



## Satisfactory Academic Progress Standards For Financial Aid Eligibility

Effective August 1, 2022  
For Term Ending Fall 1, 2022  
(Quarter 1)

# GMC Satisfactory Academic Progress Standards

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## Purpose

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To adhere to Federal regulations which require all Title IV institutions to have a Satisfactory Academic Progress (SAP) policy in place that ensures financial aid recipients (students) are moving through their academic program of study at a reasonable rate and are making progress toward their degree.

## General Information

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### Federal Regulations

Federal regulations require a student to meet basic academic progress standards in order to receive federal and state aid. The following policy represents Georgia Military College's implementation of the federal financial aid regulations regarding Grade Point Average (GPA), Completion Rate (Pace), and Maximum Timeframe (150%) requirements, as well as the college's Satisfactory Academic Progress (SAP) appeal process.

### Communication regarding SAP status

Students failing to meet these Satisfactory Academic Progress (SAP) standards will receive communication via email to GMC Bulldog account. All students should monitor their GMC email regularly.

### Potential delays in receipt of aid

Students with approved Satisfactory Academic Progress (SAP) appeals resulting in **SAP Academic Plans** will most likely have a longer delay in receiving funds the following term because ALL the previous term grades need to be checked before federal and/or state aid can be released.

### Copies of this policy

A printed copy of this policy will be provided upon request and is available on the GMC website.

**The SAP policy is effective Fall 1, 2022 (Qtr 1).** The first monitoring period under these rules occurs after Fall 1 (Qtr 1) grades are declared official by the Registrar's Office. Only students enrolled in the Fall 1 (Qtr 1) term or later are monitored based upon these rules. If a student has not met Satisfactory Academic Progress (SAP) standards from a prior term, and they wish to appeal, they must appeal per the appeal guidelines noted in this policy.

**Students impacted:** These standards apply to all students regardless of whether or not a student has received previous financial aid or transferred from another institution.

## Policy

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Satisfactory Academic Progress (SAP) is measured in three areas:

- 1) Minimum Cumulative Financial Aid GPA - Qualitative)
- 2) Completion Rate (Pace) - Quantitative
- 3) Maximum Time Frame

Students must meet the requirements in ALL THREE areas each term to maintain eligibility for financial assistance. State of Georgia financial assistance program regulations (Tuition Equalization Grant – TEG, HOPE Scholarship, Zell Miller Scholarship, Dual-Enrollment, etc.) require students to meet the SAP criteria established for federal student aid.

At the end of each term, an evaluation will occur to determine if a student is meeting SAP to receive financial assistance at Georgia Military College. All students in approved degree programs are evaluated whether they received financial assistance in prior terms or not.

Students who attended GMC in the past and re-enroll will be reviewed for SAP for financial aid purposes on all previously attempted courses and transfer credits that are applicable to the student's current degree of study regardless of how long ago they attended GMC or whether aid was received.

Students who fail to maintain SAP are no longer eligible for federal or state financial aid after their Financial Aid Warning Term.

## Monitoring Periods and Warnings

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A review of academic progress is done at the end of **each** term for all students enrolled during that term, regardless of whether the student received financial aid.

Students not meeting Satisfactory Academic Progress (SAP) standards will receive communication to their GMC email address, informing them of their SAP status. The information provided to the student will include the specific SAP standard(s) not being met and a link to the SAP Appeals Policy & Procedures.

Financial Aid Warning status is defined by federal regulation and cannot be altered or modified. Students who were previously maintaining SAP but are identified at the end of a term as failing to maintain any one of the SAP standards will be automatically placed on Financial Aid Warning status for one term of enrollment. Although students placed on Financial Aid Warning status are no longer meeting SAP, they are still eligible to receive any federal or state financial aid for which they are otherwise eligible during their one term on Financial Aid Warning.

Students who have been placed on Financial Aid Warning due to their GPA being less than the requirement and/or completing fewer than 67% of their total attempted hours, will retain their financial aid eligibility if at the end of their Financial Aid Warning term they are again meeting all SAP requirements.

Students who fail to meet the Maximum Timeframe (150%) Standard are placed in a SAP Suspension status and are no longer eligible for financial aid. There is no “Warning” term for the Maximum Timeframe (150%) Standard.

Students who fail to meet one or more of the requirements for Satisfactory Academic Progress (SAP) at the end of the Financial Aid Warning term are considered to be in a SAP Suspension status, under which student aid eligibility is lost.

## Evaluation Criteria

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### **Learning Support (LSS) credit hours**

LSS credit hours attempted are not included in the Completion Rate (Pace) or Maximum Time Frame calculations.

Financial aid will only pay for up to 45 LSS credit hours.

