

2011-2012 Financial Aid Satisfactory Academic Progress (SAP) Policies

Effective July 1st, 2011

Federal and state financial aid regulations require schools to set minimum standards for satisfactory academic progress and to hold students accountable for meeting the standards. Satisfactory Academic Progress is checked prior to awarding aid, even if students did not receive financial aid in past quarters. It is also checked at the end of every quarter aid is received. ***Satisfactory Academic Progress is measured two ways: 1) Qualitative and 2) Quantitative.*** This document outlines the requirements for financial aid satisfactory academic progress at Cascadia Community College and is subject to change. It is the student's responsibility to read and understand the standards for satisfactory progress. **State and Federal standards for academic progress are different.** Students must review this entire document to understand requirements of both programs. Students will be notified of all satisfactory progress issues via the email address used when completing the FAFSA, unless Student Financial Services has been notified of a different address.

Faculty and staff other than financial aid staff are not required to know financial aid policies.

FINANCIAL AID SAP DEFINITIONS

- **WARNING:** Students on warning are eligible for financial aid. A student placed on warning must successfully complete cumulative quantitative and qualitative SAP standards by the end of their next quarter. Failure to do so will result in a termination and the student will no longer be eligible for financial aid funds.
- **TERMINATION:** Students in termination status are not eligible to receive financial aid funds. Review "Earning Reinstatement" below for information on how to submit an appeal if you were terminated due to exceptional circumstances.
- **PROBATION:** Students on probation are students who have been terminated from financial aid and have had an Appeal for Financial Aid Reinstatement approved. Students reinstated to probation are required to follow specified conditions to maintain good standing. Failure to meet these conditions during the probationary period will result in termination of student financial aid for all future quarters.
- **PACE OF PROGRESSION:** Refers to student's rate of progression toward completing his/her degree requirements at Cascadia. This pace is determined based upon reviewing cumulative/total credits **completed/earned** versus cumulative/total credits **attempted**, including transfer credits and classes for which no grade was earned.
- **QUALITATIVE SAP STANDARDS:** Refers to SAP requirement to maintain a minimum of a 2.0 cumulative GPA (see Qualitative Standards section below for more information)
- **QUANTITATIVE SAP STANDARDS:** Refers to SAP requirement to maintain a rate of 67% or greater cumulative credit completion rate (see Quantitative Standards section below for more information)
- **FEDERAL AID:** Refers to Pell grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Direct Loans and federal work study aid.
- **STATE AID:** Refers to Washington State Need Grant, Cascadia Grant, and State Work Study

QUALITATIVE (GRADE POINT AVERAGE) STANDARDS

~Quarterly and/or self-reinstatement review~

Applicable to State and Federal Aid Recipients

All students must be in good standing with the college and maintain a cumulative GPA of 2.0 or better at the end of each quarter. Students wishing to begin financial aid for the first time must also be meeting this standard to be eligible for aid. Students failing to meet this standard may be placed on “warning” status for one quarter. A failure to regain a 2.0 cumulative GPA after the warning period will result in a termination of financial aid eligibility for future quarters.

QUANTITATIVE (PACE OF PROGRESSION) STANDARDS

~Quarterly and/or self-reinstatement review~

Applicable to Federal Aid Recipients

Students must complete at least 67% of the cumulative/total credits **completed/earned** versus cumulative/total credits **attempted**, including transfer credits and classes for which no grade was earned, to meet **pace of progression** requirements. Pace of progression is reviewed upon initial awarding of the file for the award year (an award year runs Summer to Spring quarter) **and** at the end of each quarter using the following calculation:

$$\frac{\text{Total number of credits completed/earned at Cascadia}}{\text{Total number of credits attempted at Cascadia}}$$

(Including transfer credits* and credits for which no grade was earned)

~See next page for examples~

Grades of “I” (incomplete), “H” (course in progress), “N” (audit), “V” (unofficial withdrawal), “W” (official withdrawal) and “Z” (hardship withdrawal) do not count as completed credits. **Only credits completed by the end of the scheduled quarter will count as “completed” for Satisfactory Academic Progress.**

**Transfer credits must be officially evaluated by submitting an official transcript and the Transcript Evaluation Form to be counted.*

NOTE: Washington State Need Grant (WSNG), Cascadia Grant and State Work Study (SWS) recipients have different completion requirements to continue to be eligible for WSNG/SWS. Please refer to the “Washington State Aid” Section of this policy.

