



FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (FASAP) STANDARDS

Effective beginning Fall 2011
Updated Spring 2022

Federal regulations require the Financial Aid Office to establish and apply reasonable standards of satisfactory progress for the purpose of the receipt of financial assistance under the programs authorized by Title IV of the Higher Education Act. The law requires institutions to develop policies regarding satisfactory academic progress (SAP). USC Palmetto College Campus students who wish to be considered for financial aid must maintain satisfactory progress in their selected course of study as set forth in this policy. Students are evaluated on the basis of three criteria: 1) grade point average (GPA.), 2) credit hour completion rate (CHCR), and 3) maximum time frame limitation (MAXHRS).

1. **Grade Point Average (GPA)** - Students must maintain a minimum cumulative USC-GPA of 2.0 to be making satisfactory academic progress for financial aid.
2. **Credit Hour Completion Rate (CHCR)** - Students must complete with a passing grade 67% of all credit hours attempted to remain eligible for Financial Aid. Grades of A, B, C, D, and S count as attempted and earned credit hours. Students enrolled in audit courses (AUD) will not receive financial aid for these classes. Grades of F, I, NR, U, W, &, WF count as attempted but not earned credit hours and will negatively impact the percentage of completion. Example:

<u>Hours Attempted</u>	<u>Required % Completion</u>	<u>Must Earn</u>
30	67%	20
24	67%	16
19	67%	13
15	67%	10

3. **Maximum Time Frame Limitations (MAXHRS)** - The maximum time limit for a student to receive financial aid is 150% of the published program length. The published program lengths for Associate Degree programs at the USC Palmetto College Campuses are 60 credit hours and Bachelor's Degree programs are 120 credit hours. For students to be placed on unsatisfactory progress due to the maximum time frame, they would either meet or exceed 90 attempted hours for an Associate Degree or 180 hours for a Bachelor's Degree. All grades count as attempted hours. ***Please note that effective July 1, 2011, the Federal Government stipulates that any student who cannot complete their remaining courses in the 150%-time frame will be ineligible at the time the calculation is made.***

Evaluation of Financial Aid Eligibility

- Standards of Satisfactory Academic Progress (SAP) are reviewed annually after grades are posted in spring semester. If students attend summer school, they will also be reviewed at the end of the summer session(s). Students whose records are not reviewed at the end of spring or summer will be reviewed when they submit the FAFSA for the current or upcoming year.
- SAP standards are calculated using the cumulative GPA and cumulative completion rate. **Students must maintain an overall GPA of 2.0 or higher and a completion rate of 67% or more.**
- Students will be placed on financial aid suspension if they have not met the standards of Satisfactory Academic Progress. Students will be ineligible for aid during the suspension. Students will need to raise their GPA and/or completion rate to meet the minimum SAP requirements to regain financial aid eligibility or appeal their financial aid suspension, if applicable. (see Appeal Process)
- The evaluation period will be based on attendance in all prior semesters and will include all classes attempted whether federal aid was received or not. The initial evaluation will be based on all previous institutions attended once the transcripts are received, evaluated, and posted to the student's record. The student's cumulative GPA and completion ratio must meet the minimum standards, or the student will be placed on suspension.
- Credits evaluated will include credits attempted at USC, transfer credits accepted by USC, and courses funded through a consortium agreement.
- **Students who have attempted more than 150% of the credits** required for their program of study are not considered to be making Satisfactory Academic Progress and therefore, are ineligible for financial aid funds.
- Students seeking second degrees and students with double majors are monitored like any other students under this policy. If or when students exceed the maximum time frame allowed for their respective programs, they may appeal if they have mitigating circumstances. All transfer hours accepted by USC will be included when determining maximum timeframe eligibility.
- Students on a Financial Aid Eligibility Progress Plan (FAEPP) will be evaluated according to the terms of the appeal and/or plan.
- Students who do not meet the Standards of Satisfactory Academic Progress will be notified in writing.
- Students may follow the appeal process or as outlined in the appeals section. Students will not have eligibility for any further federal aid until they have met Standards of Satisfactory Academic Progress or have been granted an appeal approval.

FASAP Additional Policies

Timing of Financial Aid SAP review- Financial Aid Satisfactory Academic Progress (FASAP) is reviewed annually after grades are posted in spring semester. If students attend summer school, they will also be reviewed at the end of the summer session(s). Students whose records are not reviewed at the end of spring or summer, will be reviewed when they submit the FAFSA for the current or upcoming year.

SAP Academic Year – The academic year for Financial Aid Satisfactory Progress is comprised of the fall, spring and summer.

