



## COMMUNITY COLLEGE OF ALLEGHENY COUNTY

**CCAC–Allegheny Campus**  
808 Ridge Avenue  
Pittsburgh, PA 15212  
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**CCAC–Boyce Campus**  
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### FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

The Higher Education Act of 1965, as amended by Congress, mandates that institutions of higher education establish standards of “satisfactory academic Progress” (SAP) for students receiving federal financial aid. These standards apply to all Federal Title IV aid programs. The Satisfactory Academic Progress (SAP) standards apply to all students seeking federal Title IV financial aid, regardless of whether a student has received Title IV financial aid in the past. Federal regulations require that all students receiving federal financial aid make continued progress in their educational programs and toward their educational goals. (CFR 34 668.34).

#### **Federal financial aid programs include:**

- Federal Pell Grant
- Federal Supplemental Opportunity Grant (SEOG)
- Federal Direct Student Loans (including Parent Loans)
- Federal Work Study

#### **Program of Study**

A student must declare an eligible program of study to be eligible to receive federal financial aid.

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

- Qualitative Standard (Cumulative Grade Point Average) –A student must maintain an overall minimum cumulative grade point average of 2.0. Cumulative
- Quantitative Standard (Completion Rate or Pace) –A student must maintain a minimum cumulative completion rate of 67%. This includes all credits attempted at CCAC regardless of how long ago they were attempted.
- Maximum Timeframe –A student must successfully complete the program of study within its timeframe. Federal regulations specify that the timeframe may not exceed 150% of the published length of the program. When students exceed the timeframe for their programs of study, they are no longer eligible to receive financial aid. However, students can submit an appeal to have their eligibility extended if there are extenuating circumstances. . (Example: If a student is enrolled in an associate’s degree program that requires 60 credits to graduate, the student must receive their associate’s degree within attempting 90 credits).

“I”, “F”, “N”, and “X” grades will be calculated into the GPA as credits attempted with zero quality points earned. Courses passed with a grade of “P” will be counted into courses attempted, but not into GPA. There is no limit on the number of times a student can appeal. CCAC allows multiple SAP appeals. Each appeal requires the student to provide information and/or documentation (if applicable) in support of the appeal.

**Please Note:** Although “W” grades **are not** calculated into the GPA, they **are** counted in the calculation for PACE as credits attempted.

#### **SAP Status Definition are Determined at the end of each Academic Term:**

Students are evaluated at the end of each academic term (fall, spring and summer). A student with a status of Unsatisfactory or Maximum Timeframe may either appeal to have their financial aid eligibility reinstated or may notify the Financial Aid office when they are meeting the Satisfactory Academic Progress policy. The review process will assign a status for each student of:

- **SATISFACTORY:** Student has met progress standards and is eligible for aid for the following semester or academic year.
- **WARNING:** Student has not met progress standards but may continue receiving federal aid. Student is encouraged to seek tutoring to assist with the improvement of his/her GPA and progress. A student in the ‘Warning’ category is calculated based on cumulative evaluation through prior term enrollment.
- **UNSATISFACTORY:** Students who fail to meet the conditions of a Warning, which are to maintain a minimum cumulative GPA of 2.0 and a minimum cumulative completion rate of 67%, will be placed on Unsatisfactory. Students who are placed on Unsatisfactory forfeit their financial aid. A SAP appeal form can be found on the CCAC website. **Appeals will be considered until the withdrawal date of courses for the semester.**



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- **MAXIMUM TIME-FRAME:** A student is no longer eligible to receive Federal financial aid due to having exceeded the maximum allowable credits for earning his/her program of study. Students submitting a Maximum Time Frame Appeal must include an Academic Plan reflecting the date for completion of their program of study. A SAP appeal form found on the CCAC website. **Appeals will be considered until the withdrawal date of courses for the semester**
- **PROBATION:** Financial Aid Probation occurs when a student who was previously on *Warning, Unsatisfactory* or *Maximum Time Frame* status has had their SAP Appeal and Academic Plan approved by the Financial Aid Office.

While on Financial Aid Probation:

- The student's financial aid eligibility is reinstated for **one semester**.
- The student may only take **courses listed on their degree audit** during that semester.
- The student **cannot change their major** while on probation.
- The student must earn a **term GPA of 2.0 or higher**.
- The student **cannot receive an "Incomplete" grade** in any course.

Failure to meet these conditions will result in the loss of financial aid eligibility for future semesters