Consequences of meeting/not meeting qualitative and quantitative standards:

GOOD STANDING: Students meeting a minimum of a 67% cumulative credit completion rate and 2.0 cumulative GPA, as reviewed each quarter.

WARNING STATUS: Students who fail to meet the 67% pace of progression and/or cumulative GPA standard, but complete 50% or more of their cumulative credits, may be placed on “warning” status for one quarter. A failure to regain a cumulative 67% pace of progression and/or or 2.0 GPA after the warning period will result in a termination of financial aid eligibility.

TERMINATION STATUS: Students completing **fewer than 50% of their cumulative credits**, as reviewed each quarter, are placed on termination status and will be ineligible for further aid.

SATISFACTORY ACADEMIC PROGRESS EXAMPLES

1) Student Ima Superstar

- Ima attempts 15 credits for Summer quarter at CCC
- Ima completes/earns 10 of the 15 credits attempted for Summer **and** finishes Summer with a 2.48 cum. GPA
- Ima has 10 transfer credits from a prior school

Total number of **attempted** credits: **25** (15 from Summer + 10 transfer credits)

Total number of **completed/earned** credits: **20** (10 from Summer + 10 transfer credits)

20 earned credits = 80% cumulative pace of progression rate & 2.0 or greater cum. GPA
25 attempted credits

Ima is completing her program with a pace of progression of more than 67% and 2.0 cumulative GPA and remains in **good standing**.

2) Student Rainey Days

- Rainey attempts 45 credits for Summer, Fall and Winter quarter at CCC
- Rainey completes/earns 15 of the 45 credits attempted for Summer, Fall and Winter and has a cum. GPA of 1.6
- Rainey has 0 transfer credits from a prior school

Total number of **attempted** credits: **45** (45 from Summer, Fall, Winter)

Total number of **completed/earned** credits: **15** (15 from Summer, Fall, Winter)

15 earned credits = 33% cumulative pace of progression rate & 1.6 cumulative GPA
45 attempted credits

Rainey is not completing her program with a pace of progression of more than 67% or more (for good standing), or 50% or more (for warning status), or a cumulative GPA of 2.0 or greater, and is **terminated from financial aid**.

ENROLLMENT LEVEL/ "CENSUS" POLICY DEFINITIONS

Financial aid amounts are initially awarded assuming a full-time enrollment level (12+ credits). Financial aid is available at levels below full-time. Students **must** notify the Student Financial Services office in writing, using the Enrollment Status Change Form, at least 7 days prior to the start of the quarter to avoid any delays in receiving a refund check.

To receive aid at this enrollment level	→	You must be registered for:
Full-time		12 or more credits*
Three-quarter time		Between 9-11.99 credits*
Half time		Between 6-8.99 credits*
Less than ½-time		Between 1-5.99 credits*

Financial aid eligibility is based on the type of aid and the number of credits enrolled in **as of the end of the last day to add/drop classes for the quarter, or the number of credits a student is registered in when a financial aid award is made, if after the add/drop deadline for the quarter**. This date is published in the College's Academic Calendar and can be found online at: http://www.cascadia.edu/campus_news_events/calendars/academic.aspx.

Enrollment levels will be checked at the end of the last day to add/drop class(es) deadline for the quarter. Award amounts will be adjusted to reflect the correct enrollment level as of this deadline. Changes to a student's schedule after this date will not result in an increase of financial aid. If a student's aid was disbursed at an incorrect enrollment level, or for classes that were not required to complete the student's degree with Cascadia, he/she will owe a repayment of financial aid to the college and will be billed accordingly. ***It is the student's responsibility to check with the financial aid office to verify how schedule changes may affect his/her financial aid.*** Faculty and staff other than financial aid staff are not required to know financial aid policies.

* **Audit status, Running Start, high school completion, ESL, ELP, Basic Skills, Tech Prep, continuing education credits, and pre-requisite credits required to transfer to another school if a student does not have elective room in his/her program are not financial aid eligible and do not count towards a student's enrollment level and funding amounts.**

MAXIMUM TIME LIMIT REQUIREMENT

Students must complete their program of study within a maximum time frame in order to receive financial aid. Classes taken at Cascadia must be necessary degree requirements. Taking classes that are not degree requirements may result in a financial aid repayment and will cause students to reach their maximum time limit more quickly and may prevent them from completing their intended degree. Once it is determined that a student may be close to his/her maximum time limit, an appeal can be submitted to explain why the student has not yet met degree requirements. Submitting an appeal does not guarantee that a student can take the remaining classes required and received financial aid to do so.