*Example: Student previously attempted 45 LSS credit hours in prior terms. Student is currently enrolled in 15 credits, of which 5 are LSS and 10 are college-level. The student's financial aid will be awarded based on the 10 college-level credit hours.*

### **Transfer Credit Hours**

Transfer credit hours (accepted for the student's academic degree) are counted as credit hours attempted when measuring the Completion Rate (Pace) and Maximum Timeframe (150%) to complete the degree, and for establishing benchmark points for the Cumulative GPA, but do not impact the GPA.

The Registrar evaluates and posts transcripts from all prior institutions the student attends. All posted transfer credits applicable to the student's current degree will be counted for SAP purposes (Completion Rate and Maximum Time Frame).

If a transcript is provided after financial aid is awarded and the SAP review is completed for a term, those courses will be included when SAP is reviewed at the end of the next enrolled term.

### **Repeated Credit Hours**

Federal Financial Aid Regulations allow a student to retake any previously passed course one time. For this purpose, passed means any grade higher than an "F", regardless of any school or program policy requiring a higher grade in order to meet academic program requirements. This retaken class may be counted towards a student's enrollment status and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class. After the one allowed repeat of any course in which a student receives an "F", we are not allowed to count this course towards a student's enrollment status or award federal financial aid for enrollment in this course. If a student withdraws from a course they are repeating, the attempt of this course does not count as the one allowed repeat, and they may again repeat the course one time.

If a college-level course is repeated, only the grade on the last (most recent) attempt will be included when calculating the SAP grade point average. However, students should be very careful about repeating courses as all attempts at a course are counted in the maximum hours allowed to obtain a degree.

### **Withdrawals and Incompletes**

Withdrawal from a course does not count as successful completion and can negatively affect the 67% completion rate.

Incompletes also do not count as the successful completion of a course and excessive incompletes can result in the termination of financial aid.

### **Completed Program, No Degree**

A student who completes the academic requirements for a program but does not yet have the degree is not eligible for further additional financial aid for that program.

### **Grade Changes**

The GMC Financial Aid Office will not automatically adjust a student's Satisfactory Academic Progress status when grades are changed, but rather only upon request from the student. In such cases, grades must be reflected on GMC's student records system prior to a review of a student's status. For any grade change (for example, a prior grade of "I" that has now been assigned a letter grade), a student is responsible for notifying the GMC Financial Aid Office of such a change and requesting a review of his/her Satisfactory Academic Progress evaluation. Note that such a review is

NOT considered an appeal and may not result in eligibility for financial aid (for example, if a state/federal processing deadline has passed).

### **Change of Program**

Generally, all periods of a student’s enrollment count when assessing SAP, even periods in which the student did not receive federal student aid funds. However, for students who change majors, for prior credits, and for courses which do not count toward the new major, your school’s policy may state these circumstances will be excluded in the SAP determination. It is the school’s responsibility to set limits regarding how many times a student can “reset” academic progress by changing majors. It is important to balance these considerations against the value of the Title IV programs and the accountability required at both the student and the institutional level

### **Multiple Degrees**

Schools must determine how students with additional degrees or credentials are treated. Typically, this is decided on the academic side; however, this decision can affect the maximum timeframe students have to complete their program of study. Will all credits be accepted toward the new program? Will some? Will none? Any accepted credits, essentially transfer hours, must be counted as credits attempted and completed

## **Minimum Cumulative GPA Standard**

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Students must maintain the following minimum cumulative GPA in accordance with the GMC catalog. **Please note that the cumulative GPA for financial aid eligibility may be different than the cumulative GPA calculated for academic purposes.**

Total Number of Credits Attempted and Transferred	Minimum Cumulative GPA
0 - 18	1.50
19 – 37	1.70
38 – 56	1.90
57 or more	2.00

Grades of A, B, C, D, F, WF, IU, and XF are counted in the cumulative GPA calculation.

Grades of I and W are not counted in the cumulative GPA calculation.

### **How to Regain Satisfactory Academic Progress**

A student terminated from aid for failure to maintain the required cumulative GPA may apply for reinstatement once they have increased the cumulative GPA to the minimum levels described in this section.

