

Florida Gateway College Standards of Satisfactory Academic Progress for Financial Aid Recipients.

Standards of Satisfactory Academic Progress (SAP) for Financial Aid Eligibility Federal regulations (34 CFR 668.34) require a student to move toward the completion of a degree or certificate within an eligible program when receiving financial aid. Specific requirements for academic progress for financial aid recipients are applied differently than college Academic Standards, Warning, and Suspension. Federal regulations state that Satisfactory Academic Progress Standards must include a review of all periods of enrollment, regardless of whether or not aid was received. The student must meet all the minimum standards in order to receive financial aid.

Required SAP Standards

- **Grade Point Average (GPA):** Students must meet the following cumulative GPA of 2.0 overall.
- **Completion Rate:** Financial aid students must also complete at least 67% of the credit hours they attempt each semester and overall.
- **Maximum Time Frame:** Students lose their financial aid eligibility once they cannot complete their degree within 150% of the number of credit hours it takes to graduate. Example: AA degree requires 60 credit hours to graduate, 150% of 60=90 credit hours. Once that student cannot complete their degree within 90 credit hours, they are placed on automatic suspension and are no longer eligible for federal financial aid.

Financial Aid SAP Statuses

Status 1: Financial Aid Warning

The first semester a student fails to meet either of the top two SAP standards (Grade Point Average (GPA) and/or Completion Rate) that student will be placed on financial aid warning. **Any incoming transfer student with a cumulative GPA of less than 2.0 and/or completion rate less than 67% will be placed on warning.**

- Students are notified via their @wolves.fgc.edu email and/or their MyFGC portal at my.fgc.edu after grades post each semester. The email explains they are not meeting SAP and will become ineligible for financial aid if they are still not meeting SAP at the end of their next semester.
- Students can continue receiving Title IV (federal financial aid) funding for one semester. However, loan recipients on **warning** as a result of the cumulative GPA being less than 2.0, will be ineligible to receive a student loan of any kind.
- If not meeting SAP standards after being on Warning for one semester, student is automatically suspended, regardless of grades earned during that semester.

- **Warning status does not apply to students who have reached their Maximum Time Frame.**

Status 2: Financial Aid Suspension

The second semester a student is not meeting either of the top two SAP standards (Grade Point Average (GPA) and/or Completion Rate) that student is placed on financial aid suspension. Also, the first semester a student has reached their Maximum Time Frame the student is placed on financial aid suspension.

- Students are notified via their @wolves.fgc.edu email and/or their MyFGC portal at my.fgc.edu after grades post that they are ineligible to receive Title IV funds.
- If a student has unusual and mitigating circumstances, they can appeal their suspension (See appeal process below). They must submit a written explanation of their special circumstances, documentation of special circumstance, and an academic plan established by meeting with an academic advisor. The academic plan will be a road map on how the student can progress towards completion and improve their grades so they can meet SAP.

Status 3: Financial Aid Probation

When a student is on Financial Aid Suspension, but has an approved appeal.

- Once probation status has been granted for the top two SAP standards (Grade Point Average (GPA) and/or Completion Rate), the student regains eligibility for Title IV aid for one semester.
- Students on probation must follow the requirements of their academic plan in order to be on probation again the following semester.
- After the probationary semester, if the student still is not meeting the SAP requirements for the top two SAP standards (Grade Point Average (GPA) and/or Completion Rate) or did not meet the requirements of their academic plan the student is on suspension and loses eligibility for Title IV aid.

Note: Grades of F, I, W, and courses not yet graded are considered attempted but not meeting progress standards for the purposes of financial aid.

Evaluation of Financial Aid Eligibility

1. Standards of Satisfactory Academic Progress (SAP) are applied at the end of every semester to determine eligibility for the following academic semester. SAP standards are calculated using the all college cumulative GPA and cumulative completion rate. Students must maintain an overall GPA of 2.0 or higher and a completion rate of 67% or more.
2. Students will be placed on financial aid warning if they have not met the standards of satisfactory academic progress for the top two SAP standards (Grade Point Average (GPA) and/or Completion Rate) for the first time. While on warning, students will be eligible for aid for the subsequent term. Students will need to raise their GPA and/or completion rate to meet the minimum SAP requirements to maintain financial aid eligibility at the completion of their term on warning. Failure to do so will result in the student being placed on suspension.
3. Loan recipients on warning as a result of the cumulative GPA being less than 2.0, will be ineligible to receive a student loan of any kind. The evaluation period will be based on attendance in all prior semester(s) and will include all classes attempted whether federal aid was received or not. SAP will be reviewed after each semester. The student's cumulative GPA and completion ratio must meet the minimum standards or the student will be placed on warning, or suspension as appropriate.
4. Credits evaluated will include credits attempted at Florida Gateway College and transfer credits accepted by Florida Gateway College.
5. Students who do not meet the Standards of Satisfactory Academic Progress will be notified via their @wolves.fgc.edu email account and their status will be available on MY FGC under Financial Aid Info.

