

Satisfactory Academic Progress Guidelines For Financial Aid

Moberly Area Community College students receiving federal financial aid are required to meet Satisfactory Academic Progress (SAP) standards, according to federal and state laws and regulations. Being eligible to enroll in classes does not mean the student has an eligible SAP status for financial aid. Academic records are reviewed for all students receiving financial aid or being considered for financial aid from the following sources:

- Federal Pell Grant
- Missouri A+ Scholarship
- Federal Direct Parent PLUS Loan
- Federal Work-Study Program
- Federal Direct Stafford Loan Program (Subsidized and Unsubsidized)
- Federal Supplemental Educational Opportunity Grant
- Access Missouri Grant
- Veterans Benefits
- MACC Scholarships and Fee Waivers

The review of a student's SAP status is based on the entire academic record, even if the student did not receive financial aid for previous semesters of enrollment. This includes all transfer credit hours being accepted by the College and Developmental courses taken at MACC. The SAP status is monitored after each semester.

After each semester has ended and grades are posted, a student's SAP status will be reviewed. A student who received federal aid in that semester will be sent a notice to their MACC-issued email account from the MACC Financial Aid Office if they did not meet the SAP requirements. Financial aid awards for subsequent semesters will be adjusted accordingly.

A student is considered to have an eligible SAP status if they:

1) Maintain the required Cumulative Grade Point Average.

All MACC students are expected to maintain a cumulative grade point average (CGPA) of 2.00 or better. However, to remain in acceptable status, a student must maintain a cumulative GPA in accordance with the following criteria:

Number of Hours Completed	Minimum Cumulative Grade Point Average
29 or Less Hours	1.85 CGPA
30 or More Hours	2.00 CGPA

2) Satisfactorily complete enough credit hours to have a pace of completion of 2/3 or 66.67% or higher, each semester.

Students are expected to complete at least 2/3 or 66.67 percent of their total attempted classes. To calculate the pace each semester, the total number of completed credit hours are divided by the number of attempted credit hours. **Rounding down is not permitted.** For example:

Attempted Hours	Required Pace	Minimum Hours Required	Multiplication Example	Division Example
15	66.67%	10	$15 \times 66.67 = 10$	$10/15=66.67\%$
12	66.67%	8	$12 \times 66.67 = 8$	$8/12=66.67\%$
9	66.67%	6	$9 \times 66.67 = 6$	$6/9=66.67\%$
6	66.67%	4	$6 \times 66.67 = 4$	$4/6=66.67\%$
5	66.67%	4	$5 \times 66.67 = (3.34) 4$	$4/5=80\%$
4	66.67%	3	$4 \times 66.67 = (2.67) 3$	$3 / 4 = 75\%$

A student who receives a final grade of "A", "B", "C", "D" or "P" for a course has successfully completed those credit hours. However, withdrawals from classes or a final grade of "F", "I", "W", or "NR" are not considered satisfactory.

3) Will graduate within 150% of the credit hours required to complete the program.

A student who maintains the standards for academic progress is allowed to receive aid until the maximum credit hour limit is reached, or the requirements for the current declared degree are reached. **A student is ineligible when it becomes mathematically impossible for them to complete their program within 150% of the credit hour length of the program.** For example, a student seeking a degree requiring 60 credit hours may attempt a total of 90 credit hours. This is referred to as the "maximum-time policy". Transfer hours accepted by MACC will be used in calculating the maximum time allowed.

Financial Aid Warning

A student who has not met the minimum CGPA requirement, AND/OR has not completed the minimum credit hours will be assigned a classification of Warning for one subsequent semester. During the Warning semester a student may receive financial assistance.

Financial Aid Suspension

If a student does not attain SAP at the conclusion of the Warning semester, the student will be assigned a classification of Financial Aid Suspension, and consequently, is ineligible for financial aid for subsequent semesters.

Other situations that will cause Financial Aid Suspension include withdrawal from all classes, earning all "F's", or finishing a semester with a combination of withdrawals and "F's" or suspension from the College. A student will be notified in writing if they are placed on Financial Aid Suspension.

Effective Fall 2021: Students who **officially** withdrawal from all classes during the beginning of the semester's add/drop period will not be subject to automatic financial aid suspension.

Developmental Hours

A student may receive financial aid for a Developmental course if the course is required for placement into another course that is required for a student's declared degree at MACC. Developmental courses are not considered college-level semester hours; therefore, letter grades earned in Developmental courses are designation only and are not included in any grade point average calculation. Completion of a Developmental course with a satisfactory grade will be evaluated as a completed course in the pace of completion calculation.

Repeated Courses

Students may receive most financial aid programs for repeating courses; however, if retaking a previously passed course, financial aid can only be used for **one repeat of the course**. Any courses that are repeated will be used in the calculation of a student's Satisfactory Academic Progress status. A grade earned in a repeated course replaces the previously earned grade, if higher; this may positively affect CGPA. The Missouri A+ Scholarship will not pay for a course more than one time.