Example:

*At the end of summer term, Jill is successfully completing 82% of her attempted hours, but she does not have the required 2.0 cumulative GPA. During her Financial Aid Warning term (fall), she must earn the grades necessary to raise her overall cumulative GPA to at least a 2.0. If she does not, she will not be eligible for financial aid during future terms until she is again in compliance with the 2.0 cumulative GPA standard, or she submits an appeal to GMC financial aid office that is subsequently approved.*

*At the end of Jill's Financial Aid Warning term (fall), she has a 1.98 cumulative GPA. Since she still does not have an overall cumulative 2.0 GPA, Jill is no longer eligible for financial aid at GMC until she has raised her overall cumulative GPA to 2.0 or greater. At that time, she will regain eligibility for student financial aid. If Jill's reason for being placed on Financial Aid Suspension was due to mitigating circumstances, she may submit a SAP appeal to GMC financial aid office for consideration. See "SAP Appeals Policy & Procedures" below.*

**Please note that probation policies for academic standing with Georgia Military College are separate from the requirements for Satisfactory Academic Progress. In order to retain eligibility for financial aid, a student must be meeting the minimum GPA levels described within this policy.**

## Completion Rate (Pace) Standard

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Students must demonstrate they are making measurable progress toward earning a degree by **successfully completing a minimum of 67%** (see example) of all hours attempted at Georgia Military College and all hours accepted in transfer (including AP credits). All attempted hours are included even if the student was not receiving federal or state aid when they are attempted.

Grades of A, B, C, and D **are successfully completed hours as long as credit is earned.**

Grades of F, I, W, WF, IU, and XF are not successfully completed hours.

Audited courses are not counted as attempted or successfully completed hours.

### **How the Minimum 67% Pace of Completion is Calculated:**

Student has attempted 62 credit hours at GMC and has 13 transfer hours accepted. Student has successfully completed 48 credit hours (35 at GMC and 13 transferred).

Total Attempted Hours: 75



Total Completed Hours: 50

Completion Rate:  $48/75 = .6400$

48 successfully completed hours / 75 attempted hours = .64 Pace of Completion which is less than the required minimum 67%; therefore, this student is not making Satisfactory Academic Progress (SAP).

### **How to Regain Satisfactory Academic Progress**

A student terminated from aid for failure to complete 67% of attempted courses may apply for reinstatement once they are following the 67% pace of completion.

Example:

*At the end of summer term, GMC reviews Jack's overall GPA and his total hours earned. He has a 3.2 overall GPA but has successfully completed only 48 of 73 total attempted hours, which equals a 48.91% pace of completion rate. Jack is not meeting Satisfactory Academic Progress standards. He must successfully enroll in and complete enough hours during his Financial Aid Warning term (fall) that when added to his prior successfully completed 48 hours and 73 attempted hours, he is again successfully completing at least 67% of his total attempted hours. If he does not, he will not be eligible for financial aid during future terms until he is again in compliance with the 67% SAP standard or he submits an appeal to GMC financial aid that is subsequently approved.*

*During Jack's Financial Aid Warning term (fall), he enrolls in 12 hours and successfully completes 10 hours. He now has 85 attempted hours and 58 earned hours. Jack's pace of completion is 68.23%, which brings him back into Good Standing.*

## **Maximum Time Frame (150%)**

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A student's maximum time frame for completion of their academic program must not exceed 150% of the primary program length. This means that a student's attempted and transferred credit hours cannot exceed 150% of the credit hours necessary for completion of their primary degree. The maximum time frame is not increased for multiple degrees. However, a student may appeal SAP suspension based on the pursuit of multiple degrees

The following are two scenarios that will affect a student's financial aid status as a result of Maximum Timeframe Standard:

- 1) Student's attempted credit hours exceed the Maximum Timeframe (150%) for the current program of study.

*A student has 136 credit hours that are counting or could have counted towards his current degree program. He is currently working on an AA degree which requires 90 credit hours. This student has already exceeded Maximum Timeframe.  $136 > (90 \times 150\%)$*

- 2) Student's attempted credit hours + the number of credit hours remaining to complete the current degree program exceeds Maximum Timeframe (150%) for the current degree program.

*A student attempted 41 credit hours but has 50 credit hours left to complete his current AA degree. This student is not on target because the number of credits attempted + the number of credits remaining exceed Maximum Timeframe (150%) for the AA degree.  $(41 + 50 = 91) > 90$*   
In both scenarios above, the student would no longer be eligible for financial aid.

## SAP Appeal Policy & Procedures

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Students who fail to meet one or more of the requirements for Satisfactory Academic Progress (SAP) at the end of the Warning term are in SAP suspension status, under which student aid eligibility is lost. Federal student aid regulations permit (but do not require) colleges to establish a SAP Appeals Policy. Furthermore, if an institution chooses to implement a SAP policy which permits appeals, it is left solely to the institution to specify when and how such appeals will be permitted as well as how many times a student may appeal.

GMC established the following SAP Appeals Policy to assist students who have failed to maintain SAP due to mitigating circumstances which have now been resolved or stabilized. Under this policy, students may submit to the GMC Financial Aid Office for consideration a signed, written appeal explaining their circumstances. Examples of extenuating circumstances include but are not limited to unexpected death or major hospitalization of an immediate family member, extended hospitalization or medical condition of student, divorce, house fire, or victim of a violent crime. Unexpected employment or work issues beyond the student's control may be considered on a case-by-case basis.

