

**KENNEBEC VALLEY COMMUNITY COLLEGE  
FINANCIAL AID OFFICE**

**SATISFACTORY PROGRESS POLICY**

**EFFECTIVE: 05/01/05, Amended: 5/01/06  
Updated 03/09, Rewritten 8/11**

**Summary**

Federal regulations concerning Satisfactory Academic Progress (SAP) changed as of July 1, 2011. KVCC's SAP Policy has been adjusted to meet the new federal requirements.

In order for students to maintain SAP, they must

- Maintain the required GPA as shown in item 13, below
- Complete with a passing grade a minimum of 66% of the credit hours attempted (all credit hours, including transfer credits, are counted).
- Progress at a rate where the students can complete their degree/certificate programs within 150% of the published length of their specific program as measured in credit hours (for example the AA Liberal Studies is a 62-credit degree x 150% = 93 credit hours in which students must complete that program).

The first time a student fails to meet SAP, the student may have one additional semester of aid while on **Financial Aid Warning** status. It is possible for a student to be on Academic Probation and Financial Aid Warning in the same semester. **At the end of the warning semester, if a student still has not met SAP standards, that student's federal aid is terminated and is not reinstated unless the student subsequently meets the required SAP standards, or successfully appeals his/her termination.** The appeal must not only include the circumstances that caused the student to fail to meet the standards; it must also include information on what has changed to enable the student to meet standards in the upcoming semester.

Extenuating circumstances considered for appeals include documented personal illness or accident, serious illness or death within an immediate family, or other circumstances beyond the reasonable control of the student. After a student appeals, the student may receive a semester of probation or their aid could be cancelled, restricted or suspended

If the student files an appeal which is approved (See #18 below, Appeals Procedure) the student's status can be changed to **Financial Aid Probation**. **During that semester of probation, a student will be placed the following academic plan: the student must earn at least a 2.0 semester average, passing all semester courses with at least a C and no grades of W, I, or N.** If a student meets the requirements in that semester but has not yet attained the required SAP standards, the student may have one additional semester of **probation/academic plan** status (with the same academic plan requirements), and at the end of that semester, must meet SAP standards. If it is mathematically impossible for the student to meet SAP requirements within that time frame or within 150% of normal time, then the student aid is terminated at the moment it becomes mathematically impossible.

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Federal law requires that students meet standards for "measurable satisfactory academic progress" if they are receiving Federal Title IV student financial aid. Title IV aid includes Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Stafford Student Loans (Subsidized and Unsubsidized), Federal PLUS, and Federal Work Study. The following policy defines "measurable satisfactory academic progress" for financial aid recipients attending Kennebec Valley Community College.

**1. ELIGIBILITY FOR FINANCIAL AID**

It is the policy of KVCC to provide financial aid awards to students who remain in good academic standing and make satisfactory progress toward their certificates, diplomas or degrees while receiving financial aid.

Financial aid awards and evaluations of academic standing are based on the students' enrollment statuses of:

FULL-TIME:	12 or more credit hours of course registration
THREE-FOURTHS-TIME:	9 -- 11 credit hours of course registration
HALF-TIME:	6 -- 8 credit hours of course registration
LESS-THAN-HALF-TIME:	1 -- 5 credit hours of course registration

Students are required to meet both the “quality” and “quantity” measures outlined in this document. These measures are evaluated at the end of each semester. Students who do not meet these standards will lose their financial aid eligibility.

