



SECTION 12: SATISFACTORY ACADEMIC PROGRESS

12.1 Process Overview & Responsibilities

Federal regulations require that students make Satisfactory Academic Progress (SAP) towards the completion of their degree and maintain good academic standing. Students who fall behind in their coursework, or fail to achieve minimum standards for grade point average and completion of classes, risk losing their eligibility for federal and state financial aid and external scholarships/grants/loans.

SAP is assessed both qualitatively (by cumulative grade point average) and quantitatively (by earned credit hours). Progress is measured at the end of each semester to determine a student's financial aid eligibility for future enrollment periods. Students not meeting these SAP standards are notified by the Office of Financial Aid (both by mail using their self-reported permanent address and through their Alma College email account) that they have become ineligible for future financial aid eligibility and the process for appeal. Those students placed on Financial Aid Warning will have their notifications emailed to their Alma College email accounts; students placed on Financial Aid Probation and Denied will have notifications sent to their Alma College email accounts as well as through mail using their self-reported permanent address.

12.2 Same As or Stricter Than

The financial aid satisfactory academic progress standards are the same for all students regardless if they are receiving Title IV aid or not. All students will be subjected to the same standards and will receive the appropriate action according to their status. The satisfactory academic progress policy does meet the minimum Title IV requirements as the student must meet ALL of the following standards: (a) have a cumulative GPA of 2.0 from their 4th semester and on (therefore graduate with 2.0); (b) graduate with a completion rate of at least a 67%; (c) finish the degree within 150% of the published program length. Graduate students must have a cumulative GPA of 3.0. Each student is reviewed for further financial aid eligibility at the completion of each semester. Students attending Alma College in the past that re-enroll will be reviewed for SAP for financial aid purposes on all previously attempted courses and transfer credits regardless of how long ago they attended Alma or whether or not aid was received.

12.3 Categories of Students

The satisfactory academic progress policy is uniformed for all students, including: full-time, part-time, and undergraduate students.

12.4 Qualitative Measure

Undergraduate Students must maintain a minimum cumulative grade point average (GPA) of:

Semester 1	Semester 2	Semester 3	Semester 4+
1.4	1.6	1.8	2.0

Graduate Students must maintain a minimum cumulative grade point average (GPA) of 3.0.

12.5 Quantitative Measure

Progress toward degree completion is measured by two components: (1) maximum timeframe and (2) completion percentage. Both are necessary components to ensuring that the student is making progress toward degree completion and both standards must be met to be making satisfactory academic progress. Both standards and guidelines are provided below:



12.5.1 Maximum Time Frame

<p>Undergraduate Students</p> <p>Full-time and Part-time</p>	<p>Students must complete their program within 150% of the program length.</p> <p>Program length = 136 credits x 150% maximum time frame = 204 attempted credits.</p>	<p>Students who exceed 204 attempted credits will be deemed not making satisfactory academic progress and will lose their eligibility for financial aid. Students may appeal this decision.</p>
---	---	---

NOTE: All college level attempted hours are included in the Maximum Time Frame calculation to determine Satisfactory Academic Progress (SAP) including: (a) MTH099, ACP100, ENG100; (b) Repeated, incomplete, and transfer credit hours; (c) Withdrawn credit hours; and (d) Credit hours attempted for which the student did not receive financial aid.

Students in **graduate or master's programs** may not receive financial aid if they have exceeded the published time limits as outlined in the academic catalog for the master or graduate program.

12.5.2 Pace

Pace is measured by the following scale:

$$\text{Pace} = \frac{\text{Cumulative number of hours (credit hours) that you have successfully completed}}{\text{Cumulative number of hours (credit hours) that you have attempted}}$$

Maintain minimum percentage of earned credit hours for all attempted credit hours:

Percentage Rate
67%

12.6 Evaluation Periods

Students are assessed at the conclusion of each semester. Once assessed and evaluated, those students not meeting the satisfactory academic progress standards will be notified through mail using their self-reported permanent address and through their Alma College email of their current status within one week after the submission of semester grades. From there, the students have two weeks to submit their appeal documentation to the Office of Financial Aid. Decisions of appeals will be completed one week later and students will then be notified through mail using their self-reported permanent address and through their Alma College email of the decision. Those students placed on Financial Aid Warning will have their notifications emailed to their Alma College email accounts; students placed on Financial Aid Probation and Denied will have notifications sent to their Alma College email accounts as well as through mail using their self-reported permanent address.



