Southwestern Christian College
Satisfactory Academic Progress Policy

Satisfactory Academic Progress (SAP) is a measure of whether a student is progressing adequately toward his or her completion of study here at Southwestern Christian College. Monitoring SAP in academic work is a requirement for all students enrolled at this institution. Federal regulations require all schools participating in state and federal financial aid programs to monitor SAP. These standards are applicable to all students attending Southwestern Christian College.

This standard assesses academic progress for classes taken at Southwestern Christian College only and requires a quantitative and qualitative measurement. All SAP measurements are calculated at the end of each academic semester.

**SAP Standards**

This institution requires its students to maintain SAP as established by this institution, in order to continue to matriculate at the school and to continue to be eligible to participate in the federal government’s Title IV financial aid programs. These standards apply to all students, regardless of the source of the student's funding, and to all students, regardless of their status (full-time or part-time). All students must comply with the following standards:

1. All students must maintain a cumulative academic average of “C” on all tests, work projects and other required course work.

2. All students must complete the program within one and one-half (1½) times the normal length of time required to complete the program as defined in the enrollment agreement. This time frame will be measured in terms of clock hours attempted.

**Qualitative Requirement:**

All students must earn at least a “C” average which is a 2.0 grade point average at the end of each semester they are enrolled. The grade point average scale is as follows: 4.0 = A, 3.0 = B, 2.0 = C, 1.0 = D and 0.9 or below = F.

**Qualitative Progress Measurement: Minimum Cumulative Grade Point Average**

Satisfactory academic progress is also monitored through a student’s grades.

<table>
<thead>
<tr>
<th>Total number of hours completed by Student</th>
<th>Required Cumulative GPA</th>
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<tbody>
<tr>
<td>1 – 15 total hours</td>
<td>1.50 cumulative GPA</td>
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<tr>
<td>16-30 total hours</td>
<td>1.75 cumulative GPA</td>
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<tr>
<td>31 or more total hours</td>
<td>2.00 cumulative GPA</td>
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** Remedial classes will be counted towards the 150% maximum allowable timeframe AND will be considered in the review of SAP.

At the end of each increment, the Registrar’s Office will provide the Financial Aid Office with a list of students, attempted hours, completed hours, and cumulative GPA. This is what is used to determine SAP. Academic progress will be reviewed at the end of each academic semester to determine future eligibility.

SAP will also be reviewed on the 10th day of class at the beginning of each year to determine if student is sufficiently working towards the completion of a degree in the 150% maximum allowable time frame. Only classes a student is enrolled in on the 10th day of class will be considered. Southwestern Christian College may disburse a Pell grant, Loan, etc. to an eligible student ONLY after we determine that the student has met SAP for the payment period.

If a student fails to meet SAP at the end of the academic semester they will be placed on Financial Aid (Probation) Warning and will receive a letter from the financial aid office stating their eligibility status and requirements. If a student fails to meet SAP at the end of the academic semester they are on Financial Aid (Probation) Warning, they will be then placed on Financial Aid Academic (Suspension) Probation and will receive a letter from the financial aid office stating their eligibility status and the process to appeal if applicable.

**Notification of Grade Change**

If a student’s grade changes after grades were initially posted, it is the student’s responsibility to notify the financial aid office of this grade change. If the student meets the standards for satisfactory academic progress after the grade change, the financial aid will be reinstated.

**Quantitative Requirement:**

Students may be funded up to a maximum time frame of 150% of the published length of the certificate or degree program for which the student is enrolled. Example: If a student enrolls in the Nursing program, it takes 18 credit hours to complete the program. 18 x 150% = 27 credit hours of eligibility.

All attempted credit hours at Southwestern Christian College, transfer credits and any assessed credits will be counted toward the 150% eligibility whether a student received Title IV federal student aid or not.

**Financial Aid Warning**

Students who fail to meet SAP standards due to low grades during a given payment period will be placed on Financial Aid Warning status until the following payment period. A student on Financial Aid Warning may continue to receive assistance under the Title IV, HEA programs for one payment period despite a determination that the student is not making SAP.

