



2020-2021

Financial Aid Recipients

Federal Satisfactory Academic Progress (SAP) Requirements

Federal 'Satisfactory Academic Progress' (SAP) is the term used to signify a student's successful completion of coursework toward a degree or certificate program. To be eligible for financial aid, you must meet (SAP) standards. **These academic standards apply for all periods of enrollment at GBC, regardless of whether or not aid was received.**

The GBC Financial Aid Office has established guidelines (based on federal regulations) for evaluating your progress. There are 5 evaluation areas taken into consideration: 1) **cumulative GPA** 2) **term GPA**, 3) **term credit completion**, 4) **maximum time frame limitation**, 4) **cumulative number of credits attempted and completed** at the GBC (this includes credits that have successfully transferred from any other post-secondary institution).

SAP standards apply to all grants, loans, and scholarships. Some scholarships may have additional SAP requirements, so please contact our office if you have questions on the requirements of a particular scholarship. SAP is reviewed at the end of each academic term (fall, spring and summer semesters). Students who fall behind in their coursework, or do not achieve minimum standards for grade point average and completed credits, may lose their eligibility for all types of federal, state and institutional aid administered by our office. **(Please be aware of the refund deadline period for each semester, as all classes registered after the refund deadline period will be calculated into the below requirements)**

(SAP) Requirements- There are two components to the SAP standards - quantitative and qualitative. We have to measure the quantity (number of credits and time frame taken) and quality (grades) of your progress towards your degree.

Quantitative:

Completion Ratio (measured in two parts)

- **Overall completion** is based on all college credits earned from this and all other post-secondary institutions, regardless of whether or not aid was received. A student must earn (complete with a passing grade) 67% of all attempted (enrolled) credits in order to meet the completion requirement. Completion is calculated as: $(\text{number of credits earned} \div \text{number of credits attempted}) \times 100$.

- **Term completion** is calculated the same as overall completion, except that the calculation is based on each semester, rather than all semesters combined. A student must earn (complete with a passing grade) **100%** of all attempted (enrolled) credits in order to meet the term completion requirement.

Courses that are assigned a grade of "A" through "D", "P" and "S" are included as both credits earned and credits attempted. Course assigned grades of "I", "W", "F", "AD", "NR", and "U" are not included as credits earned, but are included as credits attempted.

Maximum Time frame

A student must complete their degree within a reasonable time frame. Federal regulations limit funding to no more than 150% of the average length of the program. All attempted (total enrolled) and transfer credits are considered **regardless of whether or not aid was received**. The credit limit includes dual majors, changes in majors and second degrees.

Eligibility for financial aid terminates at the end of the semester in which the credit limit is reached. Time frames can vary among degrees, so the 150% time frame will be calculate on the students declared degree. The general guideline is as follows:

- Maximum time frame for a Certificate Program= 56 credits
- Maximum time frame for an Associate Degree= 90 credits
- Maximum time frame for a Bachelor Degree= 180 credits

Qualitative:

Minimum Grade Point Average (GPA)

The GPA is a cumulative measurement of all credits attempted.

- Students are required to maintain a cumulative G.P.A. of 2.0

Be aware that a grade of "I" or "W" will have no effect on GPA, but will affect the Quantitative aspect of SAP.

Enrollment Information:

In addition to the above requirements, should you reduce your course load prior to the refund deadline period you maybe required to pay back any unearned funds. Should you reduce your course-load after the refund deadline period, you may affect your financial aid eligibility. After the refund deadline period, should you increase the number of credits on your already funded course load, you will be responsible to pay for the added credits. Even though financial aid will not cover the added credits, those credits will still be considered credits attempted and will be calculated into SAP.

Repeated Coursework

You may receive financial aid one more time for a repeated course that you have previously passed but wish to receive a better grade for. Repeated courses are included in the total credits completed. You are cautioned that any repeated course is also counted in the maximum number of credits attempted to complete a degree.

Dual Enrollment

You may only receive financial aid from one institution at a time, even if you are concurrently enrolled at more than one. You are required to receive your aid at your 'Parent Institution' (The school that will issue your degree). Your enrollment status at GBC only includes coursework that is listed in our semester class schedule. Exceptions may be approved in advance for students whose program requires courses that are never offered at GBC or are offered on a limited basis. If approved for dual enrollment, coursework taken at another institution will be calculated into your SAP.