12.6.1 Financial Aid Good Standing

Student is in good standing and currently meeting Satisfactory Academic Progress for all three measurements, including GPA, Pace, and Maximum Time Frame. Also, a student may be in good standing status if they are meeting the requirements of their academic plan but not overall SAP standards yet (but are on the path toward reaching such criteria).

12.6.2 Financial Aid Warning

The first time a student does not meet SAP standards in any one particular semester, they will be placed on Financial Aid Warning for the next semester. This means they are one term away from losing their financial aid eligibility but are still eligible for financial aid for the subsequent semester. Failure to meet SAP standards in the semester in which the student is on Financial Aid Warning will result in Financial Aid Denied.

12.6.3 Financial Aid Denied & Financial Aid Probation

If after a semester on Financial Aid Warning and the student still does not meet SAP standards, they are immediately placed on Financial Aid Denied status. The student will not receive federal or state financial aid but may appeal this status by completing the appeal form and any necessary documents.

If the student has successfully appealed a Financial Aid Denied status, they will be placed on Financial Aid Probation for one term. This means the student can then receive financial aid for the next semester. If the student meets the SAP standards at the end of the Probation term, their SAP Status will reset back to meets SAP. If the student does not meet the overall SAP standards but does meet the standards set forth by the academic plan, they will be placed in good standing but will be continued to be monitored. If they do not meet the SAP standards at the end of the Probation term, they will be placed back into Denied status.

12.7 Appeals

A student may appeal his/her denied status of aid eligibility if she/he believes there were extenuating circumstances that prevented normal academic progression or successful completion of the terms of SAP Warning (see SAP Warning section above). Examples of extenuating circumstances include a serious personal or immediate family critical illness (physical or mental), death of an immediate family member, pending incomplete grades, withdrawal from classes after the drop/add period, etc. To appeal, the student must submit to the Office of Financial Aid the Alma College SAP Appeal Form (available online at the Office of Financial Aid website as well is mailed and emailed to the students) which allows the student to explain and document extenuating circumstances. If an SAP appeal is approved, the student is placed on SAP Probation for one (1) semester and she/he remains eligible to receive financial aid during this one semester. If student cannot meet SAP in one semester an academic plan can be utilized to develop a specific academic plan with a specified end point of time for completion.

The SAP Appeal Form, along with all required third party documentation (and an approved Academic Plan if required), must be submitted to the Office of Financial Aid no later than 3 weeks after the last day of the semester (if appealing for winter semester, paperwork is due 3 weeks after the completion of the fall semester; if appealing for fall semester, paperwork is due 3 weeks after the completion of the winter, spring, or summer semester).

Students are not limited to a number of SAP Appeal submissions during their enrollment at Alma College.

12.7a Important SAP Appeal Facts

- Financial Aid policies **are not** directly related to policies for academic admission. Reinstatement to the College after academic suspension or dismissal does not ensure that a student's financial aid will also be reinstated.
- The SAP Appeal Committee realizes a student may not be able to continue his/her education without financial aid. However, financial hardship is not an extenuating circumstance that can be considered by the committee per federal regulations.



- If a student was employed while attending Alma College, that employment may have a negative impact on his/her academic performance. Similar to financial hardships, the impact of employment is not an extenuating circumstance that can be considered by the committee.
- Incomplete appeals will not be considered.
- Including supporting documents, such as medical records, although not required, may significantly increase the chance the chance of the appeal being approved.
- SAP Committee decisions on appeals are final.
- The SAP Committee decision will be mailed (current preferred address) and e-mailed (Alma College e-mail account) to the student.
- If a student decides to enroll in classes while under Financial Aid Suspension, he/she is responsible for all costs incurred regardless of the outcome to the SAP appeal.
- To regain eligibility, the student must successfully meet SAP requirements for each aid category listed above.