Associate Degrees and Certificate Programs:

Students will no longer be considered eligible for financial aid when the number of credits they have attempted equals 150% (or 125% for Washington State Need Grant or State Work Study funds) of the credits required for their degree, rounded down to the nearest whole credit, or if it is determined that the student is unable to complete his/her degree within the 150% timeframe. All attempted courses are counted, including incompletes, withdrawals, unofficial withdrawals, hardship withdrawals, failed courses, audit classes, repeated courses, and transfer credits. **Please note: Washington State Need Grant, Cascadia Grant or State Work Study will not be awarded to students who have attempted 125% or beyond of the credits required for their program, regardless of a whether a time limit petition is approved.**

Running Start credits and transfer credits accepted from other institutions or from one completed program of study at Cascadia to another count toward the time limit requirement.

The following courses do not count toward the time limit requirement:

Basic Skills, ESL, high school completion, non-credit courses, and up to 45 credits of developmental courses (developmental courses are for-credit English, Math, and Human Development courses below the 100 level)

Time Limit Appeal forms are available in Kodiak Corner, or via our website at:

http://www.cascadia.edu/campus_resources/forms/financial_aid.aspx.

DEVELOPMENTAL COURSES

For financial aid purposes, “for-credit developmental courses” are English, Math, and Human Development courses which are below the 100 level. Developmental courses are included in GPA/qualitative and Pace of Progression/quantitative standards.

A maximum of 45 for-credit developmental credits will be excluded from the maximum time-limit requirement.

Non-credit developmental courses are not counted towards the maximum time limit requirement, nor are they counted towards qualitative and quantitative standards.

CHANGING YOUR PROGRAM OF STUDY

If you stop pursuing a program of study and switch to another one, your attempted credit count will not start over. All previously attempted credits will count toward the maximum allowed for your new program of study. Therefore, it is very important that you discuss your changes with Student Financial Services so you can become informed about how many attempted credits you have remaining.

Students within 20 credits of completing their current program of study will not be permitted to change programs with the benefit of financial aid until their current program is completed.

REPEATED COURSEWORK

The retake of coursework using financial aid may be permissible under certain circumstances. All coursework that is retaken must be a requirement to complete your intended degree at Cascadia.

Coursework may not be retaken using financial aid if the class was previously taken (regardless if financial aid was used) and a grade above a 0.0 was earned, except when a pre-requisite requirement of 2.0 is needed to advance to the next course in the sequence.

Classes that are repeated to earn a better grade or GPA will not be covered if repeated (except in the case of a pre-requisite course-see above).

A reduction or repayment of financial aid may be required if it is determined that a student is repeating a course that does not qualify to be repeated.

Each time a class is repeated, whether or not financial aid paid for the course, the credits are counted again toward the maximum time limit requirement and/or the 45 credit limit for developmental courses.

EARNING REINSTATEMENT AFTER BEING TERMINATED FROM FINANCIAL AID ELIGIBILITY

If you are terminated from financial aid eligibility for reasons other than having reached the time limit requirement, you can earn reinstatement one of two ways:

a) Earn Reinstatement on Your Own

Register and take classes/credits at Cascadia Community College at your own expense until you meet the GPA/qualitative **and** Pace of Progression/quantitative requirements needed to complete your degree (see pace of progression standards above). For example, both your cumulative GPA is above a 2.0 and the total attempted credits versus your completed credits must be 67% or greater. Once a student meets the requirements to reinstate under this option, **reinstatement is not automatic**. Students must notify the Student Financial Services office in writing, using an appeal form, stating that he/she is believed to have earned reinstatement. Reinstatement will not be granted until a complete review has been performed by the Student Financial Services office. Student Financial Services office will also review the student's prior academic history and any other relevant information to make a decision on the appeal. A self-reinstatement student completing 67% or greater could still have an appeal denied if the student has a history of not successfully completing courses he/she has started.

b) Earn Reinstatement on a "Probationary" Status via the Appeal Process

Submit, and secure approval of, a written documented appeal for reinstatement. The appeal should be based on unusual or extraordinary circumstances beyond your control that can be documented. Appeal forms are available in Kodiak Corner/Student Financial Services or via the Cascadia website. If you were terminated after being on probation, you can include in your petition any unusual or extraordinary circumstances, if applicable, that led to your being placed on probation. If you submit an appeal and it is denied, you must earn reinstatement on your own (option "a", above).

