

# Hanover College

## Financial Aid Satisfactory Academic Progress Policy

Federal regulations require that all student financial aid recipients make satisfactory academic progress toward achieving a certificate or degree. The standards apply to all terms regardless of whether or not the student received financial aid. Satisfactory Academic Progress (SAP) is measured by three components:

- Quantitative (Pace) –Total of all units attempted versus units earned measured cumulatively throughout the student’s enrollment at Hanover College (includes accepted transfer credit hours).
- Qualitative – Cumulative Grade Point Average.
- Maximum timeframe – The maximum time to complete a program.

Progress will be measured at the end of each term. Students will be placed on either SAP Warning or SAP Suspension at that time. Students on SAP Warning have one term to earn units to meet the standards of satisfactory progress. Students on SAP Suspension will have all aid revoked for the next term, unless they appeal this status. The standards and process are as follows:

### Progress Standards

#### Quantitative

Pace is measured by total Units Earned divided by all Units Attempted. A student may not fall below 67%.

Example: A student who attempts 4 units for a semester and earns 3 units has a percentage of  $\frac{3}{4}$  (75%). However the next term the student enrolls in 4 units and only earns 2 units. The overall attempted units have now increased (accumulated) to 8 and earned units are 5. The calculation is  $\frac{5}{8}$  (62.5%). The student is no longer making progress.

Courses completed with grades A, B, C, D, and S count toward earned units. Courses completed with grades of F, W, I, U or any other grade that does not result in units completed will not count in earned units.

Quantitative progress is reviewed every term to determine if the student has completed sufficient total units to maintain a pace of 67% or greater.

#### Qualitative

Hanover College uses the following scale to determine qualitative progress:

For students with 1.0 to 4.9 course units, a GPA in excess of 1.50 (A=4.0);

For students with 5.0 to 9.9 course units, a GPA in excess of 1.75 or above (A=4.0);

For students with 10.0 to 14.9 course units, a GPA in excess of 1.90 or above (A=4.0);

For students with 15.0 or more course units, a GPA in excess of 2.0 or above (A=4.0).

#### Maximum Timeframe

Students in an academic program with a program length of 36 course units who have attempted 54 course units toward a degree will be ineligible for student financial aid. All other programs with different lengths must not exceed 150% of the program length.

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

**Withdrawals (W):** Students wishing to withdraw from a single course may do so without academic penalty, provided that such a withdrawal: (a) takes place by the end of the eighth week of a Fall or Winter Term or by the end of the second week of a Spring Term course; (b) does not have the effect of reducing a full-time student's load below that necessary to maintain full-time status; (c) does not preclude a student from fulfilling a general degree requirement within the prescribed time. A grade of "W" for that course will be entered on the student's record.

**Incomplete grades (I):** Courses that are assigned an incomplete grade are included in the cumulative credit hours attempted. These cannot be used as credit hours earned in the progress standard until a successful grade is assigned. Students must notify the Financial Aid Office once the course is completed.

**Repeating Courses:** Retaking courses, in which the student either received a passing or failing grade, can adversely affect the student's ability to meet the progress requirements. All attempted credit hours are counted in the quantitative standard. Students are allowed only one time to repeat a course in which they achieved a passing grade. After one allowable time, the student will not earn federal financial assistance for future repeats.

Please refer to the college catalog for additional information about repeating a course.

**Transfer Credits:** Only transfer credit hours officially accepted will be counted in the maximum number of attempted (and completed) credit hours for financial aid eligibility. If the student is required to take additional hours that would exceed the maximum cumulative allowable hours, the student must submit a written appeal to the Office of Financial Aid. If the appeal is approved, the student may continue to receive financial aid.

**Second Degree Students:** Students who are enrolled in a degree program, which is equal to or lower than a degree obtained, will have the previous degree's accepted credit hours applied toward the student's current certificate or degree program. The accepted credit hours will be counted in the maximum number of allowable credit hours for financial aid eligibility.