Students on Financial Aid Warning status who fail to meet SAP by the conclusion of the warning period will be deemed not to be making SAP and will lose eligibility for Title IV. If the
student fails to meet SAP at the end of the Financial Aid Warning period they will then be placed on Financial Aid Academic (Suspension) Probation and will lose Title IV eligibility.

Students on Financial Aid Warning status who meet standards for SAP at the end of the payment period or by the conclusion of the Financial Aid Warning period will be removed from the Financial Aid Warning status.

If the student appeals the loss of Title IV eligibility and wins the appeal the student may be placed on Financial Aid Probation. See the appeal process which is provided below.

Financial Aid Academic Suspension

Students who fail to meet SAP by the end of the Financial Aid Warning payment period are put on Financial Aid Academic suspension. If the student files an appeal and that appeal is granted, a student on Financial Aid Academic suspension may receive Title IV, HEA funds for one payment period. After being reinstated and on Financial Aid Academic suspension, the institution will require the student to fulfill specific terms and conditions to assist the student in making SAP.

At the end of one payment period on Financial Aid Academic suspension, the student must meet the institution’s SAP standards to meet the requirements of the academic plan developed by the institution, for the student to qualify for further Title IV, HEA program funds.

If the student does not regain eligibility after the Financial Aid Academic suspension period and meet the requirements of the academic plan developed by the institution, the student would continue to lose eligibility for Title IV funding. The student would then receive a Financial Aid Academic suspension letter giving the student guidance on what it would take to regain eligibility. The student would not receive Title IV, HEA funding during this period.

Appeals Process

Students may be able to re-establish eligibility for Title IV aid by citing extenuating circumstances which have caused a hardship. Students may file an appeal by completing an Appeal for Financial Reinstatement form and presenting supporting documents to the Appeals Committee. Extenuating circumstances are generally beyond one’s control, such as an automobile accident, an illness, or death of a family member. Approvals or denials are made at the discretion of the Appeal Committee. Appeals must be submitted to the Financial Aid Office at least two weeks before class starts of the semester for which the appeal is being made. Any appeals made without supporting documents will not be considered.

The Appeal Committee will review the appeal and issue a decision in writing to the student within 5 to 10 business days. If the appeal is approved the student is placed on probation for one term and will be given an individual development plan that will be designed to assist the student in regaining SAP if followed. The student will be expected to successfully complete the appropriate number of credit for their level of enrollment and earn the appropriate GPA based on their grade level. At the end of the term, the student’s number of hours completed and cumulative GPA will be sent to the Financial Aid Office by the Registrar’s office as proof of
If the student does not meet SAP standards by the end of one semester, aid will be denied for future terms until SAP standards are met.

If an appeal is denied, the student will be responsible for their own educational costs. After completing the financial aid probation and if making SAP, the student will then regain their financial aid. At the end of that semester it is the responsibility of the student to provide a transcript as supporting documentation to financial aid office so that your financial aid can then be reinstated. Then, if SAP standards are met, aid will be reinstated for future semesters. The completion of additional self-paid semesters or filing an appeal does not guarantee regaining aid eligibility. A student must show academic progress.

**Reinstatement of Title IV Aid**

Reinstatement of Title IV aid is limited to the period under evaluation. Prior periods in which the student was determined ineligible for aid will not be included in the student’s reinstatement of eligibility. Students making SAP by the conclusion of the Financial Aid Warning period will be removed from the warning status and will regain eligibility for Title IV aid.

**Extended Leave of Absence**

All students, who have withdrawn or taken an extended, leave of absence and choose to re-enter into a course, will be placed under the same satisfactory or unsatisfactory progress status prevailing at the time of the prior withdrawal or leave.

**Ineligible courses:**

Ineligible courses will not be funded and will count toward the student’s attempted credit hours and SAP. Ineligible courses include those courses not listed on a student’s certificate or degree plan. Programs that do not follow a regular 16 week semester schedule are also ineligible for federal student aid.

