

# North Idaho College Financial Aid

## 2020 – 2021 Satisfactory Academic Progress Policy

Federal regulations require North Idaho College (NIC) to establish Satisfactory Academic Progress standards (SAP) for student financial aid recipients.

SAP standards are to ensure that students and academic institutions are held accountable to the taxpayer-funded Federal Student Aid (FSA) programs while students complete their academic goals. This process monitors a student's performance in all terms of enrollment, including terms in which the student did not receive financial aid.

### North Idaho College Satisfactory Academic Progress (SAP) Standards

#### **Criterion that is the Same As or More Strict**

Federal regulations require a SAP Policy for students receiving Federal Student Aid to be at least as strict as that for students who are not receiving FSA funds. The SAP Policy at NIC requires the same GPA as NIC's graduation requirement, 2.0 or higher.

#### **Consistent Application of Standards**

The NIC Financial Aid Office has developed a SAP Policy which consistently applies SAP standards to all categories of students. All students receiving FSA funds must meet the Federal minimum requirements of a cumulative 2.0 GPA or higher and a minimum 66.67% completion rate as well as complete their program within 150% of Maximum Timeframe.

#### **Satisfactory Academic Progress (SAP) Timeline**

All students who are enrolled in an FSA eligible program will be evaluated at the end of each semester for qualitative and quantitative standards. Students will be notified via their Cardinal Mail if they are in a Warning, Maximum Timeframe, or Unsatisfactory Status.

#### **GPA Standard**

The grade point average (GPA) standard defines the quality of the student's academic work. Students must have a GPA consistent with NIC's graduation requirements of a 2.0 or higher.

#### **Pace of Progression Standard**

The pace of progression standard measures the rate at which students must progress through their program of study to ensure they will graduate within the Maximum Timeframe allowed by the Department of Education. This completion rate is calculated by dividing the total number of completed credits by the total number of attempted credits. A student must maintain a minimum completion rate of 66.67% while receiving financial aid.

## **Maximum Timeframe Standard**

FSA funds cannot be paid to a student who exceeds 150% of the published length of his or her current degree program. Institution and transfer credits are included in the 150% calculation. For instance, if an Associate's Degree requires 60 credits for graduation, it must be completed within 90 credits ( $60 \times 1.5 = 90$ ). Credit hour requirements of programs vary, please check the Academic Catalog or Degree Audit for the precise number of credits required for a program, then you multiply that number by 1.5.

If the number of attempted credits equals or exceeds 150% of the student's program requirements for graduation, the student will be placed on a Maximum Timeframe status.

## **Treatment of Credits and Grades**

The following items describe the treatment of academic programs, coursework, and grades in the measurement of the SAP standards.

All attempted credits are included in the Maximum Timeframe measurement regardless of whether the student received financial aid.

Credits are treated as attempted credits if a student is enrolled as of the census date of the semester.

All A, B, C, D, S, and P grades will be treated as attempted and earned credits.

A grade of "F", official (grade student withdrawal) of "W", (unsatisfactory work) grade of "U", (institutional withdrawal) grade of "IW", (no credit earned) grade of "NG", and (Incompletes) grade of "I" are considered credits attempted but not earned.

All A, B, C, D and F grades will be included in the calculation of cumulative grade point average (GPA).

## **Incompletes**

A student's SAP evaluation will include all attempted and completed credits when calculating current status. (Incompletes) a grade of "I" are considered credits attempted but not earned. Incomplete grades may negatively impact the student's GPA or pace standards at the time of the initial evaluation. If the student later completes a class successfully, they may request an additional SAP evaluation.

## **Withdrawals**

Withdrawing from a course(s) counts as attempted credits, but not completed credits. The completion rate is calculated by dividing the total number of completed credits by the total number of attempted credits. Students must maintain a 66.67% completion rate and complete their program within 150% of the published length of their degree program.

## **Course Repetitions**

Repeated courses and courses for which the student has been granted academic renewal are included in the calculation of both attempted and earned credits. NOTE: The Financial Aid SAP Policy abides by the college's academic policies regarding the treatment of repeated courses in the determination of the cumulative GPA. However, the FSA program regulations make no provisions for academic renewal.

Revised Date 11/06/19

A student is permitted to receive Federal Financial Aid to retake a course only once after successful completion of the course. A student may receive financial aid for repeated unsuccessful attempts of a course.

### **Audit Courses**

Audit courses, and a grade of "AU," are not considered credits attempted or earned and do not factor into the SAP calculation.

### **Transfer Credits**

Hours accepted toward a student's educational program must now count as attempted when calculating Maximum Timeframe for Satisfactory Academic Progress.

The student's pace of progression is calculated by utilizing both attempted and completed credits.

Transfer credits are not counted in the calculation of the Cumulative GPA.

### **Remedial Credits**

Remedial and English as a Second Language credits will be included in the determination of Maximum Timeframe.

### **Credit-By-Exam**

Credits earned by examination or testing are not counted in any measurement.

### **Changes to Major or Program of Study**

All periods of the student's enrollment count when assessing SAP regardless of whether the student did not receive FSA funds. Therefore, changing programs may negatively impact students in completing their program of study.

### **Academic Amnesty**

North Idaho College will allow a student to petition the Registrar, under certain circumstances, for academic renewal. If approved, previous poor academic work at NIC would be eliminated from the computation of credits and grade points (GPA) in the student's academic record as well as for academic standing and eligibility for graduation. However, the FSA program regulations make no provisions for academic renewal.

### **Loss of Financial Aid Eligibility**

Students who are enrolled in an FSA eligible program will be evaluated at the end of each semester for a cumulative 66.67% completion rate and a cumulative 2.0 GPA. Students earning less than the minimum standard will be placed in a Warning Status for one semester and remain eligible for FSA funding.