In the SAP appeal, a student is expected to demonstrate an understanding of what SAP components failed. The appeal should address **and document** the mitigating circumstances and describe what has changed that will allow the student to meet SAP at the next evaluation.

Please note that merely filing an appeal does NOT guarantee continued eligibility for financial aid. An appeal may be denied. The student is responsible for all tuition expenses while the appeal is being reviewed.

## Financial Aid Probation Status

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Financial Aid Probation status is defined by regulation and cannot be altered or modified. If GMC finds that the student's appeal circumstances were sufficiently mitigating, AND if either:

- 1) It is mathematically possible for the student to re-attain SAP by the end of the term of enrollment following the student's Financial Aid Warning term, or
- 2) GMC has approved a Financial Aid Academic Plan; the student will be placed on Financial Aid Probation for one term. Students placed on Financial Aid Probation can still receive any federal or state financial aid for which they are otherwise eligible.

At the end of the one term on Financial Aid Probation, the student must again be meeting either all SAP criteria or must be meeting all the requirements of his or her GMC approved Financial Aid Academic Plan in order to continue to be eligible for financial aid. See "Financial Aid Academic Plan" below for more information.

Students whose appeals are approved will continue to be reviewed at the end of each term to determine if they are meeting all SAP requirements or are meeting all requirements of their Financial Aid Academic Plan.

## SAP Termination

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Students who fail or withdraw from a course while on probation will automatically be in a terminated status and will not be eligible for an appeal until student is back in good standing.

## Financial Aid Academic Plan

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GMC's review of student SAP appeals will include consideration of and possible approval of an individual student academic plan.

GMC may work with students on a case-by-case basis to identify an academic plan that will be designed to get the student back on track and be academically successful. This is the purpose of an academic plan. Students for whom GMC reinstates federal student aid eligibility under an academic plan will retain that eligibility as long as they strictly adhere to their GMC approved academic plan.

Depending on the individual student situation, an academic plan may be as simple as a mathematical calculation by GMC that specifies the percentage of coursework the student must now successfully complete and/or the minimum grade point average the student must earn each term, or it may be as complicated as a course-by-course degree plan and/or limiting the number of hours in which a

student may enroll. In many cases GMC will instruct the student to meet with his or her GMC academic advisor to formulate a structured academic plan which clearly sets forth the courses in which the student must enroll, and the minimum GPA he or she must earn each term. The student will then provide a copy of the formal academic plan to GMC for consideration.

Students for whom GMC approves an academic plan can receive federal or state financial aid for which they are otherwise eligible if they strictly adhere to their approved plan. Students on a GMC approved academic plan will be evaluated following each term of enrollment and a student's failure to meet ALL the requirements of his or her academic plan will result in immediate loss of financial aid eligibility.

## Appeal Denial Policy

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When GMC does not approve a student SAP appeal based on its determination the student's circumstances were not sufficiently mitigating, or that although the circumstances were mitigating, the student has not sufficiently documented the circumstances are now resolved or stabilized, the student may request further consideration by GMC's Satisfactory Academic Progress Appeals Committee.

To request further consideration by GMC Satisfactory Academic Progress Appeals Committee, the student needs only to send GMC a signed written request (or email from their GMC email account). The decision of GMC's Satisfactory Academic Progress Appeals Committee is final.

It is important to note that all stipulations and requirements of a GMC approved academic plan are final and are not subject to further consideration by GMC's Satisfactory Academic Progress Appeals Committee.

## Student Financial Counseling

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Students who previously received Federal Direct Student Loans or previously failed to maintain SAP may also be required to complete additional financial counseling before eligibility for student financial aid can be re-established.

## Effective Term for Regaining Eligibility

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A student may be awarded Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Loans and state financial aid (HOPE Scholarship, Zell Miller Scholarship,

Georgia Tuition Equalization Grant, etc.) for the term in which the student is now making SAP or the term for which a SAP appeal and/or academic plan has been approved.

All other rules and regulations governing federal and state student financial aid programs still apply.

If you have questions concerning the Satisfactory Academic Progress Policy for Student Financial Aid Recipients, call or visit the financial aid office at the GMC campus you attend.

## SAP Appeal for Maximum Timeframe (150%)

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Maximum Timeframe (150%) Appeals require a personal statement from the student that explains extenuating circumstances for specific terms of study with unearned (dropped, failed, incomplete, repeated) credits that caused the student to not meet the SAP requirement and the completed academic plan that is part of the SAP appeal for maximum timeframe. The completed academic plan must be signed by the student's GMC Academic Advisor.

Appeals must include supporting documentation. Incomplete appeals or those missing adequate documentation are typically denied. The Committee will review the appeal and the committee's decision is final. The specific instructions, deadlines and appeal forms are available on the web through the student portal.