

North Central Texas College
Satisfactory Academic Progress Policy for Financial Aid
NCTC evaluates SAP at the end of each semester (fall, spring, and summer)

Financial Aid Students must maintain Satisfactory Academic Progress towards an Associate's Degree or approved Certificate Program in order to receive Federal Title IV and/or State Financial Aid.

After each semester the academic records of all Financial Aid Students will be reviewed to determine if Satisfactory Academic Progress is being maintained. A student's entire academic record is reviewed including all credits earned at prior institutions even if Financial Aid was not used to earn these hours. NCTC transfers credit hours that are applicable to any program of study offered. All hours count toward completion rate, even courses earned as a dual credit student, but the GPA does not get transferred. All students, including transfer students, must submit transcripts from all prior colleges and have them evaluated by the end of the first semester of enrollment. Students without degree evaluations will not be eligible to receive aid for the following term. All Title IV funds awarded are affected by this policy. The requirements for these standards are set by Federal regulations (34CFR 668.34).

Satisfactory Academic Progress (SAP)

Good Standing: a financial aid student is in good standing when they have

- Maintained at least a 2.0 SAP cumulative grade point average (GPA) **AND**
- Completed 67% of all courses attempted **AND**
- Complete degree within the **Maximum Timeframe** allowed or 150% of scheduled credit hours required.
 - An Associate's Degree must be completed within 90 scheduled credit hours.
 - A Certificate Program must be completed within 45 scheduled credit hours.

Financial Aid Warning: a financial aid student is placed on warning for the two reasons listed below:

- Did not earn a SAP cumulative GPA of 2.0 **OR**
- Did not complete 67% of the overall hours attempted
- Students on financial aid warning are still eligible to receive financial aid for the **next term only**.
- Warning notices go out to students after semester grades are posted.

Ways to reinstate Good Standing while on Financial Aid Warning:

- The student must be able to reach an overall 67% completion of all courses attempted with a SAP cumulative G.P.A. of 2.0 within one semester, if a student on warning fails to meet these requirements, they will be placed on Financial Aid Suspension.

Financial Aid Suspension:

A financial aid student who did not make satisfactory academic progress for the prior two semesters or has reached the maximum attempted hours allowable without earning a certificate or degree is no longer eligible for Federal or State grants or loans.

How to Appeal a Suspension:

Student must complete a SAP Appeal Form through the Verification Website and provide third party documentation to support their appeal. Acceptable reasons for an appeal are: medical reasons, death of direct family member, legal issues, or extenuating circumstances. Acceptable third party documentation must be related to the timeframe which the student failed to meet SAP. A student may be awarded aid if an appeal is approved during the payment period requested.

Academic Plans and Financial Aid Probation

Students entering the Suspension Appeal Process will be evaluated based on their Pace of Academic Progression. Pace of Academic Progression will be measured against the maximum timeframe allowable to complete the student's degree or certificate program. If it is determined that a student's rate of academic progression is not attainable, they will be placed on an Academic Plan. Students on an Academic Plan will be required to make sufficient academic progress at the end of each payment period in order to maintain eligibility for Financial Aid.

Other ways to reinstate your Financial Aid:

You may regain your eligibility for financial aid by bringing your SAP cumulative GPA up to a 2.0 or better and your cumulative completion rate to at least 67%, while taking no more than 150% of the credit hours needed for your degree. You will need to pay for the courses you take while under suspension. Contact the Financial Aid Office once grades are posted to your transcript to have your SAP re-evaluated (this option is not available for students who are over-hours).

How to calculate completion rate:

Divide the total credit hours you have completed by the total credit hours you have attempted. (Percentages above .5 are rounded up to the nearest whole number)

Example = 40 credit hours completed/60 credit hours attempted = 66.6% is rounded up to 67%

Repeated Coursework

The regulatory definition for full-time enrollment status for undergraduate students has been revised to allow a student to retake (one time only per previously passed course), any previously passed course. For this purpose, passed means any grade higher than an “F,” regardless of any school or program policy requiring a higher qualitative grade or measure to have been considered to have passed the course. This retaken class may be counted towards a student’s enrollment status and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class.

Classes with the following grades not considered completed:

“F” or a failing grade, “W” or withdrawn: no grade given but counts toward hours attempted, “I” or “IP” or incomplete: no grade given or an “NR” no record but counts toward hours attempted. It is the student’s responsibility to comply with the instructor before the end of the next Fall or Spring semester, or the “I” “Incomplete” grade will revert to “F”. All courses count toward the completion rate, whether the course is a repeated course, remedial course, or courses with the grade I, IP, F, or W as well as the maximum time allowed.

Should you take a grade of “F” or “W”?

Both grades affect your completion rate, but a “W” will not affect your G.P.A. If you are certain that you cannot pass a class it is better to receive a “W”. In addition, it is very difficult to improve your G.P.A. when you have an “F” in the calculation. Please remember both a grade of “F” and a grade of “W” can affect your ability to receive Financial Aid, but an “F” has more long-lasting impact on your future.

Qualitative- Grade Point Average (GPA)

Quantitative – Successful Completion of Courses (Pace)

Max Time Frame

SAP Cumulative GPA

Acceptable Appeal Documentation