NOTE: You cannot appeal any balance that is owing to the College as a result of Financial Aid Repayment/Return of Title IV Funds Policy or Enrollment Level Policy.

If you are terminated from financial aid eligibility because you have attempted the maximum number of credits allowed and would like to discuss this, please visit the Student Financial Services office as this is a separate regulation/review.

CONSORTIUM AGREEMENTS

Students who must take a required class at another college (the host college) must complete a Consortium Agreement which is signed by the host college's financial aid office. Consortia are only allowed once a student has met with an academic advisor and the advisor has determined that this is the only option for the student to meet his/her program requirements. The agreement and a copy of the registration from the host college must be submitted to our office. At the end of the quarter, grades from the host college must be submitted for our evaluation before any future financial aid can be disbursed.

CONCURRENT PROGRAMS VS. CONSECUTIVE PROGRAMS

Concurrent programs means that a student is pursuing two programs simultaneously. At Cascadia, students may only pursue and receive financial aid for **one program of study at a time**. "Program of study" means either an associate's degree program or a certificate program that is 24 or more credits in length.

Consecutive programs means that after completing one program, the student begins working towards a second program. Financial aid for the second program will not be awarded until the completion of the first program appears on the student's academic transcript. Students may only receive financial aid for 1 Associates (AA) degree program, 1 Associates in Applied Science-T (AAST) and 1 certificate program while at Cascadia. An educational plan and degree audit are required and credits from the first program of study must be evaluated by an academic advisor for transferability to the second program. Financial aid will only fund remaining credits to complete the second degree per the educational plan.

WASHINGTON STATE FINANCIAL AID EXCEPTIONS

(Applicable to Washington State Need Grant, Cascadia Grant & State Work Study Recipients)

Qualitative Standards: Same standards as for federal aid. See above under “Qualitative Standards”

Quantitative Standards: See chart below for acceptable completion rates per quarter to maintain State Need Grant, Cascadia Grant and State Work Study eligibility. This will be monitored separately from your continued eligibility for federal funding.

If You Enroll:	You Must Successfully Complete:	You Will Be Placed On WARNING If You Only Complete:	Financial Aid Will Be TERMINATION If You Complete LESS THAN:
Full Time (12 or more credits)	12 credits per quarter	6-11 credits per quarter	6 credits per quarter
Three Quarter Time (9-11 credits)	9 credits per quarter	5-8 credits per quarter	5 credits per quarter
Half Time (6-8 credits)	6 credits per quarter	3-5 credits per quarter	3 credits per quarter
Less Than Half Time (1-5 credits)	All credits per quarter	Not Applicable	All credits per quarter

Grades of “I” (incomplete), “H” (course in progress), “N” (audit), “V” (unofficial withdrawal), “W” (official withdrawal) and “Z” (hardship withdrawal) do not count as completed credits. Only credits completed by the end of the scheduled quarter will count as “completed” for Satisfactory Academic Progress.

Warning Status: A student will be considered on “warning” status if he/she completes greater than one-half, but less than the full number of credits for which they were awarded for the quarter. The student will have one quarter to regain SAP by completing 100% of the credits on which that quarter’s award was calculated. Consecutive quarters in warning status and any more than three total warning quarters are only allowable with a successful SAP appeal.

Termination Status: A student is considered ineligible for WSNG, CCC Grant or SWS for future quarters if:

- a) The student fails to complete at least 50% of the credits associated with award level in any quarter.
- b) The student fails to complete 100% of the credits associated with award level in any warning status quarter.
- c) **The student has more than three total quarters (where State Need Grant or State Work Study was received) in warning/termination status at Cascadia.**

Maximum Time Limit: Washington State Need Grant (WSNG), Cascadia Grant and State Work Study (SWS) recipients may not exceed 125% of their program length in attempted credits toward degree requirements. **If a student is still completing degree requirements beyond 125% of their program requirements, they will not be eligible to receive WSNG, Cascadia Grant or SWS funds for those classes/credits.**

Cascadia Community College is an equal opportunity institution and does not discriminate on the basis of race, color, religion, gender, disability, national origin, citizenship status, age, sexual orientation, veteran’s status, or genetic information. All Cascadia materials are available in alternative formats and can be requested by contacting the Human Resources office.