100% Withdrawal from the University or Zero Credits Earned

If you completely withdraw or earn zero credits during a semester, you will be subject to the Return of Title IV aid calculation and may be required to repay funds to GBC or the Department of Education. The calculation is determined by the last date of academic participation and/or withdrawal date. **Two distinct consequences** happen - **1)** you may be required to pay back all or part of the financial aid disbursed and **2)** you will be ineligible to receive aid for the next semester in which you enroll. If you are subject to Return to Title IV, you will have **45 calendar days** from the time you receive notification to pay back the funds.

Do I Get a Warning? If you fail to complete the SAP requirements, you will be placed on a 'Warning', 'Suspension', or 'Probation'. At the end of each semester, you will receive an email notification as to the current standing of your SAP. If you do not receive the notification, it is your responsibility to contact our office for your current standing.

● **Warning-** During a warning semester, a student will still receive financial aid. They will have that semester only to remedy the SAP requirements.

The following will result in a warning:

- * Term completion of 50-99%
- * Approaching the Maximum Time Frame allowance
- * Approaching the 67% completion ratio
- * Cumulative G.P.A. below 2.0 (for student with fewer than 30 credit hours only)

If a student meets all SAP requirements at the end of the 'warning semester', the student will be placed back in good standing.

● **Suspension:** During a semester on Suspension, a student will not receive financial aid funding. The following will result in suspension:

- * Term completion of less than 50%
- * Maximum Time Frame allowance has been met
- * Completion ratio of less than 67%
- * G.P.A. below 2.0 (students who have more than 30 credits)
- * Two consecutive warning semesters

Students will remain on suspension until they have an approved appeal (see below) or are meeting all SAP requirements.

● **Probation:** A student who has an approved appeal will be placed on probation. During the semester of probation the student must meet all SAP requirements, or they will be placed back on suspension.

Are There Any Second Chances?

If you are placed on suspension, either immediately, or after two consecutive 'warning terms', you have two options. You may 1) continue attending without the benefit of financial aid until such time as the SAP requirements are met or 2) submit either a Satisfactory Academic Progress Appeal or a Maximum Credit Appeal (only use if suspension was due to maximum time frame being reached.)

Appeals will be considered for:

- Death or serious illness of an immediate family member. Supporting documentation must include the medical documentation, death certificate, obituary, and/or memorial notification.

- Prolonged hospitalization or confinement at home for reasons that resulted in required extended absences from classes. Supporting documentation must include medical documentation, legible doctor's note, court documents, and/or other relevant material.
- A one-time emergency situation that impacted your ability to continue your education or affected your academic success for a short, specified period. Supporting documentation must include relevant material that specifies the date(s) and/or duration of the occurrence.
- Situations for which you had no valid choice other than to interrupt your education. Supporting documentation must include relevant material that specifies the date(s) and/or duration of the occurrence.

Appeals will not be considered for:

- Lack of knowledge or understanding of the Satisfactory Academic Progress standards
- Medical appeals based on long-term or chronic conditions that were known and existed before financial aid was accepted and received.
- Medical appeals for illness or hospitalization for dates that do not correspond to the semester(s) of sub-standard progress.
- Any reason for which you have previously filed an appeal.
- Discretionary decision to withdraw from the GBC.

Financial Aid Appeal Process

You may obtain an appeal packet along with the requirements on-line or in our office. The Suspension Appeal is available for download at the www.gbcnv.edu/financial under the "Forms Directory".

- Appeals are due by the last Friday of the refund deadline period. Appeals received after this date will not be reviewed until the following semester.
- If your appeal is approved you will be considered on "Probation" and must meet all requirements of SAP and any other requirements place on your particular appeal.
- Filing an appeal will create a delay in processing your financial aid. Therefore, you will be required to set up, and make payments towards a payment plan. You will also need to purchase your books for your classes. If your appeal is denied, you will be required to make the remaining payments.
- The SAP Appeals Committee decisions are final and are not subject to further review.

THESE STANDARDS MAY BE SUBJECT TO MODIFICATION BASED UPON CHANGES IN FEDERAL, STATE, OR INSTITUTIONAL POLICY

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