

# SATISFACTORY ACADEMIC PROGRESS

## STATEMENT OF PURPOSE:

**Satisfactory Academic Progress (SAP)** standards ensure that students are successfully completing their coursework and can continue to receive financial aid. All students receiving financial aid are required to meet SAP standards.

To be eligible for financial aid funds, a student must make Satisfactory Academic Progress, and Ocean County College must have a reasonable policy for monitoring that progress. The Department considers a satisfactory academic progress policy to be reasonable if it meets both qualitative and quantitative criteria. Below are the basic policies our office has adopted from the **2024-2025 FSA Handbook**.

## SATISFACTORY ACADEMIC PROGRESS

The following **Satisfactory Academic Progress (SAP)** policies will be applied to all financial assistance programs, including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), Federal Direct Student Loans (Stafford and PLUS loans), as well as assistance from state aid programs, including the NJ Tuition Aid Grant (TAG), NJ Educational Opportunity Fund (EOF) Program, NJ Student Tuition Assistance Reward Scholarship (STARS) and Veterans Benefits.

1. **Federal regulations require Ocean County College (OCC) to establish satisfactory academic progress (SAP) standards for student financial aid recipients.** The standards that have been established meet both qualitative and quantitative regulations and will be applied to all students within categories, e.g., full-time and part-time undergraduate students.

1.1. **Qualitative Standards** - Policy must specify the qualitative standard (grade point average or GPA) that a student must have at each evaluation. Includes remedial coursework which must be included in the qualitative assessment of SAP.

**Policy:** Cumulative GPA – 2.0 or better required by OCC. Students that fall below a cumulative GPA of 2.0 have not met the qualitative standards of Satisfactory Academic Progress.

1.2. **Quantitative Standards** – Policy must also specify the quantitative standard (pace) at which students must progress through their program to ensure that they will graduate within the maximum timeframe, and each academic progress check must measure this. May include but aren't required to include remedial courses when making the quantitative assessment.

## SATISFACTORY ACADEMIC PROGRESS

**Policy:** Cumulative Completion – OCC requires a completion percentage of 67 or greater. Students that fall below the 67% completion standard for financial aid have not met the quantitative standards of Satisfactory Academic Progress. (**Calculation:** *earned credits divided by attempted credits*)

**Policy:** Maximum Timeframe – Measured in credit hours, a period no longer than 150% of the published length of the program. (**Calculation:**  $150\% \times 60 = 90$  credit hours) A student is ineligible when it becomes mathematically impossible for him/her to complete their program within 150% of its length. In this situation, an appeal is necessary.

- 1.3. **Frequency of SAP Evaluations** – Policy must specify the frequency of SAP evaluations. If a school reviews SAP at the end of each payment period they must also review SAP after a summer term if the student attends the summer term.

**Policy:** An official evaluation must be performed at the end of each payment period, e.g., fall, spring and will also require a review of SAP at the end of summer terms for students who attend summer courses.

- 1.4. **A review of SAP is not complete until both the qualitative and quantitative measures have been reviewed.**

**Policy:** If an SAP review shows that a student does not have the required GPA or has not maintained the required pace, that student then becomes ineligible for financial aid funds unless they are placed on financial aid warning (since OCC reviews SAP at the end of each payment period) or probation (after a successful appeal).

2. **Federal regulations require Ocean County College (OCC) to explain how GPA and Pace of completion are affected by course incompletes, withdrawals, repetitions, and by transfer credits from other schools.**

**Policy:** OCC permits a student to pursue multiple academic programs at the same time in both certificate-seeking and degree-seeking programs. In addition, a student may seek multiple degrees.

**Policy:** SAP standards will be measured on the **latest active** degree-seeking program. If there is no active degree-seeking program, the longest standing certificate program will be used.

**Policy:** All periods of the student's enrollment count when assessing progress, even periods in which the student did not receive financial aid funds.

**Policy:** Courses dropped prior to the term or within the designated add/drop period are not considered withdrawals and do not impact a student's attempted credit hours for SAP calculations. Course credits are considered attempted for SAP purposes if a student is enrolled in those credits on the official census date of the course term.

## SATISFACTORY ACADEMIC PROGRESS

**Policy:** All OCC course work will be treated as attempted credits as long as the course work may be applied toward a certificate or degree program, treatment of English-as-a-Second-Language and Development courses as follows:

- English-as-a-Second-Language courses designated 005 and above will be considered Developmental Courses included in the calculation of the cumulative GPA.
- Development courses ENG 010, 011, 020, and 021; MATH 001, 011, and 012; and ACAD 095, 096, 097, 098 will be included in the calculation for a cumulative GPA. Grades of A, B+, B, C+, C, D, P, and \*P will be treated as attempted and earned credits that are successfully completed.

