

Financial Aid Policies

Satisfactory Academic Progress (SAP)

Federal regulations require all students receiving federal financial aid (Federal Title IV aid including Federal Pell Grant, Federal Work-Study, Federal Supplemental Educational Opportunity Grant, Stafford Subsidized, Unsubsidized or PLUS Loans) must make satisfactory academic progress (SAP) toward completion of a degree or certificate.

Students receiving an Alabama Student Assistance Grant and Alabama VA Benefits must also make satisfactory academic progress toward completion of a degree or certificate.

SAP is calculated at the end of each semester once grades have been posted to academic history by the Registrar's Office. If, after the first term of attendance, a student is not making SAP, he/she will be placed on a Warning Status and allowed to keep aid for one term. SAP will be calculated at the end of the next semester of enrollment and a student will be placed on passing or failing status. If the student's SAP status is Fail, due to GPA and/or pace, the student will not be eligible for federal aid for their next period of enrollment. Students not meeting SAP may pay out of pocket or file an appeal to regain eligibility. Please see below for the steps to complete and submit an appeal.

At the end of each term, students will be notified via email to check their SAP status in the OneACCS student portal. SAP is calculated for all students regardless of federal financial aid use. Student progress for SAP will be Pass, Close to Max, Max, Fail – GPA, Fail – Pace, or Fail – GPAPCE.

According to 34 CFR 668-16(e), there are two major components of satisfactory academic progress that must be calculated: the qualitative (cumulative GPA) and quantitative components (pace of completion). Pace of completion is determined by dividing the total earned credit hours by the total attempted hours. Transfer credits accepted by Coastal Alabama Community College, count toward the quantitative (pace) standard, but not the qualitative (GPA) standard. Students must meet or exceed the following minimum requirements to remain eligible.

	Qualitative	Quantitative
Semester Credit Hours Attempted	Cumulative GPA	Cumulative Pace
1 – 21 credit hours	1.5	58%
22-32 credit hours	1.75	62%
33 or more credit hours	2.00	67%

Maximum Timeframe to Completion

In addition to the two major components of SAP, students must also not exceed the maximum allowable timeframe to complete a degree or certificate. The maximum allowable timeframe to complete a degree or certificate must not exceed 1.5 times the published length of the program of study; please see the illustrations that follow. Institutional and transfer credit are considered when calculating maximum timeframe. Once a student is at the maximum timeframe limit of credit hours, federal aid eligibility will cease regardless of GPA and/or completion rate. The student must file an appeal to regain eligibility, please see the appeal instructions below.

Please check your program of study to determine your maximum allowable timeframe, the examples below are for illustrative purposes only.

- Students enrolled in a 30 credit hour certificate program may receive federal financial aid for 45 credit hours ($30 \times 1.5 = 45$)
- Students enrolled in a 60 credit hour degree program may receive federal financial aid for 90 credit hours ($60 \times 1.5 = 90$).

Failing grades, withdrawals, incompletes and/or repeated classes may result in financial aid suspension because these classes are considered as attempted hours not successfully completed. These hours are included in number of hours attempted and affect SAP calculations. In addition, transfer credits are included in the maximum timeframe calculation.

Repeat Coursework

Effective July 1, 2016, per federal regulation 34 CFR Section 668.2, repeated coursework that falls under the following conditions cannot be included in a student's enrollment status for Title IV Federal Aid eligibility.

- Repeating a previously passed course more than once. A course is considered passed if the student receives a grade of D or better, for Title IV eligibility purposes.
- Repeating a previously passed course for the sole purpose of gaining eligibility for Title IV aid.

Federal Title IV aid will be recalculated based on the students adjusted enrollment status and this recalculation will be applied regardless of whether a student received aid for the previous course enrollments.

- Example 1 – A student is repeating a previously passed 3 credit hour course for which he/she has earned a D the first time, and a C the second time. The student is enrolled in a total of 12 credit hours for the term. Per federal regulations, the repeated course must be excluded from the student's Title IV enrollment status. Only 9 of the student's twelve hours can be used to calculate his/her Title IV eligibility. The student's Federal Pell grant will be reduced to reflect three-quarter time instead of full-time enrollment.
- Example 2 – A student repeats a previously passed (grade of D or higher) course. The student receives an F on the second attempt. The student attempts the course for the third time. The third attempt will not be counted in total enrollment hours for Title IV purposes.
- Example 3 – A student repeats a previously passed (grade of D or higher) course. The student withdraws from the course on the second attempt. The student attempts the course for the third time. The third course attempt will not be counted in total enrollment hours for Title IV purposes.

