



OFFICE OF FINANCIAL AID

SATISFACTORY ACADEMIC PROGRESS POLICY FOR FINANCIAL AID PROGRAMS

Federal and State regulations require all post-secondary institutions to establish policies and procedures for measuring the academic progress of their students. Following are the academic progress guidelines established by Camden County College. The College's Academic Progress policy governs the receipt of funds under all federal and state financial aid programs (grants, loans, and work-study) except the Educational Opportunity Fund Program (EOF), which is evaluated separately.

All students must make Satisfactory Academic Progress (SAP) towards the attainment of a degree or certificate to remain eligible for financial aid. Students who are not SAP are in Unsatisfactory Academic Progress standing (USAP). Students who do not meet all criteria as listed, after having attempted at least two semesters of coursework, are USAP and will be TERMINATED from all relevant financial aid programs until such time as they have met the criteria to be SAP. Academic progress will be evaluated once per year at the end of each spring semester. Satisfactory Academic Progress for financial aid is determined as follows:

1. Attempted credits = all credits for which a student receives a grade (including A, B, C, D, P, F, I, NA, W, XA, RV, MP). Repeated courses are included in credits attempted. Credits by Examination are counted as credits attempted and completed satisfactorily. Courses with grades of AU are neither counted as credits attempted nor completed.

All students must receive a passing grade in at least 67% of all credits attempted. Passing grades are A, B, C, D, or P. Grades of I (Incomplete), MP (Making Progress), RV (Math Review Recommended), NA (Not Attending), W (Withdrawal), and XA (Never Attended), as well as F (Failure) are NON-passing, unsatisfactory grades, which count as credits attempted but do not count as credits completed.

2. After having attempted the first 12 college-level credits, all students must have a cumulative GPA that falls at or above the following minimums:

College Credits Attempted	Minimum GPA Required
12 – 18	1.50
19 – 32	1.75
33 – 48	1.90
49 +	2.00

The cumulative GPA under the SAP policy is the GPA based upon all (including remedial and ESL) credits the student has attempted and may differ from the GPA calculated for the student's transcript, which is based solely upon the college-level credits attempted.

3. Remedial/ESL student = one requiring 12 or more credits of remediation or ESL. (Because ESL courses do not count as credits toward a degree, they are treated in the same manner as remedial courses by this policy.) No student may receive aid for more than 30 credits of remedial or ESL coursework. Remedial/ESL students who are enrolled in certificate programs are no longer eligible for financial aid after attempting a maximum of 75 credit hours. Remedial/ESL students who are enrolled in degree programs are no longer eligible for financial aid after attempting a maximum of 126 credit hours.

4. Non-remedial student = one requiring less than 12 credits of remediation or ESL. Non-remedial students who are enrolled in certificate programs are no longer eligible for financial aid after attempting a maximum of 45 credit hours. Non-remedial students who are enrolled in degree programs are no longer eligible for financial aid after attempting a maximum of 96 credit hours.

5. Students who are enrolled in the nursing degree programs are no longer eligible for financial aid after attempting a maximum of 134 credit hours.

6. Students, who transfer in credits from other colleges, will have their maximum number of attempted credits reduced accordingly, up to a maximum of 30 credits. (See numbers 1 and 2 above.)

7. The quantitative and qualitative standards used to evaluate academic progress include all periods of the student's enrollment. Federal regulations require that all credits attempted from the first day of the student's enrollment are included even when the student initially enrolled fifteen, twenty, even thirty years ago (or more). All periods of enrollment are counted including periods during which the student did not receive financial aid funds and paid for all costs from her own resources.

8. When a student is USAP s/he cannot regain eligibility for financial aid simply by not enrolling at CCC (thereby being out of school for a period of time) or by paying for classes from her/his own resources.

9. Academic forgiveness is the process through which a student can apply to have credits attempted and grades earned in previous semesters excluded from the calculation of the student's grade point average. (The student must have been on hiatus from the College for five years or more in order to submit an appeal for academic forgiveness). The College's academic forgiveness process does not overturn the financial aid SAP policy.

Although a student's GPA may be reset after an approved academic forgiveness appeal the federal financial aid program regulations do not provide for exclusion of any prior credits from the SAP calculation. In evaluating a student's academic progress for financial aid purposes, the College always includes the qualitative and quantitative values of all credits attempted at CCC along with the quantitative value of credits transferred from other institutions.

10. Students are permitted to appeal the loss of financial aid caused by Unsatisfactory Academic Progress (USAP). Students may appeal by completing an appeal application for the appropriate year and submitting it to the Office of Financial. The Financial Aid Appeal Committee will review cases on an individual basis to determine if mitigating circumstances are responsible for poor progress. Mitigating circumstances might include but are not limited to: serious illness or injury of the student, death of an immediate family member, extreme family upheaval, or deployment to active military duty.

Verbal appeals are NOT accepted. The Appeal Committee requires approximately thirty days to review appeals. Written notification of the Committee's decision will be mailed to the student (the outcome of the appeal is not available by telephone or in person).

11. The circumstances upon which the appeal application is based must be documented to the extent required by the FAO. Documentation should be submitted with the appeal application. (Please submit legible photocopies rather than original medical records, death certificates or other official documents). Appeals that are determined to have been submitted without sufficient documentation of the circumstances cited in the application will be denied. In the case of an insufficiently documented appeal, the student will be notified by letter of the denial and will be offered an opportunity to resubmit the appeal with appropriate documentation.

12. If the student's appeal is approved she will be permitted to continue to receive financial aid only for the period indicated in the letter of appeal notification. Students who have been regained financial aid eligibility on appeal will be reevaluated after the enrollment period specified in their notification letter.

13. If the student does not enroll for the semester approved the approval becomes void and the student must request a reevaluation of his appeal. The student may be required to submit a new appeal, and/or additional documentation.

14. In the case of a denial, students must pay for classes from their own resources until such time as the student has achieved the required GPA, has passed 67% of the credits for which the student has enrolled, and has met all other stipulations of the SAP policy. When the student has met all academic progress requirements s/he is eligible to be reinstated for financial aid for the next semester of enrollment.

15. If a student whose appeal application has been denied believes that s/he has earned at least 67% of all of the credits s/he has attempted at Camden County College and her/his GPA is equal to or above the benchmarks set in the Satisfactory Academic Progress policy at the conclusion of a fall semester of enrollment s/he may request that the financial aid office review his status at mid-year to determine if s/he is SAP and thereby eligible to receive financial aid for the following spring or summer semester(s).

16. Retroactive appeals are not granted. Appeal applications must be submitted by the College's published Withdrawal deadline during the semester for which the student is appealing for aid. Appeals that are submitted after the withdrawal deadline for the semester in question will be denied.

17. Students who register for a semester when they are USAP will be responsible for all charges resulting from their registration activity if their Appeal Application is denied. Denied students must drop their registration by published deadlines or they will be liable for all charges whether or not they attend classes. Such students must disregard any communication from the college that suggests that their classes will be automatically dropped for non-payment.

18. The Appeals Committee will not entertain retroactive appeals for reimbursement for a semester during which a student was USAP. The College will not credit the account of, or otherwise reimburse, a student with financial aid funds for any past semester during which the student was USAP or otherwise ineligible for financial aid.

19. The Appeals Committee will not entertain Appeal Applications based upon the same circumstances as previously submitted, documented, and denied. Appeal Applications that substantially duplicate previous submissions will be summarily denied.

20. USAP appeal approvals and academic forgiveness do not impact the student's account balance. Any balance remains the student's responsibility regardless of the outcome of the Academic forgiveness or USAP appeal.