**Policy:** Failures (grade of "F"), no credit (grade of "NC"), withdrawals (status "W" and grade "W"), incompletes (status of "I"), not received (status of "NR"), and no payment (status of "NP") are considered attempted but not earned credits.

**Policy:** Repeated courses are included in the calculation of both attempted and earned hours. SAP policy abides by the College's academic policies regarding the treatment of repeated courses in the determination of the cumulative GPA.

**Policy:** The financial aid program regulations make no provision for the concept of academic amnesty or renewal. Therefore, OCC will always include courses applicable to the student's major (whenever taken) in evaluating a student's SAP (both quantitative and qualitative components). This policy is not subject to appeal.

**Policy:** Audited courses are not considered credits attempted or earned.

**Policy:** Transfer credits are not counted in the calculation of the Cumulative GPA. Only transfer credits that count toward the student's current degree program will be included in the calculation of the Cumulative Completion Rate standards and the Maximum Time Frame standard, as both attempted and earned hours.

**Policy:** Credits earned by examination or testing are counted in the calculation of all three standards, and treated as both attempted and earned hours.

**Policy:** If a student changes program(s) or certificate(s), the credits from the previous program(s)/certificate(s) will be counted in attempted and earned credits. However, if the student does not meet the minimum standard requirements, the student may appeal on the basis of a change in program/certificate. This process "resets" the academic progress and can only be applied once.

**Policy:** Pursuit of a second associate degree is permissible and would be aid eligible. All credits previously attempted while pursuing the first degree will count towards the second.

## SATISFACTORY ACADEMIC PROGRESS

### 3. Federal regulations require Ocean County College (OCC) to describe the status of being placed on warning or probation.

- 3.1. **Financial Aid Suspension Status:** Students who do not meet the SAP standards will be placed on financial aid suspension. Students in Suspension Status are not eligible to receive financial aid, unless an appeal is submitted and approved.
- 3.2. **Warning Status** – This status is only for students who were making SAP in the prior payment period for which they were enrolled or who are in the first payment period of their program.

Students will be placed on SAP warning for one term if they fail to meet the required GPA and/or overall cumulative completed credits percentage standards. While on warning, the student may still receive financial aid.

To be removed from warning status, the student must attain the required cumulative GPA and/or cumulative completed credits percentage standards by the end of the warning period (warning last for one payment period only). The student will be suspended from receiving aid at the end of the warning period if they fail to attain the required standards.

**Policy:** OCC must provide notification to students of all results of any evaluation that affects their eligibility for financial aid funds. Students will receive an email notifying them that they have been placed on warning.

- 3.3. **Probation Status** – Students will be placed on probation only if they have been denied financial aid because of not meeting SAP requirements and have successfully appealed. Students on probation are eligible for financial aid.

Failure to attain the required GPA and/or cumulative completed credits percentage result in the student no longer being eligible for financial aid. If the student does not attain required GPA and/or cumulative completed credits percentage, but successfully follows the academic plan submitted with their SAP appeal, they may submit a follow-up appeal showing that they have met the terms of the academic plan.

**Policy:** OCC must provide notification to students of all results of any evaluation that affects their eligibility for financial aid funds. Students will receive an email notifying them that they have been placed on suspension and are eligible to appeal for probation.

**Policy:** Students that are failing to make SAP and successfully appeal will have their eligibility for aid reinstated for three (3) payment periods. The student will be suspended

## SATISFACTORY ACADEMIC PROGRESS

from receiving aid at the end of the 1<sup>st</sup> probation period if they fail to attain the required standards.

**Policy:** Probation status is for three (3) periods if at the end of the 3<sup>rd</sup> period the student still does not have minimum required GPA and completion rate and is maintaining the minimum for each period, the student will be placed on a new probation status for an additional three (3) terms.

3.4 **Administrative Overrides** – Students whose prior academic performance would have resulted in an unsatisfactory status under the previous policy (pre-dating Fall 2019 SAP implementation) may be considered for an administrative review that could grant them probationary status.

**Policy:** Students that have calculated as UNSAT prior to Fall 2019 **and** have not attended OCC since that term can receive an **Administrative Override**, (both must be true), and do not need to complete an SAP appeal. This does not apply to students that have calculated MTF. Students that have calculated MTF must complete the appeal and give us the degree plan from an academic advisor.