## **2. LIMITS FOR TERMS ON FINANCIAL AID**

Students receiving financial aid are allowed 150% of "normal" time to complete academic certificates, diplomas or degrees. "Normal" time is one year for certificate and diploma programs and two years for associate degree programs, as outlined in the school catalog. KVCC figures the 150% by computing one and a half times the number of credits needed for the degree or certificate. For example, if a student is pursuing an Associate of Arts in Liberal Studies degree, which requires 62 credits to complete, he/she can accrue 93 credits before running out of aid. The amount of credits is computed on the first degree program attempted, so switching degree/certificate programs will not increase the number of credits a student has before running out of financial aid. If a student graduates from one degree/certificate program and enrolls in another, KVCC will compute the number of credits from the first program that will transfer into the second, and allow financial aid for only those courses needed for the second program from that point on. Since a student has 150% of the remaining credits in the second program, there is a small amount of room to allow for withdrawals and failures. If a student is unable to complete the program within the 150%, he/she has the right to appeal *See Item 18 for more information on the appeal process.*

## **3. TRANSFER CREDIT**

Transfer credit may be awarded for course work completed at accredited colleges only if grades of "C" or higher have been achieved in courses that are comparable to those offered in the KVCC programs.

Transfer credits do not count in the calculation of the GPA, but they are included in the calculation of both attempted and earned hours (*see Item 11*), and transfer credits are included in the calculation of 150% of “normal” time (*see Item 2*).

## **4. AUDITS, CHALLENGE EXAMS, C.L.E.P.S.’s, WORK EXPERIENCE**

Financial aid is not awarded for AUDITS, CHALLENGE EXAMS, C.L.E.P.’s or WORK EXPERIENCE that may be granted toward certificates, diplomas or degrees. Credit for this work is not used to determine enrollment status (full-time or part-time), nor is it counted toward the minimum credit requirements students must earn for terms on aid. Credit granted from exams and work, like college transfer credit, will reduce the financial aid eligibility period. (*See example on Page 1.*)

Students are responsible for notifying the Financial Aid Office when registering for courses in these special categories. Financial aid monies disbursed to students in error must be repaid immediately. Students who are overpaid are ineligible for additional financial aid awards until the overpayment is repaid in full.

## **5. REMEDIAL COURSES**

All incoming students are tested before their entering term and, if test results warrant, may be required to complete basic courses or work with assigned tutors. Remedial courses are designed to provide students with opportunities to improve abilities in areas of reading, mathematics, and study skills. These courses are pass fail, and are subject to the qualitative and quantitative evaluations of Satisfactory Academic Progress. A “pass” meets the SAP qualitative standard and counts in the quantitative standard as credits earned. A failing grade is figured in the semester GPA for the qualitative standard and is counted as credits attempted but not earned for the quantitative standard. In assessing the “150% of normal time,” the credit hours for the remedial courses are added to the credit hours required for the degree. For example, if an Associate degree is 62 credits and a student takes 6 credits of remedial work, the measurement would be 150% of 68 credits.

## **6. COURSE GRADES OF INCOMPLETE**

Students receiving grades of "Incomplete" for courses required for certificates, diplomas or degrees must make arrangements with faculty to complete course requirements. After instructors assign final letter grades, student grade

point averages (GPA's) will be recalculated to include the appropriate quality points, and their quantitative measurement will be adjusted to include the credits as "credits completed." If cumulative GPA's remain within the published guidelines and the quantitative measurement falls within published guidelines (*see Item 13 and Item 11*) students retain eligibility for financial aid.

## **7. FAILING COURSE GRADES**

Students who fail courses may continue receiving financial aid as long as their cumulative GPA's and their credits/attempted to credits completed measurement remain within the published guidelines (*see Item 13 and Item 11*). Financial aid may be awarded once for repeat enrollment for failed courses.

## **8. REPETITIONS**

Students repeating failed courses will receive financial aid to cover the first repetition as long as overall progress is within required "quality" and "quantity" guidelines. Financial aid will not be awarded for repeat of a course attempted unsuccessfully twice. This means that students cannot be paid more than twice for credit hours that have not been successfully completed (grades of "W" "I," "F" or "AF").

Due to a change in federal guidelines, students may now retake a course they did not fail one time to get a better grade.

## **9. ADDING AND DROPPING COURSES**

Please see the KVCC add/drop policy on the KVCC website. The KVCC census date for each semester is the day after the add/drop period (the 6<sup>th</sup> business day). Financial aid will not be adjusted after the add/drop period unless the student totally withdraws (see below), or has a loan and drops below half time before it is disbursed.