**Incompletes or withdrawals:**

A grade of I, IP, AU, W, WF, or WP is not acceptable for satisfactory completion of a course and could affect a student’s SAP status by not meeting a “C” grade point average at the end of the semester.

A Grade of I is for an incomplete and may be issued when unforeseeable circumstances beyond a student’s control prevent the student from completing his/her course requirements. Incomplete grades will not be authorized when the student has failed to complete course requirements nor has a failing grade due to personal negligence. An incomplete grade must be converted to a credit grade by satisfactorily completing the required assignments within the adjusted deadline (arranged between instructor and student). An incomplete grade not converted by the deadline will become an F.

In-Progress (IP)
In-progress refers to students who have met institutional attendance requirements and have worked continuously toward meeting the objective of the course, but will need to re-enroll within the next semester of the date the course was taken in order to satisfy all objectives of the course.

Withdrawal (W)
Used for student, instructor, and administrative withdrawals from a course or complete withdrawal from NTC after the withdrawal deadline.

Audit (AU)
Audit is a grade recorded for completion of enrollment in an audited course; no credit is earned.

Withdrawal Failing (WF)
A grade of WF given by an instructor for a course that was withdrawn indicating that the student was failing the course at the time of withdrawal.

Withdrawal Passing (WP)
A grade of WP given by an instructor from a course that was withdrawn indicating the student was passing the course at the time of withdrawal.

A student’s status for federal student aid may be affected as repeats due to incompletes or withdrawals could cause a student to exceed the 150% maximum time frame.

Changes in major:
Students are allowed to change their major but must note that any changes do affect their eligibility for federal student aid. The main part being affected will be the credit hour eligibility as all credits that have been attempted so far will be counted regardless of whether those credit hours were funded or not. For example if a student is majoring in a program that needs 33 credit hours to complete and has attempted 28 credit hours then decides to enroll in a program that needs only 18 credit hours his/her eligibility would be exhausted because the student’s attempted hours would have exceeded the 150% eligibility of 27 credits for the 18 credit hour program.

Non-credit remedial courses
Southwestern Christian College offers non-credit remedial courses in math and English. Generally these courses are numbered 100 or lower. These courses do not count as credit toward a student’s certificate or associate degree program. The credit hours from these courses will count against a student’s hours attempted and will be factored into the student’s 150% eligibility and grade point average.
Transfer Students

The admissions office at Southwestern Christian College will notify the Financial Aid office of any students transferring from another institution. All transcripts from previous institutions attended will be reviewed by our Registrar’s Office. Only those hours that transfer are counted when determining student’s grade level. (Ex: A student takes 30 hours at college #1, but after review, only 25 of those hours transfer to Southwestern Christian College. The student will be considered at a freshman level when determining aid amounts.) However, the full transcript will be reviewed in order to determine SAP and aid eligibility for Southwestern Christian College. Also, Southwestern Christian College will also count all credits from previous schools toward the maximum allowable time frame for degree completion. (150% of the published length of the educational program)
Number of Credit Hours Required to Complete

You must complete a minimum number of hours each year based on the number of hours that you attempted. In simple terms, if you are going at least half time (six hours or more), you must complete at least 75 percent of your enrollment successfully. If you are just taking a course or two that are less than six hours, you must complete 100 percent of your enrollment successfully.

To use the chart below, add the hours for which you enrolled in the term. You must complete no fewer than the corresponding number of hours listed in the right column with a grade of A, B, or C in order to meet this requirement for continuing your financial aid eligibility.

<table>
<thead>
<tr>
<th>Hours Attempted</th>
<th>Hours Required to Complete</th>
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<tbody>
<tr>
<td>21</td>
<td>15</td>
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<td>20</td>
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<td>6</td>
<td>5</td>
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<tr>
<td>1-5</td>
<td>Must Complete All</td>
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</tbody>
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(Revised and effective 5/26/2011)