

Financial Aid

Satisfactory Academic Progress (SAP) Policy

The Satisfactory Academic Progress (SAP) Policy is to ensure that any student who receives or applies for federal financial aid is making progress towards a degree. In order to maintain eligibility for aid, a student must meet the standard requirements below. Failure to meet these requirements will result in the loss of federal aid until action is taken to regain eligibility.

These standards are established only for those students who are receiving financial assistance from one or more of the following programs: Pell Grants, College Work-Study Program, MTC Scholarships, and Direct Loan Programs, and are reviewed each academic term.

Full-Time Students

Students whose aid is based on a full-time status must complete a minimum of 12 credit hours per term.

Half-Time Students

Students whose aid is based on a half-time status must complete a minimum of six (6) credit hours per term.

Maintaining SAP

A student will be considered to be maintaining SAP if they meet all the following requirements:

1. Maintain the required cumulative grade point average (GPA), AND
2. Satisfactorily complete the necessary number of credit hours (67%) per term, AND
3. Will graduate within 150% of the credit hours required to complete their program of study.

Explanation:

1. Students must maintain a 2.0 GPA as determined by the College to retain eligibility for federal aid.
2. Students must satisfactorily complete 2/3 (67%) of attempted credit hours each term. Successful completion is defined as receiving any of the following grades: A, B, C, D or S (Satisfactory). The following grades are NOT considered successful completion of a course: F, FN (Failure Non Attendance), W (Withdraw), U (Unsatisfactory), I (Incomplete)* or R (Audit)**, FN (Non Attendance Fail). (Example: A student attempting 12 credit hours must complete 8 credit hours.)

The attempted credit hours include developmental coursework and hours the student may have attempted even if Federal aid was not received.

*Incomplete (I) grade will be treated the same as a failing until changed to a letter grade. It is the student's responsibility to notify the Financial Aid Office when this occurs.

**Audits (R) - Audit courses receive no credit and do not influence GPA. They are not counted in credits attempted.

3. A student must complete his/her program of study within a time frame not exceeding 150% (in credit hours) of the published program length.

Example – For an academic program of 70 credit hours, the maximum time frame for the program may not exceed 105 credit hours.

Change major/degree - If a student changes majors, he/she is still required to complete the degree or certificate within the maximum time frame. For SAP purposes, a student may only change majors one time.

Monitoring

All current financial aid recipients will have their completed credit hours and grades monitored at the end of each term to see if they have met the requirements stated above.

Financial Aid Warning

If a student fails to meet any of the above criteria in a term, the student will be placed on Financial Aid Warning and notified in writing. A student on Financial Aid Warning may receive financial aid for the next academic term of enrollment. He/she will be monitored during the next term of attendance. To regain SAP status, the student must satisfactorily complete all courses for which they are registered. Withdrawing from a course is not considered satisfactory completion. A student who is on Financial Aid Warning and does not meet SAP will be suspended from Federal financial aid.

Financial Aid Suspension

A student who does not meet SAP requirements after being placed on Financial Aid Warning will have their financial aid suspended resulting in the termination of all financial aid. Students having their financial aid sus-

pended will be notified in writing and required to pay for tuition/fees themselves. Students suspended may appeal the suspension.

Reinstatement

Reinstatement of financial aid eligibility may be granted after completing, at your own expense, the number of hours necessary to return to the minimum standards of all conditions of SAP.

Appeal Procedures

If a student feels there are extenuating circumstances (i.e.: illness/injury of student, serious illness/death within the immediate family, or other circumstances beyond the reasonable control of the student) they may appeal Financial Aid Suspension in writing to the Financial Aid Office. A student must complete the Satisfactory Academic Progress Appeal Form and return it with all supporting documentation to the Financial Aid Office for review by the Financial Aid Director. The student will be notified in writing of the action taken on their appeal. The decision made on the appeal is FINAL. If the appeal is approved and the student fails to meet SAP a second time, there is no second appeal. Students may also regain Financial Aid eligibility by completing coursework at their own expense until all conditions of SAP are met.

Repeat Coursework

Students receiving Title IV funding may only be paid once for repeating a previously passed course to improve their grade. A failed course may be repeated until it is passed as long as all conditions of SAP are still met.

Avoid Withdrawing from Class

Withdrawing from a class may have serious implications for future financial aid eligibility. BEFORE you withdraw, visit the Financial Aid Office to review your options.

Financial Aid Office

Hours:

Monday - Friday 8AM - 5PM

Phone: 740-389-4636, Ext. 4113

Email: financial-aid@mtc.edu