For students withdrawing after the census date, grades of "W" (Withdraw) will be entered on student records, but the students' aid will not be reduced, as long as the student remains enrolled in at least one course.

For students totally withdrawing, the federal "Return to Title IV" refunds calculation policy applies. Letter grades will be reported for all courses carried after the last day to withdraw from classes each semester. If at the end of a semester, a student receives all failing grades (F or AF) and it is determined that the student failed because he/she stopped attending, a "Return to Title IV" refund calculation must be performed and it is possible that some financial aid could have to be returned to the Dept. of Education, in which case a student could owe money to KVCC. (*See Item 10.*)

## **10. WITHDRAWING**

The federal "Return to Title IV" refunds policy will be used to calculate the percentage of financial aid students may retain when they completely WITHDRAW (officially or unofficially) from KVCC after the drop/add period (but before completing 60% of the semester). Students withdrawing officially or unofficially before completing 60% of the term may be required to return "unearned" financial aid received from the Federal Title IV student financial aid programs, including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Stafford Student Loans (Subsidized and Unsubsidized), Federal PLUS, but NOT Federal Work Study.

## **11. QUANTITATIVE MEASURE OF ACADEMIC PROGRESS**

A quantitative component is also required to accurately assess a student's advancement toward successful completion of his or her program of study, since successful maintenance of a high GPA does not necessarily mean progress toward completion of a degree. For example, a student who withdraws from half of his/her courses and gets "A's" in the rest may have a high GPA but he/she is not advancing toward graduation within a reasonable period of time. KVCC assesses advancement toward completion by using a percentage of credits attempted to credits earned. Credits attempted are those for which the student has enrolled, as of the end of the add/drop period. Credits earned are those which the student successfully completed by earning a passing grade. (Some programs have a policy that if a student does not pass certain courses with a "C" or better, he/she is dismissed or placed on probation. If a student is dismissed in this circumstance, then his/her financial aid is cancelled, and if the student is placed on academic probation, then the student is placed on financial aid warning or probation.) Courses in which the student receives grades of "W (withdraw), "I" (incomplete),

“F” or “AF” are not considered successfully completed.

In order to maintain satisfactory progress, a student must earn a cumulative total of 66% of credits attempted. Students who earn less than 66% of credits attempted will automatically be placed on warning if it is their first failure to meet SAP. If the student fails to meet the requirements for SAP after one semester of warning, his/her financial aid is canceled and the student must appeal to have it reinstated. If the student's appeal is granted the student has one semester of probation, in which the student must meet the following academic plan: the student must pass all courses for which he/she is registered in that semester with a C or better (which means at least a 2.0 semester average). The student may not withdraw or receive a grade of W, Incomplete or a grade of N (for “no show”). If the student successfully meets the terms of the academic plan for that semester, but has not yet reached the required GPA and 66% ratio for SAP, the student may have one additional semester of probation on the same academic plan to meet SAP requirements, provided it is mathematically possible to attain SAP by the end of that additional semester.

## **12. MITIGATING (EXCUSABLE) CIRCUMSTANCES**

Matriculated students who are forced to withdraw or take leaves of absence because of ill health, personal problems, or hardships may be entitled to portions of their financial aid awards. The amounts of financial aid students receive will vary depending on individual circumstances, periods of attendance, academic standing, and the institutional refund policy. (*See Financial Aid Refund/Repayment Policy.*) The Academic Dean and student academic advisors will evaluate individual requests for leaves of absence and provide written decisions to the students, Financial Aid Office, and Finance Office. Revised award letters will be issued to students if adjustments to financial aid awards are appropriate.

## **13. QUALITATIVE MEASURE OF SATISFACTORY ACADEMIC PROGRESS (SAP)**

In keeping with KVCC's academic policy, the following grade point averages must be achieved to maintain SAP:

- At least 1.51 for 6-11 attempted credit hours;
- At least 1.75 for 12-23 attempted credit hours;
- At least 1.91 for 24 to 35 attempted credit hours;
- At least 2.0 for 36 or more attempted credit hours.