Consistent Applications- Federal regulations require all students, *including those students not currently receiving any financial aid*, be evaluated and notified of eligibility status based on financial aid SAP standards.

Academic Forgiveness- Financial Aid regulations do not have a provision for academic forgiveness; therefore, all credits and grades removed for academic forgiveness must be used to calculate financial aid SAP standards.

Transfer Hours and GPA- Transfer course completion rate, minimum GPA, and maximum time frame requirements will be evaluated for satisfactory academic progress based on the transfer credits and grades accepted by USC at the time of acceptance.

Withdrawals-

- Students who officially withdraw from the University are required to continue to meet the course completion rate, minimum GPA, and maximum time frame.
- Students who unofficially withdraw from the University, or if the only grade received is F, the student must appeal to have financial aid reinstated.
- Please be aware the University has a policy regarding the repayment of financial aid due to withdrawing.

Incomplete Grades- Hours for which an incomplete grade is received will count toward attempted but not earned hours in the calculation of the course completion rate. The final grade for the incomplete hours will be calculated into the GPA when the course is graded. It is the student's responsibility to notify the Financial Aid Office when the course is graded.

Repeated Coursework- All hours attempted (original and repeated) will count toward the completion rate and maximum time frame. Only grades counted by the Records Office will count in the cumulative GPA for financial aid purposes.

Developmental/Remedial Coursework- Federal regulations limit the number of developmental credits covered by financial aid funds to 30 hours. Developmental/remedial coursework will count towards the credit hour completion rate.

Pass/Fail Coursework- Students who take Pass/Fail courses will receive a grade of S or U. A Pass/Fail grade of S will be included in hours attempted and earned. A Pass/Fail grade of U will be included in hours attempted but not hours earned. Pass/Fail grades will not be included in the calculation of the GPA.

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Completed program, no degree - A student, who completes the academic requirements for a program but does not yet have the degree or certificate, is not eligible for further additional FSA funds for that program.

Double/Change Major(s) - The Satisfactory Academic Progress policy does not allow the University to increase the Maximum Time Frame of attempted hours due to double majors or a change in major. Students will have to appeal if exceed maximum time frame.

Second Degrees- A student may receive financial aid to earn a second degree so long as he or she completes the second degree within the 150% maximum time frame (210 total attempted credit hours combined for all undergraduate degrees). The student must also include an advisor-signed Graduation Plan for review.

Academic Plan- If a student has a Satisfactory Academic Progress (SAP) Appeal approved and it is NOT possible for the student to maintain the required Course Completion Rate and GPA to maintain SAP after one semester of enrollment, the student will be placed on a SAP Academic Plan. If the student fails to meet the conditions of the Academic Plan, the student is ineligible to receive aid.

Financial Aid Programs Covered by these Standards

Federal Pell Grant
Federal Work-Study
Federal Supplemental Educational Opportunity Grants
Federal Perkins Loans
Federal Direct Loans (subsidized and unsubsidized)
Federal Direct PLUS Loans
Private Educational Loans
South Carolina Teacher Loan Program
South Carolina State Need Based Grants
South Carolina LIFE Scholarship
South Carolina Lottery Tuition Assistance Program
Other federal or state programs as required

FASAP Statuses

FASAP Good Standing - Student meets all the SAP criteria.

FASAP Academic Plan – Student’s appeal for FASAP reviewed and approved. Approvals are granted for one semester at a time. At the end of each semester, the student will be reviewed to determine the following:

- student is meeting all FASAP standard or
- student successfully completing the requirements of the Academic Plan

If the student is not meeting one of the above, the student status will return to suspension status.

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FASAP Graduation Plan – Student appeal for FASAP reviewed and approved and time frame provided for graduation. At the end of each semester the student is reviewed to determine if progressing based on the plan.

FASAP Suspension - Students who fail to meet any of the SAP criteria, singularly or in any combination, will be placed on Financial Aid Suspension (FASUSP) from the time of the status calculation until the next calculation period (end of spring term). Any student, who is on FASUSP, will have financial aid suspended until a time when the student has successfully met all SAP criteria and has been placed back into Good Standing at the next calculation period (end of spring term).

If you have mitigating circumstances that have caused you to be placed into this category, such as a major illness, death in family or other tragic event AND you can provide corresponding evidence, you may submit an appeal.

Notification of Status and Right to Appeal-

Students will be notified in writing of changes to SAP status and any appeal decisions.

Paying out of pocket for classes or sitting out a semester is not grounds for reinstatement of aid. Students must bring their academic progress back into compliance or have an appeal approved to have aid reinstated.

A student who has an appeal approved will be placed into a Financial Aid Eligibility Progress Plan (Academic or Graduation) status for the following semester of enrollment. The appeal approval notification may list restrictions or requirements to be followed by the student. Failure to follow restrictions or requirements may result in immediate forfeiture of financial aid.

