

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

Federal regulations require Copiah-Lincoln Community College (Co-Lin) to establish minimum standards of satisfactory academic progress (SAP) for all students receiving Federal Student Aid toward completion of a certificate or degree program. This policy is separate from the College's Academic Probation/Suspension Policy.

Federal Student Aid Programs offered at Co-Lin and require the FAFSA to be completed are:

1. The Federal Pell Grant is an entitlement grant program awarded based on data from the FAFSA.
2. The Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant reserved for students with the highest need.
3. The Federal Direct Loans (subsidized and unsubsidized) are repayable funds.
4. Federal Parent Plus loan (PPL) program is a loan program where the parent is the borrower.
5. The Federal Work-study Programs (FWS) allows you to earn money to help pay educational expenses. Students are paid once per month during the fall/spring terms and every 2 weeks for the summer term at the wage rate of \$9.00/hr.

SAP Policy: 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 **cannot** receive Pell/Loans for additional elective hours above the 24 required elective and 36 core hours for an AA degree even if they change their concentration area.
- Students must pass 67% of all courses attempted **and** maintain a minimum cumulative GPA in a degree or certificate program. (Multiply all attempted hours by 67% to find out # of hours that should have been **EARNED.**)
 - F's, I's, and W's **DO** count toward attempted hours for financial aid purposes.
- To meet the required qualitative measure, a student must maintain a minimum overall cumulative GPA based on the following scales:

Total Hrs. Att.	Min. Cum. GPA
1-32	1.75
33 and above	2.00

(Career-Tech certificate programs that have less than 4 terms must always maintain at least a 2.0 GPA)

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. If the student fails to meet the SAP standards after a second semester; they are placed on **suspension** from all federal student aid programs. The financial aid suspension applies for all programs of study. To regain eligibility, students will have to attend at their expense until the SAP standards are met unless they can submit documentation of a mitigating circumstance for not making SAP.

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 90 hours for associate degree programs (ex. $60 \times 150\% = 90$). 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. A student not meeting the SAP policy requirements and having more hours to earn than what is allowed to graduate within the maximum timeframe is ineligible at this point for federal student aid funds and there is no appeal allowed.

Status Review and Notification: A student's academic history is evaluated when assessing satisfactory academic progress, even periods in which the student did not receive federal student aid. SAP is checked for all students receiving federal student aid after each term of attendance. Students are notified via email or postal mail when placed on a warning or suspension status.

Repeated Coursework: Students can receive federal student aid for failed courses until passed and are allowed one repeat of a passed course IF they are meeting the required qualitative measure. **Incomplete Coursework:** 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. **Transfer Coursework:** Transfer attempted and earned hours are counted in SAP evaluation for the student's program of study at Co-Lin.

Appeal Process: Students must request AND complete a SAP Appeal before the first day of class. Documentation of a mitigating circumstance must be provided. The SAP Appeal process is completed online through the FAFSA Verification portal. The FAO will review the appeal IF the current FAFSA is on file, verification completed, and balance is clear. 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 met. Students receiving federal student aid funds must not be in default on a federal student loan; or owe an overpayment on a federal student grant.

Enrollment Status for financial aid programs:

- **Pell** eligible students **do not** have to be full-time to be eligible for Pell grant but must be in courses required for degree
- **Federal Direct Student Loans** requires at least 6 sem. hrs. enrollment required for degree
- **Endowed Scholarships** require at least 12 sem. hrs. enrollment
- **Academic & Leadership Scholarships** (ACT, Val/Sal, etc.) require 15 sem. hrs. enrollment/earned & 3.0 Term GPA
- **Service Scholarships** (Band, Cheer, Choir, Trailblazer, etc.) require 15 sem. hrs. enrollment/earned & 2.0 Term GPA
- **State Grants** (MTAG, MESH, HELP) require 15 sem. hrs. enrollment/earned and:
 - MTAG and HELP - 2.5 cumulative GPA each semester
 - MESH – 3.5 cumulative GPA each semesterState Aid appeal for 15-hour requirement information and form can be found at www.msfinancialaid.org/take15.

Cost of Attendance: The Cost of Attendance is a budgeted amount used to calculate eligibility for all financial aid programs and is based on direct and indirect costs. Direct costs are what you pay the college and will depend on the number of credits you take, residency status, housing, meals, books, supplies, etc. Indirect costs are costs incurred by the student for transportation, personal and miscellaneous expense items. Direct costs are located on the College's website, in the College catalog and in the Business Office.

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%). There is no appeal when the 600% is reached.

Federal Direct Loan Process: Student must have completed the current award year FAFSA process. Students are required to enroll in at least 6 sem. hrs. required for degree. Federal regulations require all first-time student loan recipients to complete a Master Promissory Note (MPN) and Entrance Loan Counseling at <https://studentaid.gov>. (**NOTE:** Co-Lin request students to complete a loan processing form on our website after registering for classes.) The student will receive a notification letter with disbursement dates for the loan and given instructions to check their myPack account.

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 for Federal Financial Aid: Federal financial aid awards will post to student accounts with a "P" for Pending. Students will be emailed an award notification with the SAP policy and instructions to complete the Payment Authorization Form online at <https://tinyurl.com/colinpayauth>. Paper forms are available in the FAO. Once the payment authorization is complete the student's aid will be updated to Active on their student account.

Consent to Receive Electronic Communications: The FAO sends email notifications to students for verification, SAP status, awards, loan disbursement notices, etc. to 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.

FERPA: Information contained in student financial aid records is protected under the Family Education Rights and Privacy Act of 1974 (FERPA). This form is completed in Enrollment Services. 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>.

Refunds: Credit balance refunds from grants and scholarships come after the 8th week of the term via the student's BankMobile account setup through the Business Office. Federal Direct loan disbursements begin 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.

Copiah-Lincoln Community College does not discriminate based on 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.