

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Students receiving financial assistance through a federal program or S.C. Need Based Grant must be making satisfactory academic progress toward a degree, diploma or certificate. The financial aid office must monitor the progress of all students to ensure that they are making satisfactory progress toward completion of their program in a reasonable period of time. This policy is in addition to the academic standards required by the College. The cumulative review determines the student's eligibility for financial assistance based on his or her academic history. Whether the student has received financial assistance previously is not a factor in determining eligibility.

Communication with You

- Your SAP status will be evaluated after each semester in which you were enrolled.
- Provided you have applied for financial aid, you will be notified via email to your TCL email account if your status changes.
- You must review your email and announcements regularly to ensure you have the latest information about your financial aid and SAP status.

Qualitative Standard (Grade Point Average)

- Students are required to maintain a minimum cumulative (total) Financial Aid Grade Point Average (FA GPA) of 2.0.
- Students are placed on Financial Aid Warning if their FA GPA is less than 2.0. (See Warning section.)

Quantitative Standard (Completion Rate)

- The minimum completion rate requires students to earn at least 67% of the cumulative credit hours attempted.
- Courses with grades of W, F, WF, I, U, WP and NC are not considered completed courses.
- Students may repeat a course, but all attempts will count toward the student's completion rate. If the repeated course was previously one of the grades listed above, both attempts will count toward the student's completion rate.
- Students are placed on Financial Aid Warning if their cumulative completion rate is less than 67%. (See Warning section.)

Maximum Time Frame (MTF)

- Students may receive financial aid for 1.5 times the published length of their program of study. For example, a student enrolled in a 60, credit hour program is eligible until 90 credit hours are attempted ($60 \times 1.5 = 90$).
- Students may repeat a course, but repetitions will count toward the maximum time frame.
- Students may change majors as long as they are not on an Academic Plan. When a student changes programs, all coursework that would count toward the student's new program, both attempted and completed, will be counted in the Maximum Timeframe calculation.
- Once the maximum number of hours is attempted, students are placed on Financial Aid Suspension (See Suspension section.)
- Per federal requirements, if the Financial Aid Office determines that it is mathematically impossible for a student to complete their program within the established timeframe, the FAO is required to suspend the student at the point that they determine that completion within the timeframe is no longer mathematically possible.
- To reestablish eligibility, students must have an approved appeal. (See Appeals section.)

Remedial Courses

- Remedial courses are defined as zero level and 100 level courses (COL-103 is also included).
- A student may only attempt or count for enrollment status purposes up to 30 remedial hours.
- Remedial courses will not count for SAP purposes in the maximum time frame calculation.
- Remedial courses will count for SAP purposes in the completion rate and FA GPA calculations.

Transfer Credit Hours

- Transfer hours do not count toward a student's FA GPA calculation.
- Transfer hours are added to the total hours attempted and completed at TCL to assess the completion rate.
- Transfer hours in the student's program of study are added to the total hours attempted at TCL to assess the maximum time frame.

Academic Forgiveness and Financial Aid

- The Department of Education does not recognize academic forgiveness for purposes of financial aid, so all coursework previously completed must be counted for purposes of financial aid whether forgiven or not.
- Therefore, academic forgiveness of previous unsatisfactory grades on an academic transcript has no effect on a student's eligibility or lack of eligibility for financial aid.

Warning

- The minimum credit hour completion rate and the FA GPA standard are assessed at the end of each semester. If students do not earn at least the minimum FA GPA and/or complete at least the minimum cumulative number of credit hours required, they are placed on Financial Aid Warning for the next semester attended.
- Financial aid eligibility continues during the Warning period.
- **During the warning period, students must bring up their FA GPA to at least a 2.0 and their cumulative completion rate to at least a 67 percent.**
- Because it is *extremely* important for students to be successful during their warning period, students are advised to resolve their difficulties *prior* to registering for a warning or probationary period.
- If students meet SAP requirements after their Warning semester, they will be back in Satisfactory standing for the next semester. If students do not meet the SAP requirements of a minimum 2.0 FA GPA and 67% completion rate by the end of the Warning semester, they will be Suspended. (See Suspension section.)