SAP Appeal Process

A student who has lost financial aid eligibility due to extenuating circumstances may appeal. Extenuating circumstances that may be considered include personal illness or accident, serious illness or death within immediate family, or other circumstances beyond the reasonable control of the student.

Students appealing their Satisfactory Academic Progress status are required to submit an appeal packet for review. **All appeals MUST contain the following items and information:**

1. Be typed, no handwritten appeals accepted.
2. What caused the student to fail the SAP policy, and
3. What corrective action/steps have you taken to maintain SAP by the next evaluation period?
4. Provide supporting documentation (Examples of documentation could include an obituary notice, divorce decree, or a letter from a physician, attorney, social services agency, parole officer, employer, etc.)
5. Academic Plan – you must sit down with your academic advisor and develop an Academic Plan that includes all courses required for your major, those courses that

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have been successfully completed and all remaining coursework. The Academic Plan must be signed by the student and advisor.

- a) Future SAP determinations will be based upon the Academic Plan, so any change in this Academic Plan must be submitted to the Financial Aid Office prior to the determination date (end of spring semester).
- b) Transfer hours will be considered in determining successful completion of SAP.

(Or)

6. Graduation Plan- Students exceeding the Maximum Time Frame (150%) **MUST** submit a Graduation Plan with their appeal packet. This Graduation Plan should consist of the classes and number of hours left to graduate as well as the signature of the student's advisor. Failure to submit this Graduation Plan with the appeal packet may result in an immediate denial. However, submitting a signed Graduation Plan does not guarantee an approved appeal. If the student's appeal is approved, the Graduation Plan will be reviewed at the end of each term. If the student's appeal for Maximum Time Frame, or exceeding 150%, is approved, the student will **ONLY** be approved for the number of hours indicated on their Graduation Plan, but **NOT EXCEEDING 210** attempted hours.

The Committee will not review cases arising from poor academic and social choices made by a student or "the need" to have financial aid to continue as a student. A student's appeal will be deemed incomplete if it does not address all of the items listed above. Incomplete appeals will not be forwarded to committee for review but returned to the student.

SAP Appeal Review Process

The outcome of an appeal may include a

- denial (or)
- Financial Aid Eligibility Progress Plan (FAEPP) to assure students meet the Standards of Satisfactory Academic Process.

There are two levels of appeal in the SAP Appeals process. First, appeals are reviewed by the Financial Aid Internal Review Committee. If denied, the appeal will be reviewed by the campus SAP Committee, which consists of a body of USC Palmetto College campus faculty and staff members.

The SAP Committee's decision is final. If the Committee's decision is to uphold the denial, the student may not submit any subsequent requests for funding consideration. In order to regain eligibility for financial aid, the student would have to meet Satisfactory Academic Progress Standards.

Students will be notified in writing of the results of the appeal, and of any restrictions or conditions pertaining to the appeal.

Why My SAP Appeal and any subsequent information MUST be in writing?

Federal SAP policy is governed by federal regulations and federal regulations are audited each year by the Dept. of Ed through our state auditor. Those regulations state that we are required to base an appeal equally and consistently to all students who fail to meet SAP standards. Our posted policy states you must submit your appeal in writing and in order to comply with the legislation we cannot deter from that position. So, any issue related to a student's SAP appeal

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must be in a written format. Unfortunately, since we are required to have your appeal in writing, any information you may wish to provide NOT in written format (verbally) cannot be admissible for a defense of our approval/denial.

Appeal Deadline

The deadline for receipt of FASAP appeals in the Student Financial Aid Office for the term financial aid reinstatement is requested are as follows:

<u>Term desire financial aid</u>	<u>Priority Deadline</u>	<u>Deadline to submit appeal</u>
Fall	August 1	September 30
Spring	December 1	January 30
Summer	April 1	May 30

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Understanding Fee Payment

- **If your appeal is submitted by the priority deadline.** If you had financial aid deferring the payment of your tuition and fees at the time your suspension was posted, your tuition and fees will continue to be deferred until a decision is made on your appeal.
- If you **did not** have financial aid at the time your suspension was posted, you will either need to pay your tuition and fees or enroll in Tuition Payment Plan, or your classes will be dropped for non-payment.
- If you register for classes, you **must** attend them in order to be considered eligible for financial aid.
- If your appeal is denied you are responsible for any unpaid tuition and fees. You must contact the Business Office.
- Due to the large volume of appeals submitted, it may take several weeks for all appeals to be reviewed. Once a decision on your appeal has been made, you will receive a written notification.

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