

FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS POLICY

Federal regulations require that financial aid students maintain Satisfactory Academic Progress (SAP) toward an eligible degree or certificate program. This policy applies to students applying for Title IV financial aid, including Federal Pell Grant, Federal Supplemental Education Opportunity Grant (FSEOG), Federal Work Study (FWS), Federal Direct Student Loans (Stafford Subsidized, Stafford Unsubsidized, and Parent PLUS), and any state funded financial aid.

Upon receipt of the FAFSA, SAP is initially evaluated on a student's entire academic history regardless of whether or not they received financial aid. It will be evaluated at the end of each semester to determine continued financial aid eligibility.

SAP Standards: Students will be measured on the following standards at the end of each semester. If standards are met, students can continue to receive financial aid for the next semester. If not, students may be placed on warning, or suspension (see SAP Standings on page 2).

Cumulative grade point average (Qualitative Standard):

Financial Aid students must maintain a minimum cumulative grade point average (GPA) of 2.0.

Rate of Progression 66% or greater (Quantitative Standard):

Financial Aid students must complete classes at a rate of 66% or greater. Rate of progression is measured by the number of earned credit hours divided by the number of attempted credit hours.

Maximum time frame for completion of a degree or certificate:

Students receiving financial aid are required to complete degree or certificate requirements within a limited amount of time, referred to as maximum time frame (MTF). A student is allowed to receive federal financial aid for up to 150% of the credit hours required to complete their degree or certificate program. For example, a typical Associate's degree requires 64 credits and can be funded up to 96 credits (64 X 150%= 96).

The maximum time frame (MTF) for completion of a degree or certificate includes the total number of credit hours a student has attempted at YC plus all transferred hours accepted from other schools. Per federal regulations, all credit hours are included regardless of whether or not financial aid was received during the time the credits were taken. Students will be MTF suspended if they:

- have attempted over 96 credits
- have earned a Bachelor's or Master's degree
- have received 400% or more of Pell Lifetime Eligibility*
- have received more than \$38,000 in student loans*

**The Financial Aid Office may also MTF suspend any student who is close to these limits.*

A student may appeal MTF suspension (see Maximum Time Frame Appeal on page 3).

Remedial Courses - Remedial courses (courses under 100 level) are included in the SAP calculation both as qualitative (GPA) and quantitative (ROP) measures. For MTF calculation, remedial courses are included. However, up to 30 hours of remedial credits may be removed from the MTF calculation at YC's discretion.

Repeated Courses - Per federal regulations, financial aid can pay for one repeat of a course in which a grade of A, B, C, or S was earned. These repeated courses are included as both attempted and earned credits. Repeated courses are included in both SAP and MTF calculations. Repeating a course without earning a passing grade can negatively impact your rate of progression.

Incomplete & Withdrawals - Grades of I, W or Y are considered credits attempted but not earned. They are included in both SAP and MTF calculations.

Grades of D, F, and U - A grade of D is considered both attempted and earned when received for the first time. When you repeat a course in which a grade of D was previously earned, it will count as an attempted credit. However, when you repeat the course, you must receive a grade of C or better for it to be earned. Grades of F and U are considered credits attempted but not earned. Grades of D, F and U are included in both SAP and MTF calculations.

Change of Degree - If a student changes degree or certificate programs, the credits from the previous program will be counted as attempted and earned credits for both SAP and MTF calculations.

Transfer Credits - Transfer credit hours are included in the rate of progression and MTF calculations. If a transcript is provided after financial aid is awarded, SAP will be reviewed at the end of the currently enrolled term. Transfer students may be required to submit academic transcripts to verify they have met the minimum SAP standards.

SAP Standings: Students will be notified via YC scholar email if their SAP status changes from Good to Warning or Suspension. Students may view their current SAP status by logging onto the YC website, My Services, Financial Aid, Eligibility, select current aid year, Academic Progress.

Good: Student has met the minimum SAP standards and is eligible to continue to receive federal financial aid for the next semester.

Warning: Student failed to complete the minimum SAP standards as stated above. Student is eligible for financial aid funding, but must meet the SAP standards at the end of the next semester. Failure to meet the SAP standards while on warning will result in financial aid suspension at the end of the semester.

Suspension: Student was previously on warning and failed to meet SAP standards OR student was on probation and failed to complete 100% of attempted credits. Student is not eligible to receive financial aid until the minimum SAP standards are met. A returning student who is not in favorable standing due to poor academic history (needs 18 or more credits to meet ROP requirements) may be placed directly on suspension without a warning semester. A student may appeal the suspension of financial aid eligibility based on extenuating circumstances (see Satisfactory Academic Progress Appeal on page 3).

