

Copiah-Lincoln Community College Satisfactory Academic Progress (SAP) and Financial Aid Policy and Procedures

Copiah-Lincoln Community College (Co-Lin) is required by Federal regulations to establish minimum standards of satisfactory academic progress (SAP) to determine a student's eligibility for Title IV Federal Student Aid programs. These programs are: Federal Pell Grant is an entitlement grant program; Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant that is reserved for students with the highest need; William D. Ford Direct Loans (subsidized and unsubsidized) are funds that must be repaid; Parent Plus Loan Program is a loan program where the parent is the borrower; and the Federal Work-study Programs (FWS) allows you to earn money to help pay educational expenses. You will be paid once per month for the hours actually worked and at the current Federal minimum wage rate.

To receive and maintain Federal student aid eligibility, students must progress satisfactorily toward completion of an eligible academic or career-technical program of study and **the aid can only pay for the coursework needed to complete the program of study**. The following policy complies with the Federal guidelines for satisfactory academic progress. Students must pass 67% of all courses attempted, maintain a minimum cumulative GPA as presented in the following table and complete a degree or certificate program:

Total Hours Attempted	Minimum Cumulative GPA
0 - 32	1.75
33 and above	2.00

*Students enrolled in certificate programs of less than four (4) semesters (Commercial Truck Driving, Construction Equipment, Cosmetology, Health-care Data Technology, Practical Nursing and Welding) must maintain a 2.00 GPA at all times. Federal student aid will not pay for audit courses or special interest classes.

Students who fail to meet SAP standards are placed on financial aid warning for one semester. If the minimum standards are not achieved after completion of the warning semester, then all Federal student financial aid will be suspended for the next semester of attendance. Students on financial aid suspension must attend at their expense and complete the hours and GPA required for satisfactory academic progress as indicated in the chart above.

Time Frame: Federal regulations allow a maximum period of 150% of the number of credits needed to complete the degree or certificate program. This time frame is effective for all students, even those that have not previously received financial aid. A student who attempts 150% of all the coursework for their degree/certificate and has not received the degree/certificate cannot receive Federal aid for that program. Once a student has received a certificate, an Associate's degree or a higher degree, he/she must contact the FA Office for re-evaluation of eligibility for Federal student aid in order to pursue a second degree.

Status Review and Notification: All periods of the student's enrollment (at Co-Lin AND all transfer credits that would count toward the student's current program of study at Co-Lin) count when assessing academic progress, even periods in which the student did not receive Federal student aid funds. Developmental courses are treated as attempted and earned hours toward a degree for up to 30 semester hours due to Federal aid and institutional credit are received for these courses. SAP will be checked at the end of each term. Students are notified by mail or email if they have been placed on warning or suspension.

Repeated Coursework: All W's (withdrawn) are treated as attempted hours for that program. If a student receives a grade of "I" (incomplete) in any course, this "I" will be treated as if it were an "F" for financial aid purposes. If the grade changes to a "D" or above, it is the student's responsibility to notify the financial aid office to have his/her transcript reviewed to determine financial aid eligibility. Students can receive Federal student aid for failed courses until that course is passed. A student will be allowed one repeat of a course that has been passed to receive Federal student aid.

Appeal Process: The student must demonstrate their failure to meet SAP requirements was due to mitigating circumstances, such as, illness, injury, death of a close relative, or undue hardships in order to request an appeal. They must have the current year FAFSA on file; have a \$0 balance with the College; then notify the FAO in order to have the appeal request opened in their Student Verification account at <https://colin.verifymyfafsa.com>. The SAP Appeal must be completed there with all 3rd party documentation uploaded. The appeal will not be accepted for review unless all steps are completed. The student will be notified via mail or email of the FA Appeals Committee's decision. If the student is reinstated, the student will be placed on financial aid probation. The reinstatement letter will give the conditions of the appeal reinstatement. The student will have to sign and return the letter accepting the conditions.

Eligibility: Although some types of financial aid are need-based, students are expected to contribute to their own educational expenses and should not expect financial aid to provide for all costs. Financial aid is to be used for education-related costs. Students receiving Federal student aid funds must not engage in the unlawful use of any controlled substance; must not be in default on a Federal student loan; or owe an overpayment on a Federal student grant. No financial aid will be awarded until all admission requirements are met.

Copiah-Lincoln Community College does not discriminate on the basis of race, color, religion, national origin, sex, age, disability, or other factors prohibited by law in any of its educational programs, activities, admissions, or employment practices.