Developmental Coursework

A student receiving federal financial aid may not enroll in the same developmental (remedial) course more than three times and remain eligible. Federal financial aid will pay for a maximum of 30 credit hours of developmental work. Credit hours attempted for developmental courses are included when determining a student's SAP status, including the maximum timeframe requirement.

Credits Earned at Another College/University

All college/university transcripts should be received by Coastal Alabama Community College prior to admission to the college, as stated on the admissions application. These transcripts are evaluated by the college registrar and are then placed on the student's transcript. These credits count toward a student's satisfactory academic progress and can affect a student's rate of completion and maximum time. The transfer credits do not impact the GPA calculation.

Academic Suspension

SAP suspension and Academic Suspension are NOT the same. A student readmitted academically or one who has successfully appealed their academic suspension may not be eligible for financial aid. Students are encouraged to check their financial aid eligibility status via the OneACCS student portal and/or contact the Financial Aid Office.

Approval of the student's academic appeal will not reinstate the student's eligibility for financial aid.

Withdrawals Due to COVID 19

The College recognizes the hardship that COVID 19 has had on students' educational pursuits. On March 13, 2020, the President of the United States declared a national emergency. Therefore, any student who has a negative satisfactory academic progress outcome due to withdrawal from courses caused by the institutions COVID 19 rules or by the virus causing illness, will be allowed to appeal. In the appeal, the student must state the reason for the withdrawal and if

possible, provide any documentation that supports the reason for the withdrawal. Only courses withdrawn after March 13, 2020 to qualify for this exception. This information will be reviewed and may have a positive effect on a student's appeal.

Pass/Fail and Audited Courses

Courses taken for pass/fail will be excluded from the qualitative calculations but will be included in the quantitative calculation. All courses will be included in attempted credits and only pass credits will be included in earned credits.

Change of Major/Program of Study

Students who change their major/program of study are eligible for federal financial aid as long as they are meeting the previously explained minimums for satisfactory academic progress. If the change of major/program of study results in the student exceeding the maximum allowable timeframe, the student must file an appeal as directed below. A student may change programs of study more than once and can appeal but will not be allowed to receive federal financial aid for more than 180 attempted credit hours.

Appeals Process

For the purposes of filing an appeal, extenuating circumstances are defined as those things beyond a student's control. Examples include, but are not limited to such things such as injury, documented medical issues, death of a family member, etc. Students will be required to provide professional, third-party documentation of extenuating circumstances.

GPA and/or Pace Appeal

Students not meeting SAP at the end of the warning period may appeal the loss of financial aid eligibility based on extenuating circumstances. The appeal must contain the completed SAP Appeal form and all required information as indicated on the appeal form. Please follow the steps below.

Maximum Timeframe Appeal

Students who reach or exceed the maximum timeframe while completing their degree may appeal the loss of financial aid. The appeal must contain the completed SAP Appeal form and all required information as indicated on the appeal form. Please follow the steps below. This appeal must also include an Academic Plan leading to successful program completion prepared and signed by the Academic Advisor. The plan must include the graduation date and remaining credit hours to degree completion.

Appeal Steps

1. Complete the **Financial Aid Appeal** form and follow the instructions. The form is on the College website and available in the OneACCS student portal, via financial aid requirements.
2. A student must attach a typed statement explaining in detail the extenuating circumstances that caused the student not to meet SAP minimums. The student must also provide documentation for the extenuating circumstances.
3. A student must include a statement explaining what has changed and what the student is going to do to be successful academically.
4. Maximum timeframe appeals must include a detailed academic plan signed by the student's academic advisor. This academic plan must be specific and include courses needed to graduate and projected term of graduation. Academic plans must be followed and only courses necessary to graduate will be eligible for federal aid.
5. Documentation of extenuating circumstances is required and must be date and time specific and verify the extenuating circumstances described in the student's typed statement. Personal statements from family and/or friends may be provided to support the appeal but cannot be used in lieu of third-party documentation.

A student may submit an appeal for reinstatement of federal financial aid at any time during the academic year. Appeals may not be considered retroactively. Incomplete appeals will not be considered, and the student will be notified via the

OneACCS student portal that additional information is needed. Once appeals are received, they will be reviewed by the Financial Aid Committee and, written decisions will be sent to the student's email within two weeks. Should the appeal be denied, the student has the right to appeal the decision to the Director of Financial Aid by providing additional pertinent information. If new information is not provided, the decision of the Financial Aid Appeal Committee is final.

