

## 2022-2023 Financial Aid

### Satisfactory Academic Progress (SAP) Policies

*Effective July 1<sup>st</sup>, 2022 (including files reviewed and awarded before this date, but for aid to be paid after this date)*

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 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.***

*Cascadia College is an equal opportunity institution and does not discriminate. See full statement at [www.cascadia.edu/nondiscrimination](http://www.cascadia.edu/nondiscrimination).*

#### FINANCIAL AID SAP DEFINITIONS

- **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.
- **STATE AID:** Refers to Cascadia Grant, Washington College Grant, College Bound, Passport to College, National Guard Grant, and State Work Study.
- **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.
- **SUSPENSION:** Students in suspended status are not eligible to receive financial aid funds. Review "Earning Reinstatement" in this document for information on how to submit an appeal if you were suspended due to extraordinary circumstances or qualify for self-reinstatement.
- **PROBATION:** Students on probation are students who have been suspended 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. Conditions are discussed at the time an appeal is approved. 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 the degree requirements at Cascadia. This pace is determined based upon reviewing cumulative/total credits **earned** versus cumulative/total credits **attempted**. Earned credit describes all coursework where a grade above a 0.0 is received and credit is earned. Attempted credits include transfer/assessment credits and classes for which no grade was earned.

## 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/assessment credits and classes for which no passing 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:

**Total number of credits completed/earned at Cascadia**

(Including transfer credits\*)

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**Total number of credits attempted at Cascadia**

(Including transfer credits\*, assessment credits and classes for which no passing 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:** Cascadia Grant, Washington College Grant (WCG), College Bound Scholarship, Passport to College, National Guard Grant and State Work Study (SWS) recipients have different completion requirements to continue to be eligible for these programs. Please refer to the “Washington State Aid Progress Requirements” section of this policy.

## **Consequences of meeting/not meeting qualitative and quantitative standards:**

Applicable to **Federal** Aid Recipients

**GOOD STANDING:** Students meeting a minimum of a 67% cumulative credit completion rate and 2.0 cumulative GPA or better, 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 a cumulative 2.0 GPA after the warning period will result in a termination of financial aid eligibility for all future quarters. Students who fall into a warning status for two quarters in a row will be suspended from aid.

**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 aid in future quarters. Students may be placed directly on termination status after their first quarter if they do not meet qualitative or quantitative standards.

**NOTE:** Students receiving state financial aid funds should refer to the Washington State Aid Progress Requirements

## SATISFACTORY ACADEMIC PROGRESS EXAMPLES

### 1) Student Ima Superstar

- Ima attempts 15 credits for Summer quarter at Cascadia
- 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)

$$\frac{\mathbf{20\ earned\ credits}}{\mathbf{25\ attempted\ credits}} = \mathbf{80\% \ cumulative\ pace\ of\ progression\ rate\ \&\ 2.4\ cumulative\ GPA}$$

**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 Cascadia
- 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)

$$\frac{\mathbf{15\ earned\ credits}}{\mathbf{45\ attempted\ credits}} = \mathbf{33\% \ cumulative\ pace\ of\ progression\ rate\ \&\ 1.6\ cumulative\ GPA}$$

**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 **suspended from financial aid**.

## ENROLLMENT LEVEL/ "CENSUS" POLICY DEFINITIONS

Applicable to **State** and **Federal** Aid Recipients

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:

Full-time  
Three-quarter time  
Half time  
Less than half-time

### You must be registered for:

12 or more credits\*  
Between 9-11.99 credits\*  
Between 6-8.99 credits\*  
Between 1-5.99 credits\*

Eligibility for **federal** grant aid 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. Eligibility for **state** aid is based on how many classes you begin attendance in 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. The last day to add/drop classes can be found online at: [www.cascadia.edu](http://www.cascadia.edu).

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 can result in an increase of financial aid with the exception of Pell Grant. If a student's aid was disbursed at an incorrect enrollment level, paid toward classes that were not required to complete the student's degree with Cascadia or the student did not attend classes, they 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 their 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 their program are not financial aid eligible and do not count towards a student's enrollment level and funding amounts.**

## MAXIMUM TIME LIMIT REQUIREMENT

Applicable to **State** and **Federal** Aid Recipients

Federal and state financial aid regulations limit the amount of funding students may receive based on the number of credits attempted. 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.

Students close to this limit will be required to request an appeal to be considered for aid and meet with an academic advisor to create an educational plan that documents the number of credits remaining to complete their degree. Submitting an appeal does not guarantee that a student will be approved to take the remaining classes required with the benefit of financial aid. Students will not be considered for aid once they have attempted 150% of the credits required for the completion of their degree or certificate program, **or** upon determination that a student cannot complete their degree within the 150% timeframe (125% for Washington College Grant, Cascadia Grant, College Bound, Passport to College or State Work Study funding). **No appeals will be considered for a student that cannot complete their degree within the 150% timeframe.** This decision is final and cannot be appealed.

### Associate Degrees and Certificate Programs:

All attempted courses are counted, including incompletes, withdrawals, unofficial withdrawals, hardship withdrawals, failed courses, audit classes, repeated courses, and transfer/assessment credits.

**Note:** Washington College Grant, Cascadia Grant, College Bound, Passport to College 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 for federal aid.