## **Automatic Financial Aid Warning Term**

Students who fail to meet one or more of the requirements for Financial Aid SAP will be notified and allowed one automatic Warning Term associated with their next term of enrollment to restore their satisfactory academic progress standing. During the Warning Term the student will be awarded Federal financial aid for which they have applied and are otherwise eligible. A student is not allowed to receive consecutive Warning Terms of Federal aid. A Warning Term is not contingent on the student's application for student aid.

Please refer to the college catalog for additional information regarding academic probation

## **Appeal for Financial Aid Probationary Term\***

Students who fail to meet one or more of the requirements for Financial Aid Satisfactory Academic Progress (SAP) at the conclusion of their Warning Term are considered to be in a Financial Aid SAP suspension status, under which Federal student aid eligibility is lost. A student who is denied Federal aid because of a failure to meet Financial Aid SAP standards after the Warning Term has concluded may appeal this determination to the Satisfactory Academic Progress Appeals Committee of the Financial Aid Office. The appeal must be in writing and include all necessary supporting documentation to support the appeal. Appeals should be submitted to the Office of Financial Aid no later than 5 pm on the "Classes Begin" date of the specific term for which the appeal is associated. Appeals are then reviewed by the Financial Aid Committee. Reasons that may be acceptable for appeal are (1) serious illness or accident on the part of the student; (2) death, accident or serious illness in the immediate family; (3) change in academic program; and (4) other extenuating circumstances. A student is expected to demonstrate an understanding of what SAP measure(s) failed and what has changed that will allow the student to meet Financial Aid SAP at the next Financial Aid SAP evaluation. Please note that merely filing a Financial Aid SAP appeal does NOT guarantee continued eligibility for Federal aid, as an appeal may be denied.

The written appeal and the student's circumstances will be taken into consideration when determining the student's ability to meet the appropriate standards for the degree program in which the student is enrolled. Students are limited to two appeals during their enrollment at Hanover College. Successful appeals will be approved with a probationary status not to exceed one semester. Students may find that it will take more than one semester to meet the minimum requirements for progress. In these cases an Academic Plan in collaboration with the Registrar's Office will need to be implemented to measure progress for multiple semesters. Students on an Academic Plan may have increased timeframes based on their evaluation.

If an appeal for a probationary semester is denied by the Committee, the student will be notified\*\* and the decision is final for that semester. The student may re-establish eligibility to be considered for Federal aid for a subsequent semester by taking action that brings him or her into compliance with the qualitative and quantitative components of Hanover SAP standard.

If a student's appeal is approved by the Committee, the student will be notified\*\* and given a probationary semester. For the probationary semester, the student will be considered academically eligible for federal aid for which the student has applied and is otherwise eligible.

Disqualification from financial aid does not prevent students from enrolling without financial aid if they are otherwise eligible to continue their enrollment. Students should consult with a Financial Aid staff member to determine how to regain eligibility for financial aid.

Tuition Remission is an employee benefit and is not affected by a student's SAP standing.

## **Regaining Eligibility**

Students who failed to meet these Satisfactory Academic Progress Standards and who choose to enroll without benefit of student financial aid may request a review of their academic record after any term in which they are enrolled without the receipt of financial aid. If the standards are met at the time of review, eligibility may be regained for subsequent terms of enrollment in the academic year.

**\*In some cases, a Financial Aid SAP appeal will be denied automatically without going to the SAP Appeal Committee. For example, a Financial Aid SAP appeal must be completed by the deadline; otherwise, the appeal will be automatically denied. The deadline for submission of a Financial Aid SAP appeal to the student's Hanover College Office of Financial Aid is by 5 pm on the Hanover College Registrar's published "Classes Begin" date for the specific term with which the appeal is associated.**

**\*\*Notification of the Committee's decision should take place within ten business days from the receipt of the appeal in the Hanover College Office of Financial Aid.**