6. Students may follow the appeal process or the reinstatement procedures as outlined below. Students will not have eligibility for any further federal aid until they have met Standards of Satisfactory Academic Progress or have been granted an appeal approval.

Postsecondary Adult Programs (PSAV)

- Students in PSAV programs must successfully complete the clock hour course work with a 2.0 GPA for each course funded before additional payment can be made.
- Students who have zero credits/hours completed for any funded term will lose all subsequent financial aid, regardless of overall GPA and completion ratio.
- Duration of eligibility will be limited to the published length of the program.
- Students must complete their program of study within the 150% timeframe of their eligible certificate program.

Maximum Time Frame Exceeded

- Students who have attempted more than 150% of the credits required for their program of study are not considered to be making Satisfactory Academic Progress and therefore, are ineligible for financial aid funds.
- Students seeking second degrees and students with double majors are monitored like any other student under this policy. If the student exceeds the maximum time frame allowed for their respective programs, the student may appeal if they have mitigating circumstances. All transfer hours accepted by Florida Gateway College will be included when determining maximum time frame eligibility.
- Remedial credits will be included in the evaluation of GPA and 67% completion. Remedial hours (up to 30 credits) will be excluded from the maximum time frame determination.
- Students will not have financial aid eligibility if they exceed the maximum time frame exceeded unless a degree audit is approved. Students can print the degree audit form online under the financial aid forms link or by contacting the financial aid office.
- Students given a maximum time frame exceeded appeal will be placed on a Max150 Appeal and are required to successfully complete 100% of all future coursework while on the Max150 Appeal.

Repeated, Audited, Remedial Courses, Enrollment

- Students will be eligible for financial aid if they repeat courses they previously did not pass, provided other SAP criteria are met.
- Financial aid will not pay for the second attempt of a previously passed course. Click **Repeat Coursework** link for details.
- All classes taken must be counted as attempted classes regardless of grade forgiveness or academic petitions for withdrawals.
- Audited courses, credit by examination, and any credit for prior learning option (as outlined in the catalog) are excluded when determining eligibility for financial aid.
- Remedial credits will be included in the evaluation of GPA and 67% completion. Remedial hours (up to 30 credits) will be excluded from the maximum time frame determination.
- Funding for remedial course work will be limited to 30 credit hours regardless of whether the student received any financial aid for these college preparatory courses, including remedial hours transferred from another institution. Once the student has attempted 30 credit hours in remedial courses, the student is no longer eligible to receive financial aid for additional remedial hours.
- Enrollment in any part of the term will be considered in the respective fall, spring, or summer terms to be evaluated for SAP. Evaluations will occur at the end of the full term; mini-terms are evaluated as part of the full term and not individually.
- Students are charged a higher tuition rate for courses they repeat for the third or more time. As of 2011-2012 all third attempt on a class will not be eligible to be waived by financial aid.

Appeals Process

A student who has lost financial aid eligibility due to extenuating circumstances may appeal.