Probation: Student was suspended from financial aid, submitted a SAP appeal and it was approved. Student is now on probation and is eligible for financial aid funding. Probation requires that 100% of attempted credits are completed with a passing grade. Students are required to establish an academic plan. Failure to abide by the probation requirements will result in financial aid suspension at the end of the semester.

Your SAP standing at the beginning of the semester	Your cumulative GPA at end of the semester		Your cumulative Rate of Progression	Your SAP status for the next semester
GOOD	At least 2.0	AND	At least 66%	GOOD
GOOD	Less than a 2.0	AND/OR	Less than 66%	WARNING
WARNING	At least 2.0	AND	At least 66%	GOOD
WARNING	Less than a 2.0	AND/OR	Less than 66%	SUSPENSION
PROBATION	At least 2.0	AND	At least 66%	GOOD
PROBATION	Complete 100% of attempted credits with a passing grade			PROBATION
PROBATION	Failure to complete 100% of attempted credits with a passing grade			SUSPENSION

Students who completely withdraw from a semester may be required to return all or a portion of the financial aid they received. See the [2014-2015 Withdrawal Policy](#) or the [2015-2016 Withdrawal Policy](#) for more information.

Reinstatement of Financial Aid Eligibility - A suspended student will be required to enroll in one or more subsequent semesters at his/her own cost and successfully complete courses to meet SAP standards. There is a [Cumulative GPA Calculator](#) and a [Progression Rate Calculator](#) available on the YC Financial Aid website to help students calculate the needed credit hours to increase the cumulative GPA and/or the rate of progression.

The Financial Aid Office does not monitor the academic progress of students on financial aid suspension. Students should notify the Financial Aid Office when they believe they have met SAP standards.

Satisfactory Academic Progress (SAP) Appeal: Exceptions to the satisfactory academic progress requirements may be made for students who can document extenuating circumstances. Extenuating circumstances include personal illness or accident, serious illness or death within the immediate family, necessary long-term absence from school or other circumstances beyond reasonable control of the student.

Appeals are evaluated on an individual basis and will not be considered for the same circumstance more than once. Students are encouraged to consult with a financial aid advisor for assistance with the appeal process. Appeal forms are available by contacting the financial aid office. SAP appeal forms and all supporting documentation must be submitted by the Wednesday prior to the first day of the semester in which you wish to be considered for financial aid reinstatement.

After an appeal is reviewed, students will be notified via email regarding their financial aid status. If approved, students will be placed on probation and must follow an academic plan (see below for more information).

Academic Plan: Students who submit a SAP appeal are required to complete an academic plan. An academic plan is established by meeting with an academic advisor to determine the required courses needed to complete your program of study and to ensure you will be able to meet SAP standards by a specific point in time.

While on an academic plan, a student may not be approved for full-time financial aid funding if the academic advisor and/or financial aid office believes it is in the student's best interest to take less than 12 credits per semester.

Once on the plan, students are required to complete 100% of attempted credits with a passing grade to remain eligible for financial aid. Failure to do so will result in immediate suspension at the end of the semester.

Maximum Time Frame (MTF) Appeal: A student suspended for MTF may appeal in order to complete a current program of study or to pursue a second degree or a certificate. Submission of a MTF appeal does not guarantee approval. Before submitting a MTF appeal, students are required to submit official academic transcripts from all previous schools attended for official evaluation. Once all transcripts have been evaluated, students will meet with an academic advisor to select their program of study and complete the MTF appeal form. A change of degree will **NOT** be allowed once a MTF appeal has been approved. Students enrolled in pre-requisite coursework for a YC special admissions degree or graduate/professional degrees will not be considered for approval.

When a student has been suspended for MTF and also has not met the minimum SAP standards, additional SAP documentation will be required.

Appeal forms are available by contacting the financial aid office. MTF appeal forms and all supporting documentation must be submitted by the Wednesday prior to the first day of the semester in which you wish to be considered for financial aid reinstatement.

If an MTF appeal is approved, financial aid will be limited to the specific courses required to complete the approved YC program of study only. The student will be required to meet with an academic advisor each semester to complete a course authorization form (CAF). The CAF must be submitted to the financial aid office to receive funding.

If the approved MTF appeal included SAP documentation due to not meeting the minimum SAP standards, the student must complete 100% of the attempted credits with a passing grade.