The federal government mandates that students must be making satisfactory academic progress (SAP) toward a degree or certificate in order to maintain financial aid eligibility. Satisfactory academic progress is measured by qualitative (grade-based) and quantitative (time-related) standards set forth by the federal government and shall be used to determine eligibility for participation in financial aid programs at Schoolcraft College.

**Qualitative Standards:**
Cumulative grade point average: Students pursuing a course of study leading to a degree or certificate must maintain a minimum cumulative grade point average (GPA) of 2.0.

**Quantitative Standards:**
Academic progress is quantified in two ways:

1. **Pace:** Students must maintain a cumulative pace of completion of 67%. (Pace is defined as the total number of earned credits divided by the total number of attempted credits.) The student must complete, with a passing grade, 67% of all credit hours attempted at Schoolcraft College, as well as credits transferred to SC, whether or not financial aid was received for those attempted credit hours.
2. **Maximum Credit:** The maximum time frame for a student to complete his/her academic program (degree or certificate) cannot exceed 150% of the published length of the program. See examples below:

<table>
<thead>
<tr>
<th>Program Requirement</th>
<th>Maximum Attempted Credits Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 credit hours</td>
<td>28.5 (19 x 1.5 = 28.5)</td>
</tr>
<tr>
<td>33 credit hours</td>
<td>49.5 (33 x 1.5 = 49.5)</td>
</tr>
<tr>
<td>60 credit hours</td>
<td>90 (60 x 1.5 = 90)</td>
</tr>
<tr>
<td>71 credit hours</td>
<td>106.5 (71 x 1.5 = 106.5)</td>
</tr>
</tbody>
</table>

The student should review the Schoolcraft College website or consult with an academic advisor/counselor to find the number of credits required for his/her program; multiply that number by 1.5 to determine the maximum number of credits he/she can attempt and receive financial aid. Remedial coursework are included in the number of attempted hours. The student will be denied financial aid when he/she has attempted more than 150% of the credit hours required for his/her program.

The following credits are included in the maximum time frame calculation:
* All attempted credits, even if the student withdrew or did not receive a passing grade
* All attempted credits, even if the student was not receiving financial aid
* All credits transferred in from another college
**Course Repeats**
SC treats repeat grades as follows:

Whenever a course is repeated on a credit basis, the most recent grade earned is the grade used in computing the grade-point average. The grade earned for the previously attempted course is not calculated and the credits from that course are counted as attempted, but not completed. All entries remain a part of the permanent academic record.

- The GPA (qualitative) will have used the most recent grade in the calculation.
- For pace (quantitative), the credits from the first attempt will count as attempted, but not completed.

**Remedial and English as a Second Language (ESL) Courses**
Remedial and ESL courses are treated as all other college-level courses in both the qualitative and quantitative standard.

**Unsuccessful Grades**
Courses in which a student receives an I, 0.0, NS, or W (given as a final grade) will not be counted as earned hours for SAP purposes, but will be counted in attempted hours.

**Academic Forgiveness**
Even if a student is granted academic forgiveness, those courses are still counted in a student’s SAP calculation.

**SAP Status**

- **Satisfactory Standing**: Students, who meet the academic progress standards will be in satisfactory standing and eligible to receive future financial aid.
- **Unsatisfactory Standing**: Students, who are not meeting the GPA or completion rate standards will have an unsatisfactory standing and not eligible to receive financial aid.
- **Financial Aid Terminated**: Students, who have attempted more than 150% of the credit hours needed to complete his or her degree are not eligible to receive financial aid regardless of whether or not they received aid for their attempted credits. Transfer credits from any other college(s) may be applied to their student record and will be subject to the maximum time frame regulations.
- **Financial Aid Warning**: New students who have attempted less than 12 credit hours and fail to meet the academic progress standard will be placed on financial aid warning and will be allowed one additional semester to meet the minimum requirements. Students on Financial Aid Warning are eligible to receive financial aid but may not be eligible for federal loans.
- **Financial Aid Probation**: Students, who have appealed to the Financial Aid Office, had their SAP Appeal approved, and can achieve Satisfactory Academic Standing after one semester, will be placed on a semester of probation. Students on Financial Aid Probation are eligible to receive financial aid but may not be eligible for federal loans.
Academic Plan Status (APS): Students, who have appealed to the Financial Aid Office, had their SAP Appeal approved, but cannot achieve Satisfactory Academic Standing after one semester, will be placed on an Academic Plan Status (APS). The APS will require the student to pass all courses with a 2.0+ (No I, W, and/or NS grades) in order to remain financial aid eligible for the following semester. The student will remain on the APS status during an academic year unless they are able to meet Satisfactory Academic Standing after a term. Students on Academic Plan Status are eligible to receive financial aid but may not be eligible for federal loans.

Extended Plan: Students who have appealed to the Financial Aid Office and who have attempted over 90+ credits will be required to submit a Degree Completion Appeal. The appeal will require the student to see an Academic Advisor to develop a plan to complete their program. Students must follow the approved degree completion plan completely. Students are eligible to receive financial aid if meeting the requirements of their academic plan. Students may be eligible for federal loans while on an extended plan if their approved credits during a specific term are the minimum 6 credits required for a student loan.