Students who are on Warning Status will be evaluated for the subsequent semester for cumulative qualitative and quantitative standards. If students are not meeting FSA minimum standards, they will become ineligible for financial aid unless they are placed on financial aid probation through an approved appeal or take classes at their own expense to raise their percentage of completion and/or GPA to the institution's minimum SAP standards.

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Warning Status students who are meeting cumulative FSA standards will be moved back to Satisfactory standing. It is possible for a student to receive more than one warning period during his or her academic career just NOT consecutively.

Students who exceed Maximum Timeframe automatically become ineligible for aid unless they are placed on financial aid probation through an approved appeal.

If it is determined that a student cannot mathematically complete his or her program of study within the Maximum Timeframe, or if it is determined that the student cannot meet the requirements of his or her Academic Plan Contract by the expected graduation date, the student automatically becomes ineligible for Federal Student Aid.

Students who are currently on SAP probation as the result of a successful appeal will be evaluated at the end of each semester. Students that violate the conditions of their Academic Plan Contract (earning less than 100% and a 2.0 GPA for that term, change programs or exceed expected graduation date or take classes which do not apply to their current program) will again be placed in an Unsatisfactory Status, and be ineligible for financial aid.

### **Appeal Guidelines**

Federal regulations allow an institution to use professional judgment on a case-by-case basis if the Financial Aid Administrator determines that an unusual or extraordinary situation affected the student's progression toward the successful completion of their program of study. North Idaho College (NIC) recognizes that unusual and extraordinary situations do occur and therefore allow SAP appeals for the following conditions:

Illness or injury of the student or the student's dependent (medical documentation required).

The death of a family member (death certificate or obituary notice documentation required).

Interpersonal problems, difficulty balancing responsibilities (documentation required – one professional letter).

Financial difficulties (documentation required – bills, statements, collection notices, or eviction notices).

Maximum Timeframe students (Current Degree Audit which shows the student's current program, the number of classes needed to complete the program, and current registration status). **NOTE:** Student must be meeting minimum GPA and percentage of completion requirements before submitting an appeal for Maximum Timeframe.

The following information must be included in the appeal:

Why does the student believe they failed to make SAP?

What has changed in the student's situation that will allow them to succeed at the next evaluation?

Degree Audit.

Documentation as noted above.

Appeal forms are available from Cardinal Central and online at [www.nic.edu/financialaid](http://www.nic.edu/financialaid). Submit an appeal form and any accompanying documentation directly to Cardinal Central.

Appeals should be made in a timely manner, but will not be accepted after the midterm of the semester for which the student is appealing.

Appeals will be reviewed within 10 business days. A decision will be emailed to the student's Cardinal Mail, including a link to the Financial Aid Academic Plan Contract (if applicable). Unsatisfactory appeals will not be accepted for the Summer Session.

## **Probation**

Financial aid probation status is assigned by North Idaho College to students who fail to meet Satisfactory Academic Progress requirements and can only be granted after a student has appealed and has had eligibility for aid reinstated.

A probationary period is based on the stipulations set forth by the Appeals Committee and outlined in the Academic Plan Contract. A signed contract must be submitted by the student confirming his or her understanding of the ramifications of not meeting the Academic Plan Contract prior to regaining financial aid eligibility.

Students who are on probation will be evaluated for SAP on a term-by-term basis to measure GPA, completion rate, assigned graduation, or transfer timeline. In addition, students who are on probation are required to take classes which pertain only to their current program of study. Failure to maintain a completion rate of 100% and GPA of 2.0 for each subsequent semester (e.g. Fall, Spring, or Summer) will place the student in an Unsatisfactory Status and they will be ineligible for financial aid.

## **Academic Plan**

An academic plan can be voided by NIC if the student changes his or her program of study, violates the academic plan, does not take classes which pertain to his or her current program of study, or does not enroll for the payment period that the academic plan was designed to be applicable.

The student on financial aid probation must complete 100% of their attempted credits and a minimum 2.0 GPA at the next SAP evaluation and fulfill the requirements of the required academic plan at the end of the probationary period in order to retain future financial aid eligibility.

## **Reinstatement**

A student that is making unsatisfactory progress and is ineligible for financial aid due to below minimum completion rate or GPA may enroll in subsequent semesters at their own cost.

Financial aid eligibility may be reinstated once all Satisfactory Academic Progress minimum standards are met or with an approved appeal and signed Academic Plan Contract.

A student's eligibility will be automatically calculated at the end of each semester. If a student is achieving Satisfactory Academic Progress before the end of the term, they must notify Cardinal Central to have his or her SAP evaluated on a case-by-case basis.

### **Completion of Degree Requirements**

Students that have completed all the coursework for their degree or certificate, but have not yet received the degree or certificate may not be eligible to receive further financial aid for that program.

### **SAP Policy Publishing**

The Financial Aid Office is responsible for publishing North Idaho College's SAP Policy. The policy can be found at our [www.nic.edu/financialaid](http://www.nic.edu/financialaid). It is also available at our [Consumer Information Page](#) and in the NIC Catalog that is published annually. The NIC Financial Aid Office will review the policy annually during the months of November and December.

### **Notifications and Disclosures**

Students will be informed of their Satisfactory Academic Progress Status via their Cardinal Mail account at the end of the evaluation period if they fall below satisfactory standing.

Notification to students regarding their SAP status at North Idaho College will be individual, confidential, timely, and informative.

The goal of the North Idaho College is to provide clear and consistent communication to current and potential students in order to help students successfully complete their education. Satisfactory Academic Progress has been implemented to ensure student success and accountability to the taxpayer-funded Federal Student Aid programs.