- A student on probation may not receive aid for the subsequent payment period unless:
  - The student is now meeting the financial aid Satisfactory Academic Progress policy at the end of the probation period (semester); or
  - The student adheres to the financial aid student academic plan.
- **CONTINUED PROBATION:** Students may remain on Continued Probation status for additional terms, as needed to raise their cumulative GPA above a 2.0 as long as they maintain a 2.0 term GPA each semester and a completion rate of 67%. The student will be cleared from probation when their cumulative GPA reaches a 2.0 or higher and/or their completion rate is 67%.
- **FINANCIAL AID RESTRICTION:** If at the end of the Financial Aid Probation semester, it is determined that the student is still not meeting the SAP guidelines as stated above, and the student does not follow the academic plan as outlined after the appeal, they will be placed on Financial Aid Restriction. This means that no further aid will be awarded until Satisfactory Academic Progress is met. The student can continue taking CCAC classes but will not be awarded any Federal aid to pay for them. The student must find an alternative source of funding until they are again making satisfactory progress as defined above. **Restriction Petitions are reviewed weekly by Committee.**
- **FINANCIAL AID REINSTATEMENT:** Once a student has been placed on Financial Aid Restriction, the student must pay for their courses using a source of funding other than federal financial aid until they meet the SAP guidelines as defined above. The student should contact their campus Financial Aid Office once they believe they are meeting the guidelines to have their eligibility reviewed.
- **TRANSFER CREDITS:** Count toward a student's Pace (completion rate). Transfer credits that are **accepted toward the student's program** are counted as **attempted and earned credits** and **are factored into the pace calculation**. Transfer coursework **does not calculate into the financial aid SAP GPA**, because the grades were earned at an institution other than CCAC. Therefore, transfer credits are **not included in GPA when determining SAP for FA**.

### How Do I Appeal if I Am Not Making Satisfactory Academic Progress (SAP)?

Students are notified by email of their SAP Status and option to appeal if not meeting satisfactory academic progress standards as stated above. Students wishing to appeal their SAP status of Unsatisfactory and/or Maximum time Frame must submit their SAP appeal form with supporting documentation to the Financial Aid Office no later than the last date to withdraw with a W grade each semester. Please refer to the academic calendar for this date. It is also the responsibility of the student to be aware of these guidelines and their academic progress in their educational program. See below for extenuating circumstances and guidance to appeal.

### What basis can I appeal if I have extenuating circumstances?

If there are extenuating circumstances for your failure to meet SAP Standards, you may request a review of your financial aid status by completing a financial aid appeal. Extenuating circumstances include health reasons, death of an immediate family member or undue hardship. Also, you will need to answer the following questions in your appeal:

- Reason (s) for the appeal. If you had multiple situations, explain all of them in detail.
- When the situation occurred.
- How the situation affected your ability to successfully complete your courses during that time period.



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- What has changed that will now allow you to successfully complete your courses.



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All SAP Appeals are reviewed by a Director or Assistant Director of Financial Aid.

Appeals that are Approved will place the student in a SAP status of “Probation” and will require that the student follow an academic plan in order to eventually achieve Satisfactory Status.

Appeals that are Denied will place the student in a SAP status of “Restriction”. Financial Aid notifies the student of their Restriction status via the student’s CCAC email account.

### What if I take Developmental Classes?

Developmental credits do count for the pace/completion calculation for Satisfactory Academic Progress but are not included in the calculation of cumulative GPA, or Maximum Time Frame. Note: Maximum of 30 attempted Remedial credits are funded with federal financial aid. This restriction holds for all the federal grants and loans described on this site. You can, however, still receive federal financial aid payments for credit-bearing course work, subject to your ability to meet the Satisfactory Academic Progress Policy.

### What if I Repeat Class?

All repeated courses are allowed and will be counted in both pace and GPA. A student who passes a course (with a letter grade D or higher, may retake the class one additional time and receive financial aid for that course.

### What if I Change my Program?

In the case where a student changes programs, CCAC will use cumulative credits attempted and earned to determine the student’s Pace, GPA, and Maximum Time Frame for eligibility of federal financial aid.

### What if I Paid on my Own?

All students will be reviewed for financial aid satisfactory academic progress (SAP) whether or not financial aid was applied for or received during any academic period in which the student was previously enrolled

### What if I am pursuing an additional degree after graduation?

In the case where a student has completed one degree at CCAC and chooses to pursue another degree, a student must submit a Financial Aid Appeal Form (indicating on the form that the student has already graduated from one degree and is now pursuing another) and a Degree Audit. The student is limited to taking only courses on the degree audit required for the program.

### What if I am pursuing multiple degrees at once?

In the case where a student is pursuing multiple degrees, you may inadvertently be assessed a maximum timeframe status contact the financial aid office.

### What if I am on Restriction?

You may still be academically eligible to continue to take courses at CCAC. However, you will not qualify for Federal Financial Aid to help pay for your classes until you meet Pace and GPA requirements as stated above. Restriction Petitions are reviewed weekly by Committee.

### How Can I Regain Eligibility?

If a student fails to meet the satisfactory academic progress standards, but meets the standards at some later point, the student can once again be eligible to receive Title IV Financial Aid. In such cases, financial aid eligibility will begin with the academic semester after which the student re-establishes satisfactory progress. It is the student’s responsibility to contact the CCAC Financial aid office after completing coursework that allows the student to regain eligibility for Title IV financial aid.

**IMPORTANT: Students may be academically eligible to continue to take courses at CCAC, but ineligible for federal financial aid. Students will have the option of paying their cost of attendance with personal funds, by credit card, with state aid, or with alternative education loans that do not require students to be making Satisfactory Progress.**

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Notifications of nondiscrimination and contact information can be found at <https://www.ccac.edu/nondiscrimination/>