



Satisfactory Academic Progress (SAP) Policy

The federal government mandates that students must make Satisfactory Academic Progress (SAP) toward a degree or certificate in order to maintain financial aid eligibility. SAP is measured each term by qualitative (grade-based), quantitative (Completion Rate) standards and maximum time frame. These standards shall be used to determine eligibility for participation in financial aid programs at Northern New Mexico College. Though this policy establishes the minimum standards for all financial aid programs at Northern, an individual aid program may have unique qualitative and/or quantitative standards to the program as mandated by law or the program's governing entity (e.g., Legislative 3% Scholarship and the Legislative Lottery Scholarship).

MINIMUM STANDARDS OF SATISFACTORY ACADEMIC PROGRESS (SAP)

You must be meeting at least the minimum standards for SAP by the end of any given enrollment period at Northern to maintain financial aid eligibility:

1. **Qualitative: Cumulative Grade Point Average (GPA)**

Students must meet the minimum of a 2.0 cumulative GPA.

2. **Quantitative: Completion Rate**

A student's academic progress will be measured by comparing the number of attempted credit hours with the credit hours earned (i.e., received a grade of A, B, C, D or CR). This includes any course for which the student has remained enrolled past the add/drop period. A student must earn 70 percent of credits attempted to maintain satisfactory academic progress.

3. **Maximum Time Frame for Degree/Certificate Completion**

Students will be limited to 150% of the published length of the program.

Examples:

Associates in Early Childhood Education Program requires 65 credit hours
65 credit hours x 150% = 98 credit hours maximum

Bachelor's in Education requires 132 credit hours
132 credit hours x 150% = 198 credit hours maximum

4. **The following are considered when evaluating a student's satisfactory academic progress:**

Withdrawal, incompletes, and failures: are considered attempted but not earned hours.

Repeated courses: A student is allowed to repeat a course **once** if previously passed.

A student is allowed to repeat a course **twice** if previously failed. Repeated courses are included in the calculation of both attempted and earned hours.

Audited courses: Are not included for financial aid purposes.

Remedial courses: Up to 30 hours of remedial courses are not included in the calculation of both attempted and earned hours, and passing grades (CR) are calculated as a 2.5 GPA for financial aid purposes.

Transfer credits: All transfer hours are included in the calculation (even if you received no federal student aid for those courses) of both attempted and earned hours but not in the calculation of GPA.

5. **Changing a program of study and/or pursuing additional Degree:**

Students are allowed to change majors but may not exceed the maximum time frame as noted in item 3 above.

6. Semester Satisfactory Academic Progress Review

Those students who do not meet the stated requirements will be placed on one of the following statuses during the next semester of enrollment and will receive a letter to that effect.

Warning – The status assigned to a student who fails to make SAP. A Student may continue to receive Financial Aid for one payment period. No appeal is necessary for this status. To be removed from financial aid warning status, you must attain the required cumulative GPA and/or credit completion ratio standards (earning 70 percent of credits attempted) by the end of your warning period. You will be suspended at the end of your warning term if you fail to attain the required standards.

Probation – you will be placed on financial aid satisfactory progress probation if a SAP appeal is approved (see item 7 below). You are eligible for financial aid while on probation. During your probationary term, you must attain the required cumulative GPA and credit completion ratio or you must successfully follow the academic plan submitted with your SAP appeal. Failure to attain the required GPA and/or credit completion ratio will result in suspension of financial aid eligibility. If you do not attain required GPA and/or credit completion ratio but successfully follow the academic plan submitted with your SAP appeal, you may submit a follow-up appeal showing you have met the terms of your academic plan.

Suspension – if you do not attain the required cumulative GPA and/or credit completion ratio during your probation period, or exceed your maximum timeframe of 150% of the published degree credits required to complete your program, you will be placed on financial aid suspension. You have an opportunity to appeal suspension. While on suspension you are not eligible to receive financial aid. (The exceptions are external scholarships).

You may attend Northern at your own expense until you attain the cumulative GPA and cumulative credit completion requirement.

7. Appeal Procedure

Students must submit an appeal using the Financial Aid Appeal form. Attach a typed and signed letter to the Financial Aid Appeal form documenting clearly the extenuating circumstances that hindered you from meeting SAP along with proper documentation noted below. Extenuating circumstances that interfered with your ability to meet SAP standards, including but not limited to:

- **Illness, accident, or injury experienced by you or a significant person in your life.** Documentation required: physician's statement, police report, or other documentation from a third party professional; hospital billing statement.
- **Death of a family member or significant person in your life.** Documentation required: a copy of the obituary or death certificate.
- **Divorce experienced by you or parent.** Documentation required: attorney's letter on law firm's letterhead or copy of divorce decree.
- **Reinstatement** after an academic dismissal or extended break in your enrollment. Documentation required: adviser's written statement.
- **Personal problems** or issues with your spouse, family, roommate, or other significant person. Documentation required: written statement from medical doctor, counselor, attorney, or other professional adviser.
- **Successfully following an academic plan during the probationary term, yet remaining below the overall completion 70% completion ratio or minimum 2.0 GPA requirement.**

The Financial Aid Director will review the appeal and make one of three decisions:

- **Denied:** The Director may deny the appeal. If the appeal is denied, the student will not be eligible to receive financial aid at NNMC. The student will be responsible for his/her tuition. If the denied student successfully completes credits in the future, he or she may submit another appeal to the Financial Aid Office. Based on successful coursework and may be reinstated.
- **Probation:** If after reviewing the appeal based on the documentation provided and it is mathematically possible for the student to make SAP by the end of the next semester, the Director will grant the student one additional semester of aid. During that semester the student will be on probation.
- **Reinstate:** After reviewing the appeal the Director may feel that the student deserves another opportunity to receive financial aid. However, based on the student's past academic performance and expected enrollment, it will not be mathematically possible for the student to make SAP at the end of the next semester, therefore the student will be required to complete an Academic Plan of Action calculating the number of semesters that it takes for the student to make SAP. The student must abide by the plan every semester. Failure to abide by the plan will result in suspension of the student's financial aid.

8. Academic Plan of Action (APA)

Students who are close to or have reached their 150% allowable timeframe will be required to meet with their Academic Advisor to complete an APA. This plan will determine if the student is able to complete their degree within the allowable timeframe and continue receiving aid, or the student will not complete their program of study within the 150% timeframe, and lose all financial aid eligibility. The student must abide by this plan every semester, failure to do so will result in suspension of the financial aid.

The Financial Aid Director will review the Academic Plan of Action and make one of two decisions:

- **Denied:** The Director will deny the appeal if after reviewing the APA the student will not complete their degree within 3 semesters or the student will not meet the required SAP eligibility within 3 semesters. The student will not be eligible to receive Financial Aid and will be responsible for his/her tuition.
- **Approved:** The Financial Aid Director will approve the appeal if based on the APA the student will complete their degree within 3 semesters or will meet the required AAP eligibility within the 3 semesters. Failure to abide by the plan will result in suspension of the student's financial aid.

9. Satisfactory Academic Progress for Student Loans

Students MUST meet the minimum SAP requirements to apply for and/or to continue receiving both Federal Direct Subsidized/Unsubsidized Loans and Federal Perkins Loan. This is **non-appealable**.

10. ALL DECISIONS BY THE FINANCIAL AID DIRECTOR ARE CONSIDERED FINAL AND NON-APPEALABLE.