Southwestern Illinois College

Financial Aid, Veteran Services and Student Employment Office

Satisfactory Academic Progress Policy

SATISFACTORY ACADEMIC PROGRESS POLICY

In accordance with U.S. Department of Education and State of Illinois student aid regulations, Southwestern Illinois College (SWIC) is required to establish minimum standards of a Satisfactory Academic Progress (SAP) policy for all students applying for and/or receiving financial aid. This policy is required to ensure that students are making progress toward the completion of their financial aid eligible program of study. Students who do not meet the minimum requirements of this policy will become ineligible for financial aid. Standards are subject to change each academic year in accordance with U.S. Department of Education and State of Illinois reforms.

FINANCIAL AID PROGRAMS AFFECTED BY SAP

- Federal Pell Grant
- Federal SEOG Grant
- ISAC MAP

- Federal Work Study
- Regular Student Work
- Federal Direct Loans

- ISAC IVG
- ISAC ING
- MIA/POW

MANDATORY SAP REQUIREMENTS

- Cumulative Grade Point Average (CGPA): You must maintain a minimum 2.0 cumulative GPA.

- Cumulative Completion Rate (CCR): You must successfully complete at least 67% of all attempted credit hours.

- Maximum Timeframe: You must complete your program of study within 150% of its published length.

WHAT YOU NEED TO KNOW ABOUT SAP CALCULATIONS

- *It is ultimately students' responsibility to know and understand their SAP status and how it affects financial aid eligibility.*

- SAP is evaluated for financial aid applicants/recipients at the end of each semester (after all grades are posted). Students with a SAP status other than "MEET" will be notified via their SWIC student email account.

- All prior semesters of attendance are included in the evaluation of SAP, whether or not financial aid was used to pay for those previous semesters. Your SAP status is not evaluated until you have completed a Free Application for Federal Student Aid (FAFSA).

- Only in-coming transfer credits counting toward your primary program of study are included in CCR if evaluated and posted to the SWIC transcript prior to the SAP calculation term. Transfer credit is evaluated and posted according to Enrollment Service & Academic Records' policy.

- Dual credit courses are included in both CGPA and CCR. Suspension due to dual credit earned in high school can be appealed.

- **Course completion is determined by the following grades:**
  Courses graded with an (A), (B), (C), (D), or (P) are considered complete.
  Courses graded with an (I), (PR), (W), (WF), (FLW), or (F) are considered incomplete.

- The following actions will eventually lead to a future financial aid suspension status:
  Enrolling in courses outside your primary program of study.
  Withdrawing, repeating, and failing courses (this includes remedials and pass/fail graded courses).

- While there is no federal regulation against pursuing a secondary program of study, SAP is only calculated on the primary program of study at SWIC. Taking courses outside your primary program of study will negatively impact your maximum timeframe status.

MEET Status
A student is considered to be in a MEET status (i.e. good standing) if he meets all 3 mandatory SAP requirements.

Cumulative Completion Rate (CCR)
CCR is a comparison of total hours attempted and earned as reflected on the SWIC academic transcript. Hours attempted include all courses with a grade, withdrawals, repeats, and remedial courses. Hours earned only include courses graded with an (A), (B), (C), (D), or (P). CCR is calculated as follows:

> EX: Total earned hours / total hours attempted = CCR
> 65 earned / 72 attempted = 90% (student is meeting 67% CCR SAP requirement)
> 42 earned / 72 attempted = 58% (student is below the 67% requirement and will be placed on WARN for the following term)

WARNING Status
A student is placed on warning after the 1st semester he fails the CGPA (2.0) and/or CCR (67%) requirement. By the end of the warning semester, the student must meet both the CGPA and CCR requirements to regain good standing. If a student fails either requirement a 2nd semester in a row, he will be placed on suspension for the next semester. A student may still receive financial aid while on warning.

SUSPENSION Status
A student is placed on suspension after the 2nd consecutive semester he fails the CGPA (2.0) and/or CCR (67%) requirement. If, by the end of the suspension semester the student meets both the CGPA and CCR requirements, he will regain good standing and receive financial aid again. Students remain on suspension until they have completed enough credit hours to meet both the CGPA and CCR requirements. A student is not eligible for financial aid while on suspension.