Suspension

- Students who fail to meet one or more requirements of the SAP policy for more than one consecutive semester are placed on Suspension.
- A student who is suspended is no longer eligible for federal financial aid, including Direct Loans and Federal Work Study. Students may also lose other aid, including some grants and scholarships.
- Students have the option to pay for classes out-of-pocket (may receive Lottery Tuition Assistance) until they have reestablished eligibility under the SAP standards. Students are required to notify the Financial Aid Office when they believe they have reestablished eligibility.
- Students may also submit an appeal to attempt to regain eligibility for financial aid. (See Appeals.)

Appeals

- To reestablish eligibility students must submit and have an approved appeal. Students must explain and prove why they were not able to be successful in previous semesters. Students must provide explanations and documentation of extenuating circumstances for all semesters in which they did not meet the requirements.
- Examples of acceptable extenuating circumstances include: prolonged hospitalization, death in the family, or unexpected change in work hours that conflicted with the class schedule. Extenuating circumstances must be verified with third-party documentation. Acceptable documentation must verify the circumstances and be date-specific to the required semester. Examples of acceptable documentation are: medical records or doctor's letter, court documents, employer or supervisor's letter, death certificate, obituary or funeral program (name and relationship must be outlined in obituary or funeral program), etc. Third-party letters must be on official organization or company letterhead.
- Because a student is aware during their warning semester of the requirements to reestablish a satisfactory academic standing, extenuating circumstances do not include situations which are voluntary

or ongoing, such as being a single parent or working full-time while attending school. They also do not include attending class many years ago, taking coursework while in high school, or paying out-of-pocket for the semester(s) in which they were unsuccessful.

- Appeals for suspension of financial aid are reviewed by the Director of Financial Aid or a designated committee.
- The number of appeals will be limited to two (2) per student and forms may be obtained from the Financial Aid Office or on the website at www.tcl.edu/FinancialAid under "Financial Aid Forms."
- Students must complete the form in its entirety and provide all supporting documentation at time of submission of their appeal. The explanation of extenuating circumstances and supporting documentation must correlate to the semester or semesters in which the student was not successful, not necessarily the semester in which the student was suspended.
- Appeals for Maximum Timeframe should include from the Registrar's Office a signed statement showing the total number of hours attempted and completed in the current program of study and the number of remaining classes needed to complete the program of study. This documentation should be submitted with the appeal. It is the student's responsibility to request this statement and to include it with the appeal paperwork.
- Appeals are reviewed in the order in which they are received. Students will be notified via email of the decision.
- If the Director/Committee determines that justifiable evidence of extenuating circumstances exists, a student may receive an extension of financial aid eligibility. The student would then be subject to all probationary requirements. (See [Probation.](#))
- If the Director/Committee determines that the student has not provided adequate evidence that the circumstances were beyond the student's control, the student must complete at least six credit hours in one semester with no financial assistance. The student must have a 100% completion rate for the semester and have a minimum semester FA GPA of 2.0 to be eligible to appeal again.

Probation

- To remain eligible for aid during a probationary period, students must complete and agree to an Academic Plan. During the probationary period, students must complete 100% of the attempted hours, have at least a 2.0 semester FA GPA and continue to follow the academic plan. Students will not be allowed to switch programs while on probation and may only take coursework required for graduation in their program of study.
- Students who meet the above requirements will remain on continued probation.
- If students do not meet these requirements, they will be placed on financial aid suspension. (See [Suspension after Probation.](#))
- Students on probation who increase their completion rate to 67% or higher and their FA GPA to a minimum 2.0 will be moved back to a satisfactory status as long as they have not already exceeded their Maximum Timeframe.

Suspension after Probation

- Students who are placed on probation but fail to maintain any part of their agreed-upon Academic Plan will be suspended.
- Students must register for and complete at least six credit hours without financial assistance (excluding Lottery Tuition Assistance).
- If the student completes at least six credit hours within a single semester with a 100% completion rate and at least a 2.0 semester FA GPA, he or she will be eligible to appeal again (second allowed appeal).
- If students choose to appeal, they must explain and document the extenuating circumstances that prevented them from being successful *during their probationary semester*. The student may not appeal using the same extenuating circumstances for which they appealed before, even if the issue is the same. In *rare cases* for emergency situations, students may be allowed to appeal again without completing the required six credit hours. This will be decided on a case-by-case basis at the discretion of the Director/Committee.