What is Financial Aid Satisfactory Academic Progress (SAP)?

Federal regulations require that schools establish SAP standards for students applying for and receiving federal aid. These regulations require that the Financial Aid Office review all terms of enrollment history, regardless of whether financial aid was received, to determine if a student is making SAP towards an educational goal. All students who receive financial aid must maintain SAP and work toward an eligible degree or certificate within the maximum time frame, or PACE of progression, allowed. Students are expected to pass the classes that they register for at UCC each term.

Note: The requirements for the Financial Aid SAP Policy are separate from the Academic Standards SAP Policy for being enrolled at UCC. Contact the Registration Office for more information concerning academic standards.

Grades
Passing grades include: A, B, C, D and P (pass). The following grades are considered attempts but not passing: F (Failed), I (incomplete), IP (in progress), E (extended course) and W (withdrawal).

Excluded Grades
Grades excluded based on UCC academic policy, i.e. if a course is repeated for a better grade and the same grade is received, that course is excluded from earned credits but is still considered as attempted credits for the financial aid SAP Policy. In addition, some programs require that a grade of C or better be earned in specific courses. Not earning a C or better means that the course was not successfully completed. Consult the catalog for specific degree grade requirements

Initial SAP Review
Students who apply for financial aid at UCC receive an initial SAP review prior to being awarded based on any and all academic history. All students receiving financial aid will be evaluated for SAP at the end of each term: summer, fall, winter, and spring. All courses taken at UCC and all transfer credits will be considered for the SAP review regardless of whether or not financial aid assistance was obtained.

Learning Skills
Financial aid is available for up to 45 credits of learning skills courses in reading, writing, math and study skills (below level 100) developmental coursework. There is no appeal process to extend this limit, according to federal regulations.

What is expected of students to maintain financial aid at UCC?

Degree Completion
Financial aid is intended to cover one declared degree or certificate. After completion students should be either ready to re-enter the workforce or transfer to a four year college or university. Students must appeal for additional financial aid eligibility to cover any additional classes or an additional degree by completing the Financial Aid Appeal Form. Appeals may or may not be approved for limited additional financial aid funding and additional requirements to maintain eligibility may be imposed.

Repeat Classes
Federal Regulations state that federal funds can be used to pay for repeat courses once to improve a grade. For financial aid purposes all repeat courses count as attempted credits. This could negatively affect a student’s financial aid even if it increases their academic GPA.

PACE of Progression
The Department of Education has defined PACE as making acceptable progress toward a degree or certificate within the maximum credits allowed. PACE is calculated by dividing cumulative earned hours by all attempted hours. An acceptable PACE calculation cannot result in less than 67%.

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\text{Cumulative earned credits} \div \text{All attempted credits} = 67\% \text{ or greater}
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Note:
- Up to 45 credits of remedial or developmental education courses are excluded from the calculation.
- All incomplete or non-passing grades including withdrawals will be counted in the calculation as attempted credits.
- All repeated courses will be counted in the calculation for both attempted and earned credits.
Satisfactory Academic Progress Policy

Making SAP
The Financial Aid Office considers a student to be meeting SAP provided all of the following criteria are met:

- Register for and complete credits required for an eligible program of study at UCC.
- Successfully complete all attempted credits for which aid is received.
- Maintain a cumulative Grade Point Average (GPA) of 2.0 or higher. (C Average)
- Maintain an acceptable PACE calculation of 67% or higher.
- Complete degree or certificate requirements within 150% of the published credits required for degree or certificate completion, also referred to as Maximum Attempted Credits. (See below)

Maximum Attempted Credit
Federal regulations require that students receiving financial aid are required to complete their degree or certificate within 150% of the published credits required. For example;

- An associate degree requires 90 credits to graduate, students must complete that degree within 135 attempted credits;
- A certificate requires 45 credits to graduate, students must complete that certificate within 67 attempted credits.