1. Students in associate degree programs are not eligible for an approved appeal or degree audit if they have met the equivalent of two associate degrees or have attempted more than the equivalent of 180 credit hours. **Once a student has reached this limit, no appeal will be approved, regardless of the extenuating circumstances.**
2. Appeal forms are available to students online via the financial aid forms link <https://www.fgc.edu/new-students/financial-aid/financial-aid-forms/>. Students must complete the appeal and submit the completed application to the financial aid office.
3. Incomplete appeals will not be reviewed. An appeal is considered incomplete if any requested information is omitted, the form is not filled out completely, or supporting documentation is not attached. Supporting documentation must be appropriate for the extenuating circumstance; e.g., death certificate for death in family, physician's note for illness or hospitalization, military orders, etc.
4. During the appeals review process, students must also be reviewed for maximum time frame violations. If at the time of the review, it is determined that a student will be unable to complete his/her program of study without exceeding maximum time frame, the appeal may be denied.
5. Students' whose appeals are approved, will be approved for one term only with the stipulation that they must successfully complete all courses attempted. They may also receive additional stipulations such as limitations on the number of allowed hours of enrollment.
6. An academic plan must be submitted with all SAP appeals. This plan includes: a degree audit which should be reviewed with the student and advisor to determine that the student is progressing and if the appeal should be approved, a timeline of what courses will be taken and when the student is expected to graduate, and at what point the student will attain a clear SAP status.
7. Definition of Extenuating Circumstances includes, but is not limited to: Death in the immediate family, Medical conditions such as a family member needing around the clock care by the student, extended illness of student or immediate family member, Military duty, other documented extenuating circumstances beyond the control of the student.
8. Provided a student is making positive progress towards graduation, an appeal based on completion rate or GPA may be approved for one term and can be continued (extended) for a maximum of four consecutive terms. This includes students violating 150% maximum time frame. The reason for the continuation of the approved appeal must be documented and meet one of the extenuating circumstances outlined previously in item #7.
9. An appeal may only be approved for classes that count towards the students' current program of study.
10. Student appeals must include, in their own words, why they are not meeting SAP standards and what has changed that will enable them to successfully complete all courses attempted going forward.
11. Students will be notified by mail, email or on their MY FGC of the results of the appeal, and of any restrictions or conditions pertaining to their appeal.
12. Appeals cannot be made retroactively. An appeal may only be approved for the term in which it was received, or for future terms.
13. If an appeal is denied, the student cannot resubmit an appeal. The student must pay out of pocket until they meet the minimum GPA requirements of a 2.0 and a completion rate of 67%. Once these requirements are met, the student may be reinstated.

In order to regain eligibility for financial aid, the student would need to meet Satisfactory Academic Progress Standards.

Reinstatement of Financial Aid Eligibility

1. A student who has lost financial aid eligibility may be reinstated after the student meets the minimum GPA requirement of a 2.0 and a completion rate of 67%.
2. All classes towards the program of study, including those taken at other institutions, will be taken into consideration for reinstatement purposes.
3. A student must be able to complete their degree or certificate within the 150% timeframe.
4. It is the student's responsibility to notify the Financial Aid Office when these conditions have been met.

****How to calculate your completion rate****

Enter your hours	Sample hours	
Total Credit Hours Completed (passed)	_____	52
divided by	/	/
Total Credit Hours Attempted	_____	68
Equals	=	=
Completion Rate	_____	76.47%

GLOSSARY

The definitions of the terms listed below are defined in the federal register section § 668.34(b):

- **Financial aid warning** is defined as a status assigned to a student who fails to make satisfactory academic progress at an institution that evaluates academic progress at the end of each payment period. This status may be conferred to the student automatically without any action taken by the student. Students on financial aid warning may continue to receive assistance under the Title IV, HEA programs for one payment period despite a determination that the student is not making satisfactory academic progress. **Warning status does not apply to students who have reached their Maximum Time Frame.**
- **Financial aid suspension** is defined as a status assigned to a student who fails to make satisfactory academic progress that evaluates academic progress at the end of each payment period. This status means the student is not eligible to receive financial aid without an appeal. Students who have reached their Maximum Time Frame are automatically placed on suspension.
- **Financial aid probation** is defined as a status assigned by an institution to a student who fails to make satisfactory academic progress and who has **appealed** and has eligibility for aid reinstated.
- **Satisfactory Academic Progress Appeal** is defined as a process by which a student who is not meeting the institution's standards petitions the institution for reconsideration of the student's eligibility for Title IV, HEA program funds.
- **Maximum Time Frame Exceeded** is defined as Federal regulations require a maximum time frame for completion of a degree or certificate not to exceed 150% of the normal requirements of that program. For Title IV financial aid purposes only, the college has defined a maximum number of attempted hours for completion of a two-year degree to be 90 credits or 150% of the required credits for that particular degree. The maximum number of attempted hours for a one-year certificate is 45 credits or 150% of the required credits for that particular certificate. **Students who have reached their Maximum Time Frame are automatically placed on suspension.**