Acceptable SAP Appeal Reasons	NOT Acceptable SAP Appeal Reasons	Acceptable SAP Appeal Reasons for FAILED ACADEMIC PLAN
1. Physician documented medical condition or serious illness 2. Physician documented learning disability (or disability validated through Nate Payovich) 3. Death of a family member or friend 4. Involuntary call to active military duty 5. Exceeding Maximum Time Frame to complete degree 6. Other extenuating circumstances(case by case basis)	1. Incarceration resulting from a guilty verdict 2. Voluntary pause, lapse, or termination of employment 3. Unpreparedness for college coursework 4. Lack of awareness of withdrawal policies	1. Death of an immediate family member (spouse, mother, father, guardian, sister, brother, son or daughter) 2. Major medial issue (i.e. hospitalization) experienced by the student or an immediate family member of the student (as designated above) 3. Domestic violence 4. Involuntary call to active military duty 5. Other extreme circumstances (case by case basis)

12.7.1 Documentation

A student who appeals must submit information explaining why he or she failed to meet SAP standards and what has changed in his or her situation which will allow him or her to be making SAP by the next evaluation. Supporting documents are necessary to be submitted with the SAP appeal form and must be from a third party source. Examples of documentation that can be submitted include the following but are not limited to:

- Newspaper obituaries or death certificate for the death of a family member
- Physician’s written statement for the illness, injury, or accident that may have occurred (mental or physical)
- Written statement from academic advisor, professor, or third party member that may know situation of personal crisis or family illness

12.7.1a Example Documentation for Circumstance

- **Medical Problems (physical or mental)** – Identify the inception and duration of the illness, supported by medical reports. Both the appeal letter and supporting documents should clearly state if the medical condition is under control, thus allowing the student to be academically successful. The documents should include but are not limited to medical reports and letters from a doctor or professional counselor.
- **Accidents** – Identify the date of the accident and describe medical problems that were a result. Supporting documentation should include, but is not limited to, police and medical reports.



- **Family Problems** (divorce, separation, spousal abuse, death, illness) – The student should identify the relationship to the family member(s) involved and the inception and duration of the problem. It should state clearly what actions have been taken to control these problems, allowing the student to be academically successful. Appropriate supporting documentation should include, but is not limited to, police and medical reports, death certificates, obituaries, and letters from a professional counselor.
- **Military Service** – Identify the dates and status of military tour(s) or duty. Appropriate supporting documentation would include military orders and discharge papers.

12.7.2 Academic Plans

The Office of Financial Aid may make the decision to require the development of an Academic Plan on a case-by-case basis after the student has submitted the Alma College SAP Appeal Form. The purpose of an Academic Plan is to ensure that the student is on track to achieve successful program completion (typically if it will take more than one semester to get on track for SAP, the student will need to complete this document). To meet this requirement, the student must develop an academic plan in consultation with their academic advisor and then must submit the form to the Office of Financial Aid.

If a student appeals and attends Alma College under an approved Academic Plan for SAP, s/he remains eligible for financial aid as long as s/he continues to meet the conditions of the plan. The student’s SAP and adherence to the Academic Plan are re-evaluated at the close of each semester.

12.8 Regaining Eligibility

If the student loses federal and state aid eligibility because they are not meeting the SAP Qualitative or Quantitative standards, they may regain eligibility by submitting a Satisfactory Academic Progress (SAP) Appeal Form with supporting third party documentation. That form provides a non-exhaustive list of circumstances for which the student may appeal as well as an area to document how the student is going to make steps to get back on track for SAP. The student must advance toward attaining a degree and show progress within their SAP Academic plan for graduation (if required). Approval is not guaranteed and the student is responsible for any debts incurred if enrolled while on financial aid denied status. Aid eligibility may be reinstated for the term during which the appeal is approved but not for prior term(s) that may have been attended while on financial aid denied.

IMPORTANT NOTE: Students who lose aid eligibility due to not meeting SAP and who are subsequently granted a probationary status after an appeal may have certain types of federal, state, or institutional aid reduced or canceled due to limited funding. Examples include but are not limited to MI State Grant/Scholarship, FSEOG, Perkins Loan, and Alma College Long Term Loan. Students will have the opportunity to reapply for these funds the following academic year.