FERPA: Information contained in student financial aid records is protected under the Family Education Rights and Privacy Act of 1974 (FERPA). Consumer information that students have the “right to know” is located on the College web site at <http://www.colin.edu/students/financial-aid-and-scholarships>.

Enrollment Status: The Federal Pell Grant is awarded and paid on a student’s enrollment status after the add/drop period of the term: 12+ hours = full time enrollment; 9 to 11 hours = $\frac{3}{4}$ time enrollment; 6-8 hours = $\frac{1}{2}$ time enrollment; Less than 6 hours = less than $\frac{1}{2}$ time. **The enrolled hours must be in the student’s program degree plan.** Athletic and Foundation scholarships and work-study require full-time enrollment. You must be enrolled and attending at least six hours to be eligible for a Federal Direct loan. You must be enrolled in 15 hours to receive State Grants, Academic, Leadership, Special Recognition and Service scholarships.

Cost of Attendance: The Cost of Attendance is a budgeted amount used to calculate direct and indirect costs. Direct costs is the amount you pay the college which depends on the number of credits you take, residency status, housing, meals, books, supplies, etc. Indirect costs are costs incurred by the student for transportation and personal expense items. Tuition and fee costs can be found at https://www.colin.edu/images/pdf_information/tuitionfees2017.pdf.

Pell Grant Limitations: Effective July 1, 2012, the Consolidated Appropriations Act of 2012 has reduced a student’s lifetime of eligibility for PELL grant funds to a maximum of 12 full-time semesters (600 %). This provision applies to ALL PELL grant recipients regardless of when the first grant was received and there is no appeal when the 600% has been reached.

Federal Direct Loan Process: Student must have completed the 2018-2019 FAFSA process. Federal regulations require all first time student loan recipients to complete a Master Promissory Note (MPN) and Entrance Loan Counseling at <https://studentloans.gov> before the student loan is processed. An award letter will be sent to the student with certified loan amounts and disbursement dates for the loan.

Direct Subsidized Loan Time Limitation: For first-time Federal student loan borrowers after June 30, 2013, there is a limit on the maximum period that you can receive Direct Subsidized Loans. You may not receive Direct Subsidized Loans for more than 150% of the published length of your program (maximum eligibility period). If you continue to be enrolled in any undergraduate program after you have received subsidized loans for your maximum eligibility period, the government will no longer (with certain exceptions) pay the interest that accrues on your subsidized loans for periods when they would normally have done so. This is called losing interest subsidy. Loss of eligibility for subsidized loans due to the time limitation has no impact on your eligibility for Direct Unsubsidized Loans. If you enroll in a new program that is longer than your previous program, you may regain eligibility to receive Direct Subsidized Loans.

Withdrawal from Classes: A Federal student aid recipient who withdraws, officially or unofficially, from all classes on or before the 60% point of the academic term (10th week of school) will be subject to repayment based upon the Federal "Return of Title IV Funds" calculation. Federal regulations require that a percentage of the funds disbursed be returned. This percentage is calculated by dividing the number of days in the term (excluding breaks of five days or longer) into the number of days completed prior to the withdrawal (excluding breaks of five days or longer). Students "earn" Federal aid funds in direct proportion to the length of time they remain enrolled. A student who remains enrolled past the 60% point of the academic term has earned 100% of the Federal aid for the enrollment period. The date of withdrawal will be the last date the student attended class. Pell grant awards are processed based on the student's enrollment status after the add/drop date is past for the semester. Once the amount of Federal funds to be returned has been calculated, the funds will be returned in the following order to the Department of Education: Unsubsidized loans, subsidized loans, PLUS Loans, Pell Grants, Supplemental Educational Opportunity Grants.

Authorization Process: When a student **ACCEPTS** their financial aid award on their myPack account, they are authorizing Co-Lin to deduct all charges including tuition, fees, dorm, meal plans, books, supplies, equipment, fines, penalties, and any other miscellaneous costs from their financial aid awards. If a student has a prior year charge, no more than \$200 total from the current year Federal student aid award can be used to pay those charges per Federal regulations.

Refunds: All credit balances from grants and scholarships are paid after the 8th week of the term through the student’s BankMobile account setup through the Business Office. The first disbursement of a student loan for a term is paid after the first 30 days of the term.

The FAO reserves the right, on behalf of the College, to review, revise or cancel an award at any time because of changes or errors in financial status, academic status, enrollment status, academic program, etc. Students must report to the FAO any financial assistance they receive from sources not shown on the award letter. The receipt of such aid may result in an adjustment of your award, which may require you to immediately repay funds previously disbursed.