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**Running Start credits, transfer credits accepted from other institutions or from one completed program of study at Cascadia to another and assessment credits will 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/finaid/forms.aspx>.**

### DEVELOPMENTAL OR PRE-REQUISITE COURSEWORK

For financial aid purposes, “for-credit developmental courses” are English, Math, and Human Development courses which are deemed below the 100 level.

Pre-requisite means any course above 100 level needed to enter into minimum degree requirements at Cascadia.

A maximum of 45 for-credit developmental/pre-requisite courses will be excluded from the maximum time-limit requirement. **Once 45 credits has been reached, financial aid will no longer pay for these courses.** Developmental and pre-requisite course progress is included in GPA/qualitative and Pace of Progression/quantitative standards.

### CHANGING YOUR PROGRAM OF STUDY

If a student chooses to stop pursuing one program of study and switch to another one, the 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 who are within 20 credits (including credits currently enrolled in) 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.

A student may receive financial aid for any repetition of a course as long as the student has never passed the course. However, once a student has passed a course (regardless if financial aid was used), the student may receive financial aid for only one retaking of that course, except when a pre-requisite requirement of 2.0 is needed to advance to the next course in the sequence. A student may not receive financial aid for any second or subsequent repetition of passed courses.

***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.

### ASSESSMENT CREDITS

Assessment credits refers to credits from Prior Learning Assessment (PLA), Advance Placement (AP), Standardized test credits (CLEP), or Portfolio credits accepted by the college toward your degree of study.

## EARNING REINSTATEMENT AFTER BEING SUSPENDED FROM FINANCIAL AID ELIGIBILITY

### Applicable to **Federal** Aid Recipients

If you are suspended 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 (self-reinstatement)**

Register and take classes/credits at Cascadia College at your own expense (without the benefit of federal aid) 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 is 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 they believe they have earned reinstatement. Reinstatement will not be granted until a complete review has been performed by the Student Financial Services office. Student Financial Services 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 they have started.

**b) Earn Reinstatement by having an "Appeal for Financial Aid Reinstatement" Approved**

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 suspended after being on warning/probation, you can include in your petition any unusual or extraordinary circumstances, if applicable, that led to your being placed on warning/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. **Appeals for reinstatement are reviewed once per quarter prior to the start of each quarter. If you miss the appeal deadline for a particular quarter, your appeal will still be reviewed, but reinstatement of financial aid would be for future quarters. Appeals will only be accepted/reviewed once all balances are paid and requested documentation to complete your file is received.**

*If you are suspended 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.*

## 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 their 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 will 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 and 1 Associates in Applied Science-T (AAST) while at Cascadia. An education 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 education plan.

**Note:** All prior warning and termination statuses will be carried forward to the new program of study, except students who are accepted into a Bachelor's Degree program.

## WASHINGTON STATE FINANCIAL AID PROGRESS REQUIREMENTS

(Applicable to Cascadia Grant, Washington College Grant, College Bound Scholarship, Passport to College, National Guard Grant, and State Work Study recipients)

**Qualitative Standards:** Same standards as the Federal Aid. See above under “Qualitative Standards”.

**Quantitative Standards:** See chart below for acceptable completion rates per quarter to maintain Cascadia Grant, Washington College Grant, College Bound, Passport to College, National Guard Grant, and State Work Study eligibility. This will be monitored separately from your continued eligibility for federal funding, both when first entering the financial aid program, and each quarter thereafter where state aid is received.

If You Enroll:	You Must Successfully Complete:	You Will Be Placed On WARNING If You Complete:	Financial Aid Will Be TERMINATION If You Complete LESS THAN:
<b>Full Time</b> (12 or more credits)	12 credits per quarter	6-11 credits per quarter	6 credits per quarter
<b>Three Quarter Time</b> (9-11 credits)	9 credits per quarter	5-8 credits per quarter	5 credits per quarter
<b>Half Time</b> (6-8 credits)	6 credits per quarter	3-5 credits per quarter	3 credits per quarter
<b>Less Than Half Time</b> (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 (SAP).

**Warning Status:** A student will be considered on “warning” status if they complete 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 Washington College Grant, Cascadia Grant, College Bound, Passport to College and/or State Work Study for future quarters if any of the following apply:

- a) The student fails to complete at least 50% of the credits associated with the 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 in warning/termination status at Cascadia**  
\*This termination status cannot be appealed\*

**Earning Reinstatement after Being Suspended:**

If you are suspended from state financial aid eligibility for reasons other than having reached the time limit requirement or having more than three quarters in warning/termination status, you can earn reinstatement one of two ways:

**a) Earn Reinstatement on Your Own (self-reinstatement)**

Register and take a minimum of six (6) credits at Cascadia College at your own expense, or without the benefit of state aid, for at least one quarter, or as many quarters as it may take to raise your cumulative GPA to a 2.0 or above, if applicable. All credits registered for, as of the last day to add/drop classes for the quarter, during a self-reinstatement quarter must be successfully completed and a passing grade received. 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.

**b) Earn Reinstatement by having an “Appeal for Financial Aid Reinstatement” Approved**

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 suspended after being on warning/probation, you can include in your petition any unusual or extraordinary circumstances, if applicable, that led to your being placed on warning/probation. If you submit an appeal and it is denied, you must earn reinstatement on your own (option “a”, above).

**NOTE:** Students may not appeal any balance that is owing to the College or Washington State Achievement Council as a result of Financial Aid Repayment/Return of Title IV Funds Policy or Enrollment Level Policy. No further state aid will be awarded until any state balance is paid in full.