Federal Regulations require students receiving Federal Pell Grant, Federal SEOG, Iraq & Afghanistan Service Grant, Federal Work Study or Federal Direct Loans to be making “satisfactory academic progress”. This progress is measured at the end of each semester according to three factors: cumulative grade point average (GPA), completion of credit hours (pace) and the time frame allowed for completing a certificate or degree.

**SATISFACTORY PROGRESS:** Students maintaining the following criteria will be considered to be meeting satisfactory progress for federal aid purposes.

- **GPA:** A minimum 2.0 cumulative GPA

  A grade of F, XF, I, W, IP and courses not yet graded are considered attempted but not completed in calculating the completion rate for Satisfactory Progress. Audit hours are not counted in the student’s GPA.

- **Pace (Completion Rate):** A minimum 67% cumulative completion rate (calculated using all financial aid hours completed divided by all hours attempted). Audit hours are not counted as completed or attempted.

**Transfer credits:** All previous college attempted and completed coursework (as stated in the college academic catalog) will be counted when determining a student’s GPA, minimum completion rate and maximum time frame. Per federal regulations, all hours must be included whether the student received financial aid for those hours or not.

**Remedial hours:** Developmental course hours are included as hours attempted, completed and in the GPA for the federal financial aid satisfactory academic progress evaluation.

**Repeated coursework:** Previously completed courses (with a grade of D or better) may be repeated only once for federal financial aid eligibility.

**MAXIMUM TIME FRAME:** To remain eligible for federal financial aid, students at GCCC must complete course work for an associate degree or approved certificate program within 150% of the published program length.

**Degree completion:** Students who have completed an Associate or Bachelor Degree or beyond are no longer eligible for federal financial aid at GCCC. Exceptions may be made on a case-by-case basis when additional hours are required to establish, maintain, or renew professional certification or for other unusual circumstances.

**WARNING:** Students who do not meet the minimum requirements for Satisfactory Progress will be placed on Warning for the following semester but will continue to receive federal financial aid. At the end of the Warning semester students must have a cumulative GPA of 2.0 and a completion rate of 67% to regain satisfactory status.

**There is no Warning status for students who have exceeded Maximum Time Frame or for students who earn zero (0) hours during a semester of enrollment.**

Transfer students as well as students with prior college credit hours at GCCC that received no federal financial aid and who fail to meet the Satisfactory Progress standards as outlined above will be placed on Warning for the first semester that they apply for financial aid at Garden City Community College.

**DENIAL:** Financial Aid Denial means that a student’s eligibility for federal aid has been suspended due to not making Satisfactory Academic Progress. Denial of federal student aid will occur if a student on Warning or Probation does not meet Satisfactory Progress requirements. Denial will also occur if a student has exceeded Maximum Time Frame (150% completion rate) or for students who pass 0- credit hours during the semester being evaluated.
NOTIFICATION: All students will be notified of any change in their Satisfactory Academic Progress status. Communication regarding Warning, Denial, exceeding Maximum Time Frame as well as the result of any appeal will be sent to the student’s GC3 email account.

REINSTATEMENT: Students who are denied federal financial aid may be reinstated in the following manners:

Appeal: Students who have been placed on Financial Aid Denial have the right to appeal if they have documented extenuating circumstances that warrant an exception to the SAP Policy. Extenuating circumstances that may be considered include: personal illness or accident, serious illness or death within immediate family, or other circumstances beyond the reasonable control of the student. As defined by the Department of Education, a student may not appeal multiple semesters citing the same reasons and be considered for reinstatement.

The appeal form and appropriate documentation must be submitted with the initial appeal.

Self-reinstatement: A student who has lost financial aid eligibility may be reinstated after they have taken classes to meet minimum Satisfactory Academic Progress standards of a 2.0 cumulative GPA and a cumulative completion rate of 67%.

Students who do not appeal or whose appeal is denied must complete a minimum of (12) twelve credit hours (half-time students or less-than-half-time students must complete a minimum of (6) credit hours) at their own expense and attain a minimum 2.0 GPA for those hours. Students who meet this requirement may submit a written request/appeal to have their eligibility for federal aid reinstated.

Probation: Probation, as defined by the Department of Education, occurs when a student on Financial Aid Denial at GCCC submits an appeal to the Financial Aid office and the appeal is granted. Probationary students will be eligible for federal aid for one additional semester. After the probationary semester, students meeting the required SAP standards will be placed back in satisfactory status. Students not meeting the required standards will once again be placed on Financial Aid Denial. A status of Probation for one semester can only be assigned to students for whom it is mathematically possible to be meeting the minimum SAP standards within one semester.

Academic Plans: Academic Plans, as defined by the Department of Education, may be used for students who appeal their Financial Aid Denial and it is not mathematically possible for them to be meeting SAP standards within one semester. Academic Plans are individualized and are at the discretion of the Financial Aid Office. If a student is granted an appeal based on an Academic Plan they will be eligible for federal aid on a term-by-term basis. Students must follow their Academic Plan exactly in order to continue to receive federal aid. If an Academic Plan is not followed, their financial aid status will revert to Financial Aid Denial. Once a student is again meeting the minimum SAP standards, their Academic Plan will be removed.

Maximum Time Frame: Students who have exceeded the 150% maximum time frame will need to submit a Maximum Time Frame appeal form. The appeal must include a review by the student’s academic advisor or the Advising & Counseling Center to determine the hours and courses needed for degree completion. Students will be funded only for the specific courses required to finish their program of study at GCCC.

Preparatory Coursework Contract: A written, formal contract between the student and the institution that allows the student who is not pursuing a degree or certificate to attend Garden City Community College and receive a Direct Loan for a maximum of one consecutive 12-month period to take pre-arranged program coursework required for admission to another college or university. A student may only have one 12-month preparatory coursework loan over the course of his/her college attendance.

RETURN OF TITLE IV FUNDS: All students receiving Federal (Title IV) Financial Aid are subject to a “Return of Title IV Funds” calculation. This calculation is required for students who completely withdraw (officially or unofficially) from all of their classes on or before the 60% point of their enrollment period. The “Return of Title IV Funds” calculation involves only the federal financial aid portion of funds received by the student. It determines the amount of federal funds the student and GCCC are entitled to keep, based on how long the student was enrolled during the semester. It is possible that GCCC and/or the student will owe federal funds back to the Department of Education.