4. **Federal regulations require Ocean County College (OCC) to explain the appeal process and how a student may reinstate good standing.**

4.1. **Appeal Procedure** – Students who have not met SAP standards may petition OCC for reconsideration of their eligibility for FSA funds by completing an SAP Appeal Form prior to the end of the term for which they are seeking eligibility. The form must be accompanied by a typed letter that describes the circumstances, including the illness or death of a relative, illness or injury of the student, or other mitigating circumstances, that inhibited the student's academic progress and how those circumstances have changed so that the student will make satisfactory academic progress in the future.

The typed letter must also be accompanied by required documentation to support their circumstances including but not limited to:

- Illness, accident, injury or medical condition experienced by the student, their spouse, dependent children, or parent.
  - **Documentation required:** physician's statement, police report, or other documentation from a third-party professional; hospital billing statement.
- Death of a family member
  - **Documentation required:** a copy of the death certificate, obituary or funeral program.
- Divorce experienced by the student or parent.
  - **Documentation required:** attorney's letter on law firm's letterhead or copy of divorce decree.

## SATISFACTORY ACADEMIC PROGRESS

- Personal problems or issues with student's spouse, family, roommate, or another significant person.
  - **Documentation required:** written statement from medical doctor, counselor, attorney, or another professional advisor.
- Reinstatement after an academic dismissal or extended break in student enrollment.
  - **Documentation required:** Appeal with proof of reinstatement.
- Change in grade that impacts SAP review such as removal of an incomplete or letter grade change.
  - **Documentation required:** Proof of grade change.
- Successfully following an academic plan during the probationary term, yet remaining below the overall completion ratio of 67%.
  - **Documentation required:** appeal with updated academic plan.
- Exceeding timeframe while in a second undergraduate or dual degree program or as a result of changing your major.
  - **Documentation required:** appeal with academic plan.
- Appeals will be considered by the Director of Financial Aid, or his or her designee(s), and confirmed to the student through email response.
- Unable to complete as a result of the COVID-19 national emergency. Allowable circumstances include, but are not limited to, illness of the student or family member, need to become a caregiver or first responder, economic hardship, added work hours, loss of childcare, inability to continue with classes via distance education, inability to access Wi-Fi due to closed facilities. (*Section 3509 of the CARES Act*)
  - **Documentation required:** copy of schedule for first\* term student chooses this circumstance.  
\*All subsequent appeals will require supporting documentation: physician or hospital billing statement, letter from employer or paystubs indicating added work hours, unemployment documentation, letter from childcare provider indicating closure of facilities or adjustment of schedules.

**Policy:** Students that have been placed on financial aid suspension, will have their financial aid awards canceled prior to the start of the next payment period.

**Policy:** Appeals must be submitted before the end of the term for which the student is seeking eligibility. Incomplete appeals may jeopardize the reviewing of the appeal in a time frame that would allow disbursement of financial aid, if the appeal is approved. If by the end of the semester incomplete appeals have not been resolved then the status of the appeal stands and the student will not be eligible for FA until they once again meet minimum SAP standards.

## SATISFACTORY ACADEMIC PROGRESS

**Policy:** Only the Director of Financial Aid can approve the acceptance of an appeal after the semester has ended. There must be a documented mitigating circumstance to be considered.

**Policy:** The Director of Financial Aid, or his or her designee(s), will review each appeal and render a decision, which the FA office will convey in writing to the student prior to or before the end of the student's registered term, for which the student is seeking eligibility.

**Policy:** All appeals are reviewed and processed in the order in which they are received.

- 4.2. **Reestablishing Aid Eligibility** – Students who are not making SAP can restore their eligibility for FSA funds by taking action that brings them into compliance with OCC's SAP standards. These actions include:
- Successfully completing the appeal process.
  - All SAP minimum standards have been met.
  - Students who are making unsatisfactory progress and have had financial aid suspended due to not meeting the minimum standards of SAP may enroll in subsequent semesters at his/her own cost. In this case eligibility can only be reestablished after the student has successfully completed the appeal process and is now meeting the minimum SAP standards.

**Policy:** Aid eligibility will be reinstated for subsequent terms of enrollment once all Satisfactory Academic Progress minimum standards have been met.