Financial Aid Denied: Students, whose appeal was denied. In addition, students on warning, probation, APS, or extended plan who do not meet the satisfactory academic progress standards or follow their approved plan will be denied financial aid. Students who are denied financial aid may still continue to attend classes using their own funds for payment.

Appeal Process
There are two types of appeals a student may submit:
1. SAP Appeal – for those students who are not meeting the GPA or completion rate requirements
2. Degree Completion Appeal – for those students who have exceeded the maximum number of credits allowed to complete their program.

SAP Appeal:
Appeals for re-establishing eligibility may be based on extenuating circumstances that prohibited the student from meeting SAP standards during the academic period. In the appeal, the student will explain why he/she failed to make SAP and what has changed that will allow him/her to meet SAP standards. Extenuating circumstances must be supported by official documents. Examples of extenuating circumstances include:
• Death of an immediate family member (must contain the relationship of family member to the student)
• Documented hospitalization or illness (must contain dates and health care provider’s opinion as to readiness to return to school)
• Major accident or illness (self, child or parent)
• Victim of a crime or unexpected disaster
Students must submit a SAP Appeal and supporting documentation of the extenuating circumstance(s) to the Financial Aid Office. All documentation supplied must be dated and signed by the preparer, if applicable.

The Financial Aid Office will read the appeal and make one of three decisions:

1. **Deny:** The Committee may deny the appeal. If the appeal is denied, the student will not be eligible to receive financial aid at Schoolcraft College. The student will be responsible for his/her tuition. If the denied student successfully completes credits in the future, he or she may submit another appeal to the office. Based on successful coursework, the office may reinstate the student.

2. **Financial Aid Probation:** After reviewing the appeal and based on the students extenuating circumstances, the office may feel that the student deserves another opportunity to receive financial aid. If the student is able to meet standards after one semester, the student will be granted one term of SAP probation. As a comprehensive support service outreach effort, Probation students will be encouraged to contact the Learning Assistance Center (LAC) for tutoring and will have their academic progress monitored each semester by the Financial Aid Office.

3. **Financial Aid Academic Plan Status:** After reviewing the appeal and based on the students extenuating circumstances, the office may feel that the student deserves another opportunity to receive financial aid. If the student is unable to meet Satisfactory Academic Standing after one semester, they will be placed on an Academic Plan Status. The plan the student will follow is the same plan that the student and counselor/advisor came up with on the students SAP appeal they submitted. As a comprehensive support service outreach effort, APS students will be encouraged to contact the Learning Assistance Center (LAC) for tutoring and will have their academic progress monitored each semester by the Financial Aid Office. The student must abide by the plan every semester and receive a 2.0 or better in all classes. Failure to abide by the plan will result in denial of the student’s financial aid.

**Degree Completion Appeal:**

Students who are ineligible for aid based on reaching their maximum time frame may submit Degree Completion Appeal to the Office of Financial Aid. Students are required to meet with a counselor/advisor to establish an academic plan. This plan will clearly lay out the number of courses needed to complete the student’s program of study and the semesters that the student will take those courses. The counselor/advisor will need to approve the student’s academic plan and it will then be forwarded to the Financial Aid Committee for review.

Students who reach their maximum time frame and do not have a 2.0 GPA and 67% pace of completion will have their Degree Completion Appeal sent to the Financial Aid Office for review before being required to see a counselor/advisor.

The Financial Aid Committee will review the appeal and make one of two decisions:

1. **Denied:** The Committee may deny the appeal. If the appeal is denied, the student will not be eligible to receive Financial Aid at Schoolcraft College. The student will be responsible for his/her tuition.
2. **Approved**: The Financial Aid Office may approve all or select courses on the appeal. This approval will be for a set number of semesters and the student will be expected to abide by the academic plan and receive a 2.0 or better in all classes. Failure to abide by the plan will result in denial of the student’s financial aid.

In all instances, the Financial Aid Office’s decision is final.

**Other components of SC’s SAP policy:**
- All attempted credits are considered for SAP even if the student was not receiving financial aid.
- All attempted credits count even if the student has changed academic programs.
- All transfer hours are included.
- It is the student’s responsibility to enroll in courses that count toward his or her program. Financial aid may be denied for unrelated or unneeded classes. Students are strongly encouraged to see a counselor or advisor to develop an academic plan.
- Students, who have attempted less than 12 credit hours and are not meeting the GPA or and/or completion rate components of SAP, will be given a Financial Aid Warning status for one semester and eligible to receive financial aid.
- A student is no longer eligible for financial aid once all course requirements are met for their program, regardless of whether or not the student receives the degree or certificate.
- Students will be notified, via mail, of all decisions/outcome of the SAP process and financial aid decisions. If additional information is needed for a student’s appeal, they will be notified via email.
- Schoolcraft College offers programs in credit hours by semester. The academic year is defined as 30 weeks of instruction and 24 credit hours. Payment periods are semesters (terms).