credits cumulatively.

Students must complete their program of study within 150% of the timeframe allowed. For example, students enrolled in a 60 credit degree program must complete their program before exceeding 90 attempted credits. For students who change majors, only coursework attempted and earned that is applicable to the new program of study is counted in the maximum timeframe.

The first 30 credits of a student's developmental coursework do not count toward the 150% limit, however developmental credits attempted and grades earned in these courses are counted in the qualitative and quantitative academic progress measures. Any developmental coursework above 30 credits will count toward the 150% limit and may therefore affect the student's eligibility to receive financial aid. Financial aid does not cover any developmental coursework above the allowed 30 credits.

All courses withdrawn from are considered credits attempted but not earned.

Attempted credits are all credits registered for at the end of the add/drop period. To earn credits, a student must receive a final grade of A, B, C, D, S, or P. Students who receive a final grade of F, I, IP, U or W will not earn credits for their courses.

Transfer credits are counted as credits attempted and earned and are used in the calculation of the 150% timeframe. Transfer grades are not used in the grade point average calculation.

The Financial Aid Office is not notified when grades are changed after the final grading period. It is the responsibility of the student to request a re-evaluation of their eligibility.

Students may be allowed to receive financial aid funding for one course repeat in order to improve upon a passing grade, any additional repeats cannot be covered by financial aid.

Consequences for not meeting the requirements:

Students who do not meet the standards of satisfactory progress requirements will be notified via letter and email following the semester that their progress falls below the standards. Students may also view their current SAP status on their WebConnect account.

If a student fails to meet the SAP policy described above, the student may be granted a “warning” semester during which time aid can be received. At the conclusion of the warning period, the student must be in compliance with the SAP policy by earning 67% of credits attempted with a cumulative grade point average of 2.0 or better. If at the end of the warning period the student still does not meet the cumulative SAP measures, the student will become academically ineligible for financial aid for the next semester, and placed on financial aid suspension.

A student will become academically ineligible and placed on financial aid suspension if not making SAP following any warning or probationary period. This will result in the ineligibility for all federal, state and institutional financial aid. Once placed on financial aid suspension, a student may regain financial aid eligibility by completing a cumulative average of 67% of all attempted credits with at least a 2.0 cumulative financial aid grade point average at MWCC.

When a student becomes academically ineligible, they have a one-time right to appeal the suspension of their financial aid based on mitigating circumstances. All appeals must be submitted in writing and documentation must be provided when applicable. Situations such as serious illness and family emergencies may be considered as mitigating circumstances. Students must state in their written appeal what has changed to enable their success during the upcoming semester. The Office of Financial Aid may then grant the student a “probationary” semester based on these mitigating circumstances and reinstate financial aid eligibility for one additional payment period.

Students placed on probation will either be required to be in compliance with the SAP standards by the end of the probationary semester, or will be placed on an academic plan that will determine the timeframe within which the student is required to return to good standing. At the end of the probationary period, students must be maintaining satisfactory progress or fulfill the academic plan requirements of that payment period, or they will once again lose financial aid eligibility.

Students who lose eligibility after a probationary semester must be back in compliance with the SAP policy in order to regain financial aid eligibility.