

# Federal Satisfactory Academic Progress (SAP)

Federal regulations (Sections 668.16(e).668.32(f) and 668.34) require that schools monitor the academic progress of each applicant for federal financial assistance and that the school certify that the applicant is making satisfactory academic progress toward earning his/her degree.

This determination of progress is made at the end of each semester (fall, spring and summer) for all fulltime and part-time undergraduate and graduate degree candidates. The review includes a determination as to whether the student has met the cumulative qualitative and quantitative standards set forth in the College's SAP policy. Specifically included in the review is a measurement of the student's Pace to ensure that the student will complete the program within the maximum timeframe. Students will be notified in writing of the results of an evaluation that impacts the student's eligibility for federal financial assistance.

The renewal of institutional scholarships are evaluated separate from the SAP standards. Please see the scholarship program details in your scholarship letter from Admissions.

# **Qualitative SAP Standards**

- 2.0 cumulative Grade Point Average for undergraduates
- 3.0 cumulative Grade Point Average for graduates

# Quantitative SAP Standards (PACE and Maximum Timeframe)

<u>PACE</u>: Students must have earned at least 67% of their attempted course credits to be considered to be meeting Satisfactory Academic Progress minimum standards. In other words, a student's pace is calculated by dividing the cumulative number of credits that the student has successfully completed by the cumulative number of credits that the student has attempted.

<u>Maximum Timeframe</u>: Students are permitted to receive federal student aid up to the maximum timeframe of 150% of the published length of the education program in attempted and transfer credits. Students are not eligible to receive federal financial assistance beyond this point.

Example: Published length of an Associate of Science in Marine Technology (limited license) is 73 credits. Students are permitted to receive federal student aid up to the maximum of 109 credits in pursuant of an Associate Degree. **Transfer credits** are counted in both the cumulative number of successfully completed and attempted credits.

#### **Repeated courses**

Students may not receive financial aid for more than one repetition of a previously passed course. Courses repeated due to an earlier failing grade are eligible for federal student aid if the course is a requirement for the student's degree program.

### **Incomplete courses**

Credit hours for courses for which an incomplete or deferred grade is granted will not count as hours completed but will count towards hours attempted and are not included in GPA calculation.

### **Change in Majors**

Students who change their majors will normally be expected to complete all degree requirements before reaching 150% maximum time of normal program completion.

### **Reviewing SAP**

Students meeting all minimum SAP standards are packaged for the full academic year. Students not meeting all minimum standards are subject to financial aid warning and suspension of financial aid eligibility. Alternatively, students may appeal the decision to regain eligibility.

#### **Financial Aid Warning**

Students who drop below the required qualitative and quantitative standards will receive a Financial Aid Warning for one semester. During this SAP Warning semester students will continue to receive federal financial aid however they must meet the minimum standards at the end of this semester in order to continue receiving aid.

## Maintaining/Regaining Eligibility

Students can regain eligibility for financial assistance after the warning period as soon as they meet the qualitative and quantitative standards for SAP as stated above.

#### **Financial Aid Suspension**

A student on financial aid warning who has not met all SAP qualitative and quantitative standards by the end of the next semester of enrollment and who does <u>not</u> have an approved appeal on file with the financial aid office is no longer eligible to receive financial aid assistance.

A student who has lost eligibility to participate in federal student aid programs for reasons of academic progress can regain that eligibility only by enrolling at Maritime at his/her own expense and demonstrating that he/she is capable of completing a semester without any failures, incompletes or withdrawals and showing the ability to complete his degree requirements in a more regular fashion.

## **Right to Appeal**

A student who becomes ineligible for financial aid (after receiving a financial aid warning and suspension) may submit a *Satisfactory Academic Progress Request for Review* to the Financial Aid Office including the following information:

- Explanation of mitigating circumstance such as death of a family member, or a student's personal illness or injury that resulted in the failure to meet SAP,
- Explanation of what has changed that will allow student to demonstrate SAP progress at the end of the next evaluation period, and/or
- An "academic plan of action" completed with an academic advisor.

The appeal along with all required statements and documentation will usually be reviewed by the Financial Aid within ten business days of receipt of appeal. The Financial Aid Office will consider waiving the SAP standards for a student who documents mitigating circumstances that contributed to their academic difficulties.

In some cases, it may be mathematically impossible for a student to repair his or her SAP deficiencies with one term of enrollment. In such cases, a student's SAP appeal may be approved with an academic plan to restore SAP deficiencies over more than one term. In these cases, the Office of Financial Aid in consultation with an academic advisor will develop an academic plan with the student that, if followed, will ensure that the student is able to meet the College's SAP standards by a specific point in time. The academic plan may require the student to fulfill specific terms and conditions, such as taking a reduced course load or enrolling in specific courses.

## **Financial Aid Probation**

Students who do not meet the qualitative and quantitative standards and have successfully appealed to regain their financial aid eligible are placed on Financial Aid Probation. Students on financial aid probation retain federal aid eligibility for one semester or as stated on the academic plan of action.

If the student continues to not meet the minimum SAP standards, s/he is no longer eligible for federal aid until these standards is met.

# New York State TAP Program Pursuit and Academic Progress Eligibility Charts

To be eligible for TAP, you must be a full-time matriculated student. New York State regulations require recipients to maintain satisfactory academic progress and program pursuit. The charts below outline each TAP payment requirements.

# New York State Satisfactory Academic Progress Charts

Baccalaureate Program: Students First NYS Award Payment in 2010-11 and After – non-remedial

Before Being Certified for This Payment	1st	2nd	3rd	4th	5th	6th	7th	8th
A Student Must Have Accrued at Least This Many Credits	0	6	15	27	39	51	66	81
With at Least This Grade Point Average (GPA)	0	1.5	1.8	1.8	2	2	2	2

# Associate 2 Year Program: Students First NYS Award Payment in 2010-11 and After – Non-remedial

Before Being Certified for This Payment 1st 2nd 3rd 4th

A Student Must Have Accrued at Least This Many Credits 0 6 15 27

With at Least This Grade Point Average 0 1.3 1.5 1.8 (GPA)

The table above illustrates the specific requirements needed to receive TAP. It is important to note that the number of credit hours that must be completed and earned depends on the number of TAP payments the student has received, not on the year of enrollment. Note withdrawal grades causing students to fall under minimum 12 credits per semester enrollment makes students ineligible for the following semester TAP Grant. Visit the NYS HESC website for full information.

## Waiver of Academic Standing Requirement

Students who are academically ineligible for the New York State Tuition Assistance Program (TAP) due to a documentable circumstance may apply for a one-time waiver of the Academic Progress/Programs

Pursuit requirements and a one-time waiver of the grade point average requirement. A one-time waiver is for one semester only and cannot be applied again. Valid circumstances include illness, death of a family member, or other situations that may have adversely affected their academic work. Students who would like to be considered for a TAP waiver should contact the Office of Financial Aid.