Federal regulations require colleges to set Satisfactory Academic Progress (SAP) standards that students must meet and maintain to be eligible for all federal and some state financial aid. Even if you have never applied for or received financial aid, your academic history from all accredited colleges will be evaluated before you are awarded financial aid.

SAP status affects eligibility for Cal Grant and all federal programs including Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Work Study (FWS), and Direct Loans.

**Amendment to 2014-2015 Satisfactory Academic Policy**

To improve service to students, Financial Aid, Veterans & Scholarship Services has decided to change its annual Satisfactory Academic Progress (SAP) review from the end of Spring to the end of Summer. Moving forward, SAP will be in effect for Fall, Spring and Summer semesters to match our federal Title IV payment schedule and ease the determination of student eligibility.

SAP will be reevaluated for students at the end of Summer 2014. This may change a students' eligibility for the Fall 2014, Spring 2015 & Summer 2015 semesters. Please be aware that we cannot disburse Fall 2014 federal aid until all Summer grades are posted and SAP is complete. This means federal aid may be delayed for students enrolled in classes ending August 8th.

Students meeting SAP will be awarded federal aid while those not meeting SAP standards will be notified via email of their disqualification.

**Major**

Students must be enrolled in an eligible academic program (major) to receive financial aid. Eligible programs include—active Associate Degrees (AA or AS), Transfer Programs and Certificate of Achievements requiring at least 18 units. Certificate of Proficiency programs are not eligible programs and will not be considered for financial aid. Students are required to declare a major upon admission to the College and ensure that any changes are reported promptly to Enrollment Services using the Student Data Change Form.

Students are expected to enroll only in courses required to complete their academic major. Additionally, students with inactive majors (degrees or programs no longer offered by the College) will be required to update their major before their SAP status can be determined.

Students needing assistance choosing a major are encouraged to meet with an academic counselor (available by appointment) as soon as possible.

**Previous College Attendance**

If the Palomar College Records Office has received all official transcripts (see list of acceptable accreditations below) we will request a transfer credit evaluation which states the number of transfer units that can be applied toward your Palomar College major. Transfer units will be included in your unit limit and pace calculations. If our Records Office does not receive all of your official transcripts, we will be unable to request a transfer credit evaluation, therefore Financial Aid
Office will consider all units completed at the other colleges that transcripts were received towards your Palomar College major.

Transcripts received after your initial annual SAP review will be evaluated for the following aid year and may impact your eligibility for financial aid.

Transfer credit evaluations can only be completed for transcripts from colleges & universities with accreditation from the following agencies:

- WASC-ACCJC,
- SACS,
- NEASC-CIHE,
- MSA
- WASC-ACSCU,
- NWCCU,
- NCA-HLC,

See end of the document for the full name of the agency.

**GRADE POINT AVERAGE**

The College requires a minimum cumulative GPA of 2.0 to obtain a Certificate of Achievement, AA/AS Degree or complete a transfer program. Therefore, you must have and maintain a minimum 2.0 Palomar College cumulative GPA to meet the qualitative portion of SAP standards. Students struggling with classes are encouraged to seek instructor recommendations/assistance, utilize tutoring (free to currently enrolled students) and other student support services.

**UNIT LIMIT**

Students shall be held to a unit limit equal to 150% of the units required to complete their declared major. Unit requirements are published annually in the College Catalog available online on the College’s homepage or for purchase at the bookstore. Once the unit limit has been exceeded or we determine you will be unable to complete your major within the unit limit, you will be disqualified and no longer eligible for financial aid.

Units attempted at Palomar College (see exclusions listed below) and applicable transfer units will count towards your unit limit. Students are strongly encouraged to enroll only in courses required to complete their Palomar College major. If you need help determining required courses you should meet with an academic counselor to review the major requirements published in the College catalog or use the “Assist” website (transfer majors) to create an Educational Plan that outlines the required courses you have completed and courses you still need to complete your major within your unit limit.

**Amendment 2014-2015 Policy Effective July 1st, 2104**

Students that have attempted at least 100% of their unit limit will undergo a Maximum Time Frame review. Affected students will have a Max Time Frame (MXTFRM) item added to their students’ federal financial aid checklist (see your eServices “To Do List”) and receive an email communication with FORM link to the worksheet. Students will be required to submit a “Maximum Time Frame Worksheet” to determine whether he/she can finish his/her current major by the 150%
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Unit limit. As indicated on the worksheet, transfer preparation programs including University Studies, will be evaluated on CSUSM or UCSD transfer requirements. Enrollment history reports, transcripts on file with the college, current catalog & advising guides will be used to determine federal aid eligibility.

Reminder: Though multiple major changes are allowed by the College, units taken under a prior major will count toward your unit limit. A unit limit adjustment will only be considered on a case-by-case basis through our SAP appeal process.

General Information