Reinstatement of Financial Aid/Appeal Procedures

Students who are ineligible for financial aid may become eligible for financial aid again by fulfilling one of the following conditions:

1. Successfully appeal the ineligible status by demonstrating unforeseen, documentable extenuating circumstances; or,
2. Enroll in a subsequent semester (at the students own expenses) and eliminate the academic deficiencies by: 1) successfully completing the pace of completion requirement and 2) successfully completing enough credit hours to achieve the minimum cumulative GPA. This option is not available for students who have lost eligibility due to failing the maximum-time component.

A student with unforeseen, documentable extenuating circumstances who is ineligible for financial aid may appeal in writing by obtaining an Academic Progress Appeal form from the Financial Aid Office or online. The student must submit information and documentation explaining why the SAP standards were not met for each semester in which the student did not meet the required CGPA and/or a semester completion rate of at least 66.67%, and explain what has changed that will allow the student to meet SAP in the future.

College policy states tuition and fees are due or financial aid must be in place by the first day of each semester. Therefore, appeals should be submitted a minimum of three weeks prior to a semester start date to allow ample time for review and processing. A student on Financial Aid Suspension should make necessary payment arrangements with the Business Office to pay their semester charges if the results of the appeal are not known prior to the first day of the semester.

If an appeal is received in the Financial Aid Office before a semester begins, or within the first two weeks (but no later than the last day to drop with a 100% refund), and if the SAP Committee denies the appeal, a student may choose to drop classes and MACC will waive the charges. The student's decision must be submitted in writing to the Financial Aid Office within five business days of the email notice of the denial. If a student chooses to remain enrolled in their classes the student is responsible for all charges incurred and must make payment arrangements with the Business Office immediately. Appeals will not be accepted within the last two weeks of a semester.

Should an appeal be submitted after the third week in a semester the student must submit the Attendance and Grade Verification Form with the appeal. The appeal form and all required supporting documentation must be submitted to the Financial Aid Office before an appeal will be considered. The Financial Aid Office will respond in writing to the student's MACC-issued email within fifteen (15) business days after it is received. If an appeal is approved, the student will be required to complete an SAP Contract and return it to the Financial Aid Office immediately; financial aid cannot be awarded until the Contract is received. SAP Contracts must be received no later than the designated "Stop Day" in a semester.

Circumstances for which an appeal will be considered: unexpected injury or illness of the student, work schedule change, daycare or transportation problems, death of a close family member or other unforeseen extenuating circumstances. For those students who are appealing because they have exceeded the maximum timeframe, in addition to the reasons already listed, the appeals committee would consider classes taken toward a second degree.

The decision made by the Financial Aid SAP Appeal Review Committee is final and cannot be appealed or over-turned.

Financial Aid Probation

If a student's appeal is approved, they will be placed on Financial Aid Probation (see below for terms of Max-Time Probation) and required to sign a SAP Probation Contract. While on Probation, the student may receive financial aid for **one subsequent semester**. The Financial Aid Appeal Committee may require specific standards or restrict the number of courses a student may take during a Probationary semester as part of the student's academic plan. The student is strongly encouraged to follow the academic plan they established with an academic advisor.

The Probation status may end after one semester, if the student meets the terms of the appeal, and:

- Successfully completes 66.67% of the courses attempted during the semester and
- Earns the required cumulative GPA.

If a student on Probation completes the 66.67% Pace requirement and earns a minimum 2.00 semester GPA, but does not have the required cumulative GPA, they may remain on Probation status and continue to receive aid for an additional subsequent semester. A student may remain on Probation status as long as they meet the 66.67% Pace and 2.00 GPA standards each semester, until they establish the required cumulative GPA.

Maximum-Time Probation

If an appeal is approved for an extension of the 150% timeframe, the student will be maintained on Financial Aid Probation and must sign a SAP Probation Contract; in addition, the following standards must be maintained until the student successfully completes the degree or certificate:

- Follow the academic plan and timeframe as established in the appeal;
- Follow any other academic plan stipulations listed in the appeal approval notice;
- Complete 100% Pace requirements each semester;
- Complete each semester with a 2.00 GPA.

ADDITIONAL INFORMATION

Some financial aid programs may have specific academic progress criteria that recipients are required to maintain for eligibility in addition to the SAP standards established by MACC. For example, the A+ Program, Access Missouri Grant, and most Institutional scholarships require a minimum grade point average of 2.50 for renewal and may require a higher completion rate. Financial aid programs with specific academic progress guidelines are not eligible for reinstatement by appeal. Please refer to specific financial aid program guidelines for credit hour and GPA requirements.

The Financial Aid Office is always available to answer your questions.

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