12.9 Treatment of Non-punitive Grades, Repeated Courses, Audited Courses, Pass/Fail Courses, Withdrawals, & Incompletes

- Attempted hours are the cumulative hours a student has attempted during all enrollment periods at Alma College, irrespective of receiving financial aid. The following grades are included as attempted credit hours and these hours therefore count toward the cumulative maximum:

Undergraduate			
Incomplete	IP, IN	Fail	F, E
Pass/Satisfactory	S	All Passing Grades	A through D- (or 4.0-0.0) *
Withdrawal	W, WP, WF	No Report	NR

Graduate students should refer to their academic program catalog for a breakdown of grades.

- CLEP, Advanced Placement, International Baccalaureate, or Credit by Exam credit hours are included in both the measurement of attempted and earned hours as well as maximum timeframe.
- Transfer hours accepted by Alma College are included as both attempted and earned hours.



- If a student repeats a course, the credit hours for the repeated course are included in both the attempted and earned hours when evaluating SAP. The credit hours for the first course are included in attempted hours but are not included in earned hours.
- Audit hours are included in both the calculation of attempted or earned hours.
- Successful completion is measured using the cumulative total number of earned hours as reflected on the student's academic transcript at the time of evaluation.
- Courses dropped after the established census date or the official drop week are counted as attempted credits as aid was paid for these courses.
- If a student is not making SAP at the close of the spring semester and subsequently earns additional hours during the following summer, these additional earned hours are considered as attempted and earned in the reevaluation of his/her aid eligibility for the following academic year.
- Credit hours earned through advanced placement examinations, international baccalaureate, high school dual enrollment, or Alma College proficiency examinations are included in both the measurement of attempted and earned hours and maximum timeframe.
- Previously passed courses can only be repeated once; the first repeat counts in credits taken, attempted, and earned. The second and any subsequent repeats do not count towards the credits requirement to receive aid for the term but do count as attempted and earned (if successfully completed).
- Previously failed courses can be repeated multiple times up to when a passing grade is earned. The repeat counts in credits taken, attempted, and earned.
- Determined by Alma College's course catalog, courses may be taken multiple times. All occurrences count towards the credit requirement to receive aid for the term, attempted credits, and earned credits (if successfully completed).
- Incomplete courses are counted as attempted but not completed for PACE and maximum timeframe. A grade change done within the 30th day will be considered and SAP will be recalculated to determine status.

12.10 Treatment of Remedial, Enrichment, & English as a Second Language Courses

Alma College does offer remedial, enrichment, and ESL courses. Each course is counted within the qualitative standard requirements but are not considered within the quantitative standard requirements.

12.11 Treatment of Consortium, Change of Major, Second Degree, & Second Major Courses

Financial aid follows the strict guidelines and calculations of degree progression set forth by the Registrar's Office and therefore progression is still monitored regardless of change in major and second degree/major courses.

12.12 Completion of Degree Requirements

A student who has completed all the coursework for his or her degree or certificate but has not yet received the degree or certificate cannot receive further financial aid for that program. These students will be put on Financial Aid Denied and may not appeal the decision.



12.13 Alma College Academic Standing Requirement

The student must meet the Alma College Academic Standing requirement to be eligible for federal aid. The following link has further information in regards to this requirement: <http://www.alma.edu/offices/registrar/academic-catalogs>. Select the current catalog; the guidelines can be found under the "Academic Rules and Procedures" section. This requirement will be evaluated at the end of each term by the Registrar's Office and further reviewed by the Financial Aid Office. To receive aid, the student must have an Alma College academic standing of Jeopardy, Probation, or Warning. If the student is on an Alma College academic standing of dismiss then the student is also on federal financial aid denied status.

An appeal of academic suspension **DOES NOT** automatically lift the federal aid suspension; the student must also petition AND submit a document proving the academic suspension has been successfully appealed.

12.14 Notices

The SAP policy is published on the Alma College Financial Aid website. The policy is reviewed and updated on a yearly basis or as needed if the federal regulations change.