

## Satisfactory Academic Progress (SAP) Policy

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To be eligible for Federal grants and loans, state grants and scholarships, institutional scholarships, and Federal and AACC student employment funds, a student must meet all Satisfactory Academic Progress (SAP) standards as set by the Federal government (HEA Sec. 484(c), 34 CFR 668.16(e) 34 CFR 668.32(f) 34 CFR 668.34). Satisfactory Academic Progress (SAP) does not determine a student's eligibility for dependent tuition waivers, tuition waivers for students with disabilities, tuition waivers for senior citizens, or students in high school who have received a Jump Start Scholarship.

### Minimum Standards

- Minimum cumulative Grade Point Average (GPA) = 2.0
- Credit Completion Rate (Pace) = 67%  
*Students must pass at least 2/3rds (67%) of the courses attempted, as measured by comparing total completed credits to total attempted credits.*
- Students must complete their educational program within a timeframe no longer than 150% of the published length of the educational program. Example: Students who are pursuing a 60-credit program must complete all AACC graduation requirements before they have attempted 90 credits.

### Satisfactory Academic Progress Criteria

- **Completed Credits**  
Completed credits include "A", "B", "C", "Pass", "TR", and usually "D" grades, unless a specific course or academic program specifies that a "D" is not a passing grade.
- **Attempted Credits**  
Attempted credits include, but are not limited to developmental credits, ESL credits, credits taken at AACC, and all credits evaluated by the AACC Records Office and accepted as a transfer equivalent. Courses that are passed, failed, withdrawn, forgiven, "no grade courses", and courses taken but not funded by financial aid will also be considered as attempted credits.
- **Developmental courses**  
Developmental courses are not calculated in the cumulative GPA but must be reviewed for SAP.
- **Repeated Coursework**  
Financial aid eligibility allows students to retake unsuccessfully completed courses. Repeated coursework will be included when calculating a student's credit completion rate. The most recent grade earned will be counted in the GPA computation. Financial aid will fund one additional attempt of a successfully completed course.
- **Transfer Credits**  
*Students are required to submit official transcripts from all previously attended institutions to the Records Office to be evaluated for transfer credits.* Transfer credits are considered attempted and completed credits in the evaluation of cumulative completion rate and maximum timeframe. The Financial Aid Appeal Committee reviews transcripts from previously attempted institutions to determine a student's financial aid eligibility.
- **Program Changes**  
Students on Probation may be suspended if they change their major.

Financial Aid is disbursed only for courses that count toward completion of your degree or certificate program.

### Satisfactory Academic Progress (SAP) Evaluation

The Financial Aid Office will evaluate the progress of all students at the end of each semester. (Fall, Spring, and Summer) Failure to meet the minimum standards will result in one of the following:

- **Financial Aid Warning Period**  
Students who meet all institutional criteria but fail to meet the minimum standards for SAP and could reach the minimum standards at the completion of the next semester attended may be granted a Warning Period. During the Warning Period, students must complete ALL attempted credits successfully and attend an advising appointment if an unsatisfactory grade is awarded at midterm. Students meeting the minimum standards at the end of the Warning Period semester could regain their financial aid eligibility without appeal.

- **Financial Aid Suspension**

Students who do not meet the minimum standards and could not reach them at the completion of the next semester, withdraw from all of their attempted courses during a single semester, or fail to meet the terms of a Probationary Period will have their financial aid suspended. Suspension results in cancellation of pending awards. Students who have experienced extenuating circumstances that prevented them from successfully completing their courses may submit an *Appeal for Reinstatement of Financial Aid Eligibility* form and documentation supporting their circumstance(s) to the Financial Aid Office for review.

- **Probationary Period**

Students who submit an *Appeal for Reinstatement of Financial Aid Eligibility* form that is reviewed and approved by the Financial Aid Appeal Committee will be granted a Probationary Period. Registration and loan eligibility may be restricted. Students are required to follow an *Academic Success Plan* and comply with ALL of the terms of their probation as stated in their decision letter. Students will be evaluated again at the end of the Probationary Period. Financial aid eligibility will be suspended for students who do not meet the terms of their probation.

### How to Appeal for Reinstatement of Financial Aid Eligibility

Financial aid suspension does not prevent students from enrolling at AACC at their own expense. However, the suspension will prevent students from receiving assistance from Federal and state programs. To attempt to regain eligibility, students must:

1. Meet with an Academic Advisor to develop an *Academic Success Plan*.
2. Complete and submit the *Appeal for Reinstatement of Financial Aid Eligibility* form, documentation of extenuating circumstances, and the *Academic Success Plan* to the Financial Aid Office.

While suspended, students **must** make the minimum down payment to secure their registration. Once the appeal is reviewed and a decision is granted, the student will receive notice to their MyAACC email account and the mailing address listed on the student's academic profile. All required forms are available online at [www.aacc.edu/finaid](http://www.aacc.edu/finaid).

### Denied Appeals

When appeals are denied, *students will be responsible for all charges incurred on their student account*. Students may be able to regain eligibility on their own by meeting the minimum SAP standards in future semesters.

Financial aid suspensions and appeal denials are often permanent for students with high student loan debt, students who have been denied and reinstated in previous semesters, and students who have attempted more than 150% of their program requirements.

Students may re-appeal to the Director of Financial Aid by submitting a Director's appeal **only after** one of the following:

1. Successfully completing at least six required credits with at least a 2.0 GPA and without financial aid. Students cannot withdraw or fail courses attempted or earn any additional incompletes or non-passing grades (W, WP, WF, F, FX, CO, I, NG) during or between the semesters that they complete the six required credits.
2. Providing additional documentation that was not submitted with the original appeal.

These actions **do not guarantee** reinstatement of financial aid eligibility. Students may schedule an appointment with the Director of Financial Aid for a detailed explanation of the appeal decision. **The decision of the Financial Aid Director is final and cannot be appealed.**

**Notice of Nondiscrimination:** AACC is an equal opportunity, affirmative action, Title IX, ADA Title 504 compliant institution. Call Disability Support Services, 410-777-2306 or Maryland Relay 711, 72 hours in advance to request most accommodations. Requests for sign language interpreters, alternative format books or assistive technology require 30 days' notice. For information on AACC's compliance and complaints concerning sexual assault, sexual misconduct, discrimination or harassment, contact the federal compliance officer and Title IX coordinator at 410-777-1239, [complianceofficer@aacc.edu](mailto:complianceofficer@aacc.edu) or Maryland Relay 711.