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

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

Required Qualitative Measure: Students receiving federal student aid 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. Students must pass 67% of all courses attempted and maintain a minimum cumulative GPA in a degree or certificate program. In order to meet the required qualitative measure, a student must maintain a minimum overall cumulative GPA based on the following scales:

- 1-32 attempted hours – 1.75 GPA
- 33 and above attempted hours – 2.00 GPA

Students enrolled in certificate programs of less than 4 semesters (Commercial Truck Driving, Construction Equipment, Welding, Cosmetology, Health-care Data Technology, Practical Nursing) 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 have one financial aid warning semester before suspension from all federal student aid programs. Financial aid suspension is for all programs of study. Students must attend one full-time semester at their own expense. If they meet the SAP standards, they are eligible to file an appeal for reinstatement to the federal student aid programs.

Time Frame: Federal regulations allow a maximum period of 150% of the number of credits needed to complete the degree or certificate program, which is generally 90 hours. This period 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 student 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 enrollment (at Co-Lin AND all transfer credits) are evaluated when assessing academic progress, even periods in which the student did not receive federal student aid. Hours attempted include repeated, dropped, remedial, withdrawals, incomplete and completed courses. Students receive email or mail notifications when been placed on a warning or suspension status. The Financial Aid Office checks SAP for all federal student aid recipients when the term ends.

Repeated Coursework: Students can receive federal student aid for failed courses until passed. Students allowed one repeat of a passed course to receive Federal student aid. Students with an “I” (incomplete) must notify the FAO to have their transcript reviewed to determine Federal aid eligibility if the grade changes to a “D” or above.

Appeal Process: Students can request a SAP Appeal after they complete at least 12 hours of coursework with a 2.00 term GPA and paid all charges for the term. The SAP Appeal process is available on the student’s FAFSA Verification account. The FAO will review the Appeal if the current FAFSA is on file, verification completed and the above terms met. Students granted the appeal are on financial aid probation. The reinstatement letter will give the conditions of the appeal reinstatement.

Eligibility: Federal student aid is available for education-related costs. Federal student aid offers are available when all admission requirements are on file. 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.

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.

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.
Enrollment Status: The Federal Pell Grant is awarded and paid on a student’s enrollment status after the recalculation date of the term: 12+ hours = full time enrollment; 9 to 11 hours = ¾ time enrollment; 6-8 hours = ½ time enrollment; 3-5 hours = less than ½ time. The enrolled hours must be in the student’s program degree plan. Athletic scholarships, 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. State Grants, Academic scholarships, Leadership scholarships, and Special Recognition and Service scholarships require 15 hours of enrollment.

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 are located on the College’s website and catalog.

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 receipt of the first grant and there is no appeal at the 600%.

Federal Direct Loan Process: Student must have completed the current award year 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 a federal loan is processed. The student receives an offer notification with disbursement dates for the loan and given instructions to check their myPack account in order to accept or decline the certified loan/s.

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, which 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 will be subject to repayment based upon the Federal "Return of Title IV Funds" calculation. Federal regulations require cancellation of a percentage of the funds disbursed and returned to the Department of Education within 45 days. The calculation involves 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 ceased all attendance in all enrolled courses.

Authorization Process: Students’ financial aid awards posts to their student accounts with an “A” for Active. The Business Office will make available a Policy and Payment Notification Form for students to complete. This authorizes that office to deduct all charges including tuition, fees, dorm, meal plans, books, supplies, equipment, fines, penalties, and any other miscellaneous costs from financial aid awards. A student with prior year charges can authorize no more than $200 total from the current year’s federal student aid to retro pay those charges per Federal regulations. Federal loans post to students’ accounts with a “P” for Pending. Students must access their myPack accounts and accept or decline the loan/s on the Shopping Sheet.

Consent to Receive Electronic Communications: The FAO sends email notifications to students for verification, SAP status, awards, loan disbursement notices, etc. to the either the email address the student listed on their FAFSA or to their student email address for the College. The student must let the FAO know if they prefer a different method of communication.

Refunds: Credit balance refunds from grants and scholarships come after the 8th week of the term through the student’s BankMobile account setup through the Business Office. Federal Direct loans disbursement are 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 notification. The receipt of such aid may result in an adjustment of awards, which may require immediate repayment of funds previously disbursed.

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