Satisfactory Academic Progress Policy for Federal Financial Aid Recipients

Satisfactory academic progress is defined as proceeding toward successful completion of degree requirements. The SJC Office of Financial Aid is required by federal regulation to determine whether a student is meeting the requirements. The official record of the SJC Registrar is reviewed to determine student compliance with this Policy. Satisfactory Academic Progress is reviewed and determined at the conclusion of each semester. Students enrolled in certificate programs will be evaluated at the mid-point of their program.

This Policy pertains only to applicants for federal financial aid. Federal financial aid includes Federal Pell grants, Federal SEOG, Federal Direct Stafford Loans, Federal Perkins Loans, Federal Direct Parent PLUS loans, Federal Direct Graduate PLUS loans and Federal Work Study. A recipient of an SJC institutional scholarship, tuition remission, or an institutional grant must meet the eligibility requirements of the respective program. The New York Tuition Assistance Program (TAP) as well as any other state sponsored programs have their own, specific progress policies. We encourage you to review the Office of Financial Aid website. If you have questions about the monitoring of satisfactory progress not addressed in this policy, please contact our office.

Satisfactory Academic Progress Requirements:

1. **GPA**
   - Undergraduate students must maintain a cumulative GPA of 2.0.
   - Graduate students must maintain a cumulative GPA of 3.0.

2. **Pace**
   - All students must successfully complete at least 75% of the cumulative hours attempted. This includes all courses attempted at SJC as well as courses transferred into SJC that are applicable to a student's program. For example, a student who has attempted a cumulative total of 55 hours must have successfully completed at least 41 credit hours to meet the requirement (55 X .75 = 41.25; round decimals down to whole numbers).

3. **Maximum Time Frame**
   - Students must not exceed a maximum number of hours to complete the degree program. Students are no longer eligible to receive federal financial aid once they have attempted 150% of the credits required to complete the degree.
     - 120 credit undergraduate degree programs must not exceed 180 credits.
     - 128 credit undergraduate degree programs must not exceed 192 credits.
     - 30 credit graduate degree programs must not exceed 45 credits.
     - 36 credit graduate degree programs must not exceed 54 credits.
     - 37 credit graduate degree programs must not exceed 55 credits.
     - 42 credit graduate degree programs must not exceed 63 credits.
     - 45 credit graduate degree programs must not exceed 67 credits.
     - Certificate programs must not exceed 150% of published length of program. For example, a 24 credit program must not exceed 36 credits (24 x 1.5 = 36).

Courses/Grades Used in Determining Satisfactory Academic Progress:

All coursework attempted, including any dropped, repeated, reprieved or remedial courses or withdrawals recorded on the SJC Transcript at the time of the progress check are considered when determining if the student has exceeded the maximum number of hours for degree completion and has completed 75% of the total cumulative hours attempted.

The following grades indicate successful completion of a course: “A,” “B,” “C,” “D,” or “P”.

The following grades indicate a course was not successfully completed: “F”, “I”, “AB”, “WD”, “WF”, “WU”, “FN”, “NC”, or a course for which a grade was not entered.
Audit courses are not counted in the total hours attempted for any semester or as successful completion of a course. Independent study, correspondence and extension courses may count toward successful completion of hours attempted if they are completed by the last day of the semester. For information about eligibility and payment of aid for these types of courses, please contact the Financial Aid Office.

Transfer coursework must be reflected on the SJC Transcript to be considered for purposes of financial aid eligibility.

Failure to Maintain Satisfactory Academic Progress:

A student who exceeds the maximum number of hours allowed for degree completion will be suspended from future federal financial aid until the reason for the excessive hours can be adequately documented.

A student who either fails to achieve the required cumulative Graduation/Retention GPA, or to complete at least 75% of the total hours attempted, will be placed on financial aid warning for the following semester of enrollment at SJC. A student may receive financial aid while on warning. At the end of the warning period, if a student is meeting the Satisfactory Academic Progress requirements, he/she will regain unconditional eligibility for federal financial aid programs. If a student has not met the requirements, he/she will have eligibility for federal financial aid suspended. Please see below.

Financial Aid Suspension:
A student denied assistance based on the Satisfactory Academic Progress Policy may submit a written appeal to the Financial Aid Appeals Committee. An appeal form is included in the suspension notification letter. The appeal and supporting documentation must be received in the SJC Financial Aid Office by the deadline reflected in the suspension notification letter. The appeal should speak in detail to mitigating or extenuating circumstances that affected the student’s academic performance, i.e., severe physical injury or mental trauma. A student may only appeal the loss of his or her federal financial aid one time.

A student suspended for exceeding the maximum hours allowed for degree completion should also have the academic advisor complete the “Remaining Hours Required for Degree Completion” form if extenuating circumstances require the student to exceed the maximum hours limit. The form is included in the suspension notification letter.

Action taken on a financial aid appeal is final and is transmitted to the student in writing by the Financial Aid Appeals Committee. If a student successfully appeals the loss of his or her federal financial aid, aid will be reinstated on a probationary basis and the student will have to adhere to criteria set forth in an academic plan. Depending upon the timeliness of the appeal, it is possible for a student to have an appeal denied and also not be entitled to a refund of charges if the student chooses to withdraw from classes. A student who enrolls and attends class whose appeal is subsequently denied will be eligible for a refund of charges based solely on the refund policy in the SJC Catalog.

A student suspended for reasons other than exceeding the maximum number of hours for degree completion who does not appeal, or whose appeal is denied, may be reinstated on a probationary basis by meeting both of the following criteria:

1. Achieve the required cumulative Graduation/Retention GPA or the required Semester GPA (Undergraduate = 2.00; Graduate = 3.00); and,

2. Successfully complete 75% of the total cumulative hours attempted or 75% of the hours attempted for that semester.

A student may regain eligibility by attending SJC for the academic year without the benefit of federal financial aid and meeting the SAP eligibility criteria. A student may also regain eligibility by transferring work into SJC from an accredited institution. Transfer work must be reflected on the SJC transcript to be considered for purposes of federal financial aid eligibility.

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