Financial Aid Warning, Probation or Dismissal Status will be conferred as shown by the following academic probation and dismissal policies. Please note that it is possible for a student to be on Academic Probation and Financial Aid Warning at the same time. (*For an explanation of “warning,” see the summary on page 1 or Item 14.*)

### Academic Probation

Academic Probation is a means of alerting students who are in academic jeopardy that they must show academic improvement in order to remain matriculated in their current program of study. Students on academic probation for two (2) consecutive semesters may be dismissed. Dismissed students may appeal to the Vice President/Academic Dean. Probationary status is removed once students earn grades of good standing. Students are placed on academic probation if their cumulative grade point average falls into one of the following ranges:

Cumulative grade point average:	No probationary status assigned for 1-5 credit hours;
	GPA of .50 to 1.50 for 6 to 11 attempted credit hours;
	GPA of 1.51 to 1.74 for 12 to 23 attempted credit hours;
	GPA of 1.75 to 1.90 for 24 to 35 attempted credit hours; or
	GPA of 1.91 to 1.99 for 36 or more attempted credit hours.

Students placed on probation will receive written notification of their probationary status. In addition, the student's permanent record will carry the words “Academic Probation”.

### Academic Dismissal

Matriculated students will be dismissed for failure to earn the minimum acceptable cumulative grade point averages and the student permanent records will carry the words “Academic Dismissal”:

Cumulative grade point average: GPA of .5 or less for 6 to 11 attempted credit hours;  
GPA of 1.50 or less for 12 to 23 attempted credit hours;  
GPA of 1.74 or less for 24 to 35 attempted credit hours;  
GPA of 1.90 or less for 36 to 47 attempted credit hours; and  
GPA of 1.99 or less for 48 attempted credit hours to end of program.

Dismissed students will receive written notification of their dismissal. Students may appeal the dismissal decision, in writing, to the Vice President/Academic Dean. The appeal will be presented to the Academic Standards Committee. If the appeal is granted, the student will be placed on "Academic Probation" for the next semester, and may face mandatory credit limits. If the appeal is not granted, the student may repeat failed courses as a non-matriculated student, but non-matriculated students are not eligible for financial aid.

**Students must submit a separate appeal to the Financial Aid Office to appeal the cancellation of their financial aid (see Item 18).**

Academically dismissed students are not eligible for financial aid for periods following their termination, unless eligibility is reestablished through the process described in *Section 18 of this document*, but may retain the awards received while in good academic standing, prior to the dismissals.

#### **14. EVALUATION OF ACADEMIC PROGRESS**

A financial aid recipient's satisfactory academic progress is evaluated after the fall, spring and summer semesters of the academic year. At that time, a student will either be in good standing, be placed on financial aid warning, financial aid probation, or denied financial assistance for future enrollment periods. The student must meet all three progress requirements (completion rate as described in section 11, GPA as described in section 13, and 150% limit as described in section 2) to remain in good standing. Students will be notified by the Financial Aid Office if they are placed on warning, probation or denied financial aid.

- If a student does not meet the standards for SAP:

-- And this is his/her first time applying for aid, he/she may not be awarded financial aid. The student may take courses paying by some other means and re-apply when he/she meet the standards above.--And the student is returning after having been academically dismissed for failure to meet SAP, he/she must appeal both to the Academic Dean and the Financial Aid office. If reinstated academically, the student's financial aid appeal will be considered, and he/she could be placed on warning, probation, or aid could be suspended or restricted.

-- And the student has received aid in the previous semester when he/she was meeting SAP standards, he/she will be placed on financial aid warning. If at the end of the next semester the student is still not making SAP, the student's aid is terminated. If the student successfully appeals, he/she could be placed on another semester of probation with an academic plan as described in the summary on page 1 or in Item 11, or aid could be suspended or restricted. If the student meets the standards for the academic plan, but still has not attained SAP, the student may have one more semester of probation on the same academic plan to meet SAP standards. A student cannot have more than two consecutive semesters on probation/academic plan.