Attempted credits include all earned, unearned, repeated, and transfer credits. All attempted credits count toward this limit even if financial aid was not received or if there were extenuating circumstances involved. A degree audit will be performed to determine if a student will be able to complete their degree or certificate within PACE. If a student is not able to complete their degree or certificate within the 150% Maximum Credit Limit they will be suspended from receiving financial aid even if they have not yet reached the maximum credit limit. Enrolling in only REQUIRED courses will assist all students in successfully completing degree requirements within this limit.

Attempted credits consist of:

All initial UCC credits attempted
  -Plus-
All repeated credits attempted
  -Plus-
All credits transferred from other colleges and universities
  -Minus-
All remedial credits attempted (to a maximum of 45 credits)
  -Equals-
Total Attempted Credits

Extension of Maximum Credit Limit Request:
Students have the right to request an extension of their aid eligibility should they exceed or expect to exceed the 150% maximum attempted credits. An appeal will need to be completed and submitted; the Financial Aid Appeal Form submitted documenting any extenuating circumstances as to why degree requirements cannot be met in the maximum timeframe, along with a mandatory term-by-term planner, which contains only the required credits to complete the declared major.
If incomplete appeals or appeals submitted without proper documentation will not be accepted and/or reviewed. If a student owes a repayment of financial aid, the appeal will not be reviewed until the amount due is paid in full.
Review on a Case-by-Case Basis
Appeals are initially reviewed by the Financial Aid Director or Administrator on a case-by-case basis. Students may be:

(a) Reinstated on a PROB status if it is likely that they will be able to meet SAP requirements during the next academic term.
(b) Reinstated on PLAN status in which they will be held to specific requirements to continue financial aid eligibility. If granted reinstatement of financial aid eligibility on a PLAN, students are then held to a higher standard. Failure to meet these requirements will result in suspension of financial aid eligibility.

Please Note: On a case by case basis students initially reviewed and placed on a PLAN may regain GOOD standing when determined to be in compliance.
(c) Denied reinstatement or
(d) Referred to the Financial Aid Advisory Committee for a decision.

Resolving Financial Aid Suspension
To reinstate eligibility for financial aid students must do one of the following:

1. Complete enough credits that were failed or withdrawn from, using funds other than financial aid, to regain a 67% PACE completion rate, or higher to the completion of their degree or certificate. If a student’s aid was suspended because they do not have a minimum cumulative GPA of 2.0, the student must bring their cumulative GPA up to a 2.0. Once this has been done the student will need to submit a request to the financial aid office to have their financial aid reinstated.

OR

2. Submit an official appeal providing acceptable supporting documentation of extenuating circumstances which was not previously provided in the original appeal.

NOTE: Students will be notified via mail and student email. Eligibility status can be viewed in Student Self Service.

Financial Aid Advisory Committee
Students who have had their initial appeal denied have the opportunity to appeal to the Financial Aid Advisory Committee. These appeals require a newly completed Financial Aid Appeal form, with additional supporting documents not previously submitted. Appeals should be addressed to the Financial Aid Advisory Committee and turned in at the Financial Aid Office by 5pm on Tuesday of the first week of the term or the appeal will not be considered until the following term. Decisions made by the Advisory Committee are final and will be delivered by mail or by contacting the Financial Aid Office.

A maximum of three (3) appeals will be considered throughout a student’s academic career at UCC.

Successful Completion Expectations
Once a student is awarded financial aid at UCC, they are expected to utilize any and all resources or services available to assist them toward the successful completion of their degree or certificate. These resources include, but are not limited to, academic advisors, counselors, tutoring, instructors, and disability services. Students are also expected to complete 100% of the credits they attempt.

Return to Title IV (R2T4)
If a student withdraws, stops attending, or receives all F grades they may be required to repay a portion of the financial aid received. Federal regulations require a college to perform an R2T4 calculation to determine the amount of any unearned aid the student received that needs to be returned to the federal programs. It is a UCC policy that students will need to reimburse the college for any amounts returned. Students will not be able to receive additional financial aid through UCC for a subsequent term until this amount is paid in full. If a student is enrolled in courses for any terms and required to repay a portion of their financial aid following the R2T4 calculation, they will be held responsible for paying for 100% of any and all charges on their student account including, but not limited to tuition, fees, and bookstore charges.