MAXIMUM TIMEFRAME
Every student applying for and receiving financial aid is required to complete his program of study within 150% of its published length. Maximum timeframe is a projected calculation – a student's total hours remaining to complete a program is added to total hours already attempted. A student will receive a proximity warning (timeframe notice) upon exceeding 130% of the program length and will be placed on timeframe suspension upon exceeding 150% of the program length. This calculation is unique to each student situation.

TIMEFRAME NOTICE Status
A student is placed on timeframe notice when his total hours remaining to complete a program plus total hours already attempted exceed 130% of the program's length. This is a proximity warning to prevent a student from progressing to timeframe suspension. A student may still receive financial aid while on timeframe notice.

> EX: AA Degree = 64 credit hours
> 130% x 64 credit hours = 83.2 credit hours
> Hours needed + hours attempted = 86 credit hours
> Student is on TIMEFRAME NOTICE

> EX: Certificate = 32 credit hours
> 130% x 32 credit hours = 41.6 credit hours
> Hours needed + hours attempted = 43 credit hours
> Student is on TIMEFRAME NOTICE

TIMEFRAME SUSPENSION Status
A student is placed on timeframe suspension when his total hours remaining to complete a program plus total hours already attempted exceed 150% of the program's length (see example under maximum timeframe definition above). A student is not eligible for financial aid while on timeframe suspension.

> EX: AA Degree = 64 credit hours
> 150% x 64 credit hours = 96 credit hours
> Hours needed + hours attempted = 105 credit hours
> Student is on TIMEFRAME SUSPENSION

> EX: Certificate = 32 credit hours
> 150% x 32 credit hours = 48 credit hours
> Hours needed + hours attempted = 52 credit hours
> Student is on TIMEFRAME SUSPENSION

PLAN Status
A student is placed on a plan status, also known as financial aid probation, after having a financial aid suspension appeal granted due to failing the mandatory SAP requirements. This status is reviewed at the end of each semester to ensure academic plan requirements are being met according to the official letter of approval. Students who lose their plan status will return to a financial aid suspension status.

FINANCIAL AID SUSPENSION APPEAL PROCESS

Students who have failed to meet all requirements of the Satisfactory Academic Progress (SAP) Policy due to documented extenuating circumstances may qualify to submit a financial aid suspension appeal. An appeal represents a formal request to have one's loss of financial aid eligibility re-evaluated based on unusual circumstances that resulted in unsatisfactory academic performance. The SAP Appeal Committee will evaluate each appeal on a case-by-case basis.

EXAMPLES OF EXTENUATING CIRCUMSTANCES

- Severe illness/injury to self or immediate family member
- Death of an immediate family member
- Other mitigating circumstances

- Separation/divorce for self or parents
- Military reassignment

WHAT YOU NEED TO KNOW ABOUT THE APPEAL PROCESS

SUBMISSION: 1st day of enrollment for the semester

DEADLINE: Last day of the semester (i.e. last day of finals)

- All appeal decisions will be communicated through your SWIC student email account.
- The processing of your financial aid will be delayed until a committee decision has been made.
- You are responsible for tuition, fees, and books throughout the appeal process.
- You must have a documented extenuating circumstance that addresses each semester that has contributed to your current suspension status (dates of documentation must coincide with semesters in question).
- Incomplete appeal packets will not be evaluated by the committee and the student will be notified.
- Your appeal will be reviewed by the SAP Appeal Committee. The committee's decision is final.
- The review process at a minimum is a 1 to 2 week process.

IF GRANTED AN APPEAL

- Students with a bachelor's degree will only be granted loan and work study eligibility upon approval of their appeal.
- You will be placed on a PLAN status which signifies your agreement to follow your academic plan according to your appeal.
- The PLAN status expires upon completion of your primary program of study or when CGPA and CCR return to MEET status.
- Your academic plan only follows your primary program of study according to your appeal submission.
- You must wait until the financial aid process is complete prior to using financial aid on tuition and books.
- You must meet all requirements in the letter of approval to maintain appeal status and financial aid eligibility.
- You will be evaluated at the end of every semester to ensure appeal status requirements are being met.
- Loss of your appeal status will return you to a financial aid suspension status.
- You cannot reason the loss of an appeal status using the original extenuating circumstances.

∗ **If you qualify for a financial aid suspension appeal, please contact the Office of Financial Aid, Veteran Service and Student Employment for a financial aid suspension appeal coversheet to begin the process.**