Completed appeals can be submitted via fax, email, or mail; addresses and numbers are at the bottom of the appeal form.

Financial Aid Fraud Policy

If the Financial Aid Office suspects that a student, or other individual, has intentionally misreported information or altered documentation to fraudulently obtain federal financial aid funds, the office will report its suspicions, and will provide the evidence to the Office of Inspector General, U.S. Department of Education for review. The Institution, via the Financial Aid Director or Assistant Financial Aid Director, is required to report applicants who are suspected of having engaged in fraud or other criminal misconduct in connection with Title IV programs. Coastal Alabama is required to refer the suspected incident for investigation, not draw any conclusions of guilt. Coastal Alabama Community College is obligated to assure that processes are developed to protect against fraud by either applicants or staff. All financial aid staff are responsible for detecting and reporting fraud. If, in the financial aid administrator's judgement, the applicant and their family have provided a fraudulent application or documentation, it must be reported immediately to the Director or Assistant Director of Financial Aid.

Leave of Absence Policy (LOA)

A leave of absence (LOA) is a temporary interruption in a student's program of study and cannot exceed 180 days in any 12-month period and may have an impact on a student's financial aid. Any student considering requesting a LOA who receives financial aid, should consult with the Financial Aid Office to determine how their financial aid will be affected.

The purpose of this policy is to confirm that Coastal Alabama Community College (CA) is in compliance with federal regulations, 34 CFR 668.22 (d), regarding the process for students requesting a leave of absence. The following criteria outlines the requirements to process and approve an LOA:

- The student must make the request in advance, if possible, in writing to their Dean, stating the reason(s) for the request. Requests can be granted retroactively for unforeseen circumstances.
- Cannot be granted for academic reasons (i.e. to keep a student from failing).
- There must be reasonable expectation that the student will return to school.
- Student must resume training at the same point in the academic program that the LOA began.
- The institution may not assess any additional institutional charges upon the student's return and the student is not eligible for additional Title IV funds.
- Prior to granting an LOA, the institution must explain to a Title IV student consequences of the LOA for Title IV purposes, i.e., grace periods and repayment. In addition, the consequences of not returning from an LOA.

Students granted an LOA are not considered withdrawn and there is no return of Title IV calculation required. If a student does not meet the LOA criteria, the student is considered to have ceased attendance from the institution and a Title IV return of funds calculation is required if the student received federal aid. Students granted an LOA will be reported to NSLDS Enrollment Reporting. If the student fails to return, the student must be reported as withdrawn. The LOA begin date will be the withdrawal date.

Students on an LOA are not eligible for federal student loan disbursement. Students approved after receiving financial aid may be required to return a portion of the aid previously received. Federal educational loan regulations state that when a student borrower ceases to be enrolled at least half-time for 180 days (6 months) in any 12-month period, the borrower will be considered as withdrawn from school for loan repayment purposes. At that point, the school is required to calculate the amount of financial aid the student earned and the amount of financial aid that must be returned. These calculations are based on the time the student was enrolled. The percentage of the semester the student completed is the percentage of aid the student can keep. The percentage of the semester the student did not complete is the percentage of aid that must be returned. Once a student completes more than 60% of the semester, the student has earned 100% of the aid they received for that semester.

Student borrowers are given a six-month grace period on most types of federal loans starting at the date at least half-time enrollment ceases. During this time, lenders will treat the borrower's loans as if the borrower were still enrolled in school. Once a grace period is used on a specific loan, it will not be given again. At the end of the six-month grace period, the student will be required to enter repayment on their federal educational loans until they return to school; however, deferment or forbearance options are available if the student makes a request to their lender.

Students who are granted a leave of absence (that is expected to exceed 180 days) after paying for the semester's tuition will be treated as withdrawn. If the student received federal student aid before withdrawing, being dismissed, or being granted a leave of absence, any tuition refund calculated will be returned to the federal aid programs first. Federal regulations mandate that the percentage of the semester the student did not complete will be the percentage of available federal aid the student did not earn. If the student received more federal student aid than they earned, the school must return the unearned funds in a specified order (see R2T4 policy). Once the student has completed more than 60% of the semester, the student has earned 100% of their aid, and no federal refund is required. When a refund is required, the amount of the student's aid that the school is required to return is determined by multiplying the amount of the student's tuition and fees by the percentage of the semester the student did not complete. Once institutional and federal refunds are complete, the student may be required to pay any remaining balance due the school.