

# Financial Aid Satisfactory Academic Progress (SAP)

The Higher Education Act requires that a student maintain satisfactory academic progress to receive financial aid. The Financial Aid Office is required to establish standards to monitor degree progression and consistently apply those standards to all students. The Financial Aid Office reviews Satisfactory Academic Progress at the end of each semester.

## How is SAP measured?

- **cGPA** - You must maintain a cumulative GPA of 2.0
- **Pace** - You must earn 67% of all of the credits you attempt.
- **Time Frame for completion** - You must earn all degree requirements within the 150% timeframe for your program of study. For example, if you are required to earn 60 credits to get your degree, you will be able to take up to 90 credits using financial aid. If you have not received your degree within those 90 credits you would not be eligible to receive financial aid for any remaining credits needed.

## What if I take a Preparatory/Developmental Course?

All attempted preparatory/developmental credits are counted as attempted and earned for the Pace portion of SAP. They do not count towards degree completion and therefore are not included in the cGPA calculation. Up to 12 credits of preparatory/developmental credits can be exempt from the 150% timeframe calculation.

## What if I earn an F or I (Incomplete) grade?

All F or I grades are counted as credits attempted toward Time Frame. For Pace, all credits count toward attempted, but F or I grades do not count as earned credits. For cGPA, F or I grades count as 0 points earned.

## What if I repeat a course?

All credits, including repeated credits count towards PACE and Timeframe calculations.

## What if I withdraw from a class?

All W grades count toward the Time Frame. W grades also count toward Pace; however, W grades do not count as earned credits. W grades are not included in the cGPA.

## What if I transfer in credits?

All transfer credits will count toward Time Frame and Pace. Transfer credits are not calculated in the cGPA.

## What if I change my program of study?

Changing your program of study does *not* "reset" your SAP. If you change programs, the Financial Aid Office will use all of your attempted and earned credits in the calculation of your Time Frame, Pace and cGPA.

## What if I graduate and enroll in a new program of study?

A degree audit/success plan will be required to determine how many credits are needed to complete the new program. Time Frame calculation will start anew.

## What if I did not use financial aid?

SAP is calculated based on *ALL* periods of enrollment, regardless of whether or not you received prior federal financial aid for those credits.

## What if I do not make SAP?

- If you fail to make SAP, you will be placed on Financial Aid Warning for your next semester.
- If you fail to make SAP after your Warning semester, then you will be placed on Financial Aid Suspension and your financial aid will be cancelled.
- If you make SAP after your Warning semester, then you will remain eligible for financial aid.
- Students who are on Warning and Suspension will receive notices from the Financial Aid Department of their status and additional directions.

## What if my financial aid is cancelled due to SAP?

Students who are not eligible for financial aid due to SAP may be eligible academically to take courses in the next semester. Students who are not eligible for financial aid are considered to be self-paying students. Self-paying students can make payment or payment plan arrangements with the Student Accounts Office by calling 814-262-6437 or they may apply for Alternative Student Loan funding to cover any balance they have incurred. Penn Highlands does *NOT* participate in a preferred Alternative Loan lender list; students will have to choose a lender that best serves their needs.

## What if I did not meet SAP because of extenuating circumstances?

Students who have experienced extenuating circumstances that led them in not meeting SAP requirements will be permitted to file a one (1) time appeal to have their Financial Aid reinstated. The link to file an appeal will be sent to those students (who have not previously filed an appeal) in their notice of Financial Aid Suspension. Students should provide all additional documentation that supports their appeal request at the time of the appeal. Student will also want to request a Degree Audit and Success Plan from the Student Success Center in Richland or the Center closest to them and have that document forwarded to the Financial Aid Office. The committee will review the appeal request and determine the outcome. Students will be notified of the appeal decision via their college email. All Appeal committee decisions are final. If the appeal is approved, student will

be placed on Financial Aid Probation and required to discuss the standards of Financial Aid Probation with Financial Aid Staff. Students may contact the Financial Aid Office at 814-262-6454 or sfs@pennhighlands.edu with questions on the appeal process.

Extenuating circumstances include but are not limited to:

- Health reasons
- Death of an immediate family member
- Undue Hardship
- Major life event

## VETERANS BENEFITS SATISFACTORY ACADEMIC PROGRESS

Federal law and Veterans Administration regulations specify the conditions under which student veterans, eligible dependents, and reservists are paid VA educational benefits. The law requires that educational benefits be discontinued when the student ceases to make satisfactory progress toward completion of his or her training objective. Based upon this requirement, any student using VA educational benefits at Pennsylvania Highlands Community College will be dismissed immediately following the semester when the Veteran or other eligible person does not meet the requirement for Satisfactory Academic Progress (SAP) listed in our current approved catalog.

Pennsylvania Highlands Community College requires students receiving V.A. educational benefits to meet the same SAP standards necessary to receive financial aid. The standards include:

- Maintain at least a cumulative 2.0 GPA
- Complete 67% of all classes attempted
- Complete your degree-seeking program of study within a 150% timeframe

When the Veteran or other eligible person fails to maintain the prescribed standards of progress and is placed on suspension, the VA will be informed promptly in order that benefit payments can be discontinued in accordance with the law. The termination date will be the last day of the semester in which the student's progress became unsatisfactory.

## REINSTATEMENT AFTER NOT MAKING SATISFACTORY ACADEMIC PROGRESS

In order to have benefits reinstated the student must:

- Meet with the Student Success Center to complete a Success Plan and Degree Audit
- Meet with the VA Certifying Official to discuss the minimum performance standards to be achieved by the student for the next term
- Complete the Veteran/Military Enrollment Certification Form