**Policy:** Students whose financial aid eligibility is reinstated following a successful appeal will be placed on financial aid probation for three payment periods. During this probationary period, students must maintain a 100% course completion rate, a 2.5 GPA, and enroll in at least six Title IV credits.

**Policy:** Students enrolled in summer coursework are exempt from the six-credit Title IV enrollment requirement. To maintain eligibility, students must achieve a 100% course completion rate and a minimum overall GPA of 2.0 for the summer term. *This policy is effective August 30, 2024.*

**Policy:** Students who enrolled in summer courses during the 2023-2024 term and did not meet the six-credit Title IV requirement will be placed on Needs Review (NR) status. Their academic progress will be monitored, and they must maintain minimum Satisfactory Academic Progress (SAP) standards for all subsequent semesters.

**Policy:** Students on financial aid probation who do not meet the SAP requirements of the College or the requirements of the established academic plan in the next subsequent semester of enrollment will become ineligible for federal financial aid.

## SATISFACTORY ACADEMIC PROGRESS

**Policy:** Neither paying for one’s courses nor sitting out for a term affects a student’s academic progress status, neither is sufficient to reestablish aid eligibility.

- 4.3. **Ineligible Students and PERCs** – Students who are not currently meeting Satisfactory Academic Progress (SAP) standards and are awaiting appeal decisions should be aware that their course registration may be subject to cancellation. Until a favorable appeal outcome is received, these students are considered ineligible for financial aid. As with all students ineligible for financial aid, their registration cannot be guaranteed without prior payment arrangements.

### S.A.P Decisions

#### SUSPENDED

Decision	SAP Status	Comment Text	CM Code
Appeal Denied	ADEN	Student does not meet SAP requirements and has not provided sufficient documentation of circumstances that inhibited their academic progress. Student will be considered for change in SAP status following the successful completion of any future courses they may attempt however, they must have achieved minimum SAP requirements before status can be changed. Any term attended at OCC whilst on unsatisfactory SAP status must be paid for by means other than financial aid.	NOT REQUIRED
Appeal Approved (Probation Plan)	PL3	Student placed on Academic Plan. Student’s progress will be monitored over their next 3 terms of enrollment to ensure they meet the following criteria; 1. ATTEMPT AT LEAST 6 CREDITS 2. COMPLETE AND PASS ALL COURSES ATTEMPTED 3. ACHIEVE A TERM GPA OF 2.25 OR HIGHER Failure to meet these requirements over their next 3 terms of enrollment will result in cancellation of student’s financial aid	NOT REQUIRED



## SATISFACTORY ACADEMIC PROGRESS

		eligibility at Ocean County College.	
Appeal Approved (Needs Manual Review)	NR	Student placed on SAP probation plan that requires manual review by SAP Committee over their next 3 terms of enrollment to ensure they meet the following criteria: 1. ATTEMPT AT LEAST 6 CREDITS 2. COMPLETE AND PASS ALL COURSES ATTEMPTED WITHOUT FAILURE OR WITHDRAWAL Failure to meet these requirements over their next 3 terms of enrollment will result in cancellation of student's financial aid eligibility at Ocean County College.	NOT REQUIRED

### **REINSTATEMENT**

Decision	SAP Status	Comment Text	CM Code
SAP Reinstatement <b><u>TO BE USED IF CALCULATED UNSATISFACTORY/WARNING/SUSPENDED SAP STATUS WAS AN ERROR</u></b>	REINSTAT	Student must maintain minimum SAP requirements to continue to receive Financial Aid.	NOT REQUIRED

### **MAXIMUM TIME FRAME**

Decision	SAP Status	Comment Text	CMC Code
Appeal Denied	ADEN	Student has received maximum % eligibility and cannot continue to receive aid for current academic program	NOT REQUIRED
Approved (Academic Year)	MTFPR1	Student must complete all courses during their next term of enrollment,	NOT REQUIRED

## SATISFACTORY ACADEMIC PROGRESS

		<p>without failures or withdrawals AND; Student is required to undergo a "degree-audit" to establish the courses required to complete their degree AND; Student must complete their degree by the end of the next Academic Year.</p>	
<p>Approved (One Term Only)</p>	<p>MTFPR2</p>	<p>Student must complete all courses during their next term of enrollment, without failures or withdrawals AND; Student is required to undergo a "degree-audit" to establish the courses required to complete their degree AND; Student must complete their degree by the end of their next term of enrollment.</p>	<p>NOT REQUIRED</p>

**Revision:** August 6, 2024 - RYH

**Revision:** June 11, 2024 - RYH