If a student left KVCC in a status that was not meeting SAP standards, and is returning to KVCC more than a year after the end of the last semester he/she completed, the Financial Aid Office will not automatically place the student on probation. The FA Office will require that the student take courses on his/her own until the student has once again met SAP standards. At that point, the student would again be eligible for federal aid. The student has the right to appeal this denial or aid. (See Item 18.)

#### **15. WARNING/PROBATION STATUS**

Warning/Probation status will not prevent the student from receiving financial aid. Probationary periods are meant to inform the student of potential academic and completion problems and provide time for corrective action. The first time a student fails to meet standards, he/she may have a semester of warning. If the student fails to make SAP at the end of the warning semester, his/her aid is terminated. Denial status will prevent the student from receiving any Title IV financial assistance for future enrollment until such time as the student meets all satisfactory academic progress standards.

However, a student may appeal. If the student successfully appeals, the student may have one semester of probation/academic plan. **During that semester of probation, a student will be placed on the following academic plan: the student must earn at least a 2.0 semester average, passing all semester courses with at least a C and no grades of W, I, or N.** If a student meets the requirements in that semester but has not yet attained the required SAP standards, the student may have one additional semester of **probation on the same Academic Plan**, and at the end of that semester, must meet SAP standards. If it is mathematically impossible for the student to meet SAP requirements within that time frame or within 150% of normal time, then the student aid is terminated at the moment it becomes mathematically impossible.

## **16. REESTABLISHING ELIGIBILITY**

If a student is denied aid because of failure to meet academic or quantitative progress, students may reestablish eligibility by taking courses paid by themselves or by non-Title IV aid during subsequent terms. If there are extraordinary circumstances affecting a student's ability to maintain satisfactory academic progress (such as a documented disability, illness, or death in the family) students may appeal their denial, reduction, or suspension of financial aid (see "Appeals Procedure," below). When a student's GPA and credits attempted/credits earned ratio are once again within the published standards, the student will be eligible for Title IV aid.

## **17. DISCIPLINARY PROBATION**

Students may be placed on disciplinary probation by decision of the Disciplinary Committee when a flagrant disregard for school regulations occurs. If the conditions of this probationary period are not met, or when there are additional disciplinary problems, more restrictions or dismissal from school can result. A current and complete copy of the Disciplinary Code for Student Conduct is on file and available for review in the Office of the Dean of Students. Students who are dismissed for disciplinary problems may receive prorated amounts of their financial aid awards, based on their termination dates and academic standing. (*See Financial Aid Refund/Repayment Policy.*)

## **18. APPEALS PROCEDURE**

Students who receive notification of denials, reductions, or suspension of previously awarded financial aid are entitled to explanations for the action. Letters of financial aid suspension and probation are mailed to all applicants explaining the reasons for the action.

For appeals of failure to meet satisfactory academic progress, students with mitigating circumstances may submit WRITTEN appeals describing (in detail) their personal, medical or other unusual circumstances that warrant reconsideration of actions taken by the Financial Aid Department. Federal regulations specify death of a relative, a student injury or illness as reasonable grounds for appeal, though they do allow for "other special circumstances." Examples of special circumstances could include divorce, loss of benefits or job, a documented disability or other circumstances beyond the reasonable control of the student.

The appeal must include the following information:

- What went wrong that caused the failure
- What has changed to prevent a recurrence

The student can write a letter to the Financial Aid Department as per the requirements above or may submit an appeal form (available in the FA Office). Appeals must be filed with the Financial Aid Department, within ten (10) days of receiving the notification of reduced or suspended aid. Appropriate documentation must be attached to the appeal.

Students who have been academically dismissed and have appealed to the Office of Academic Affairs for reinstatement must also submit a separate appeal to the Financial Aid Office for reinstatement of their financial aid. It is possible that a student's appeal may be granted by the Academic Dean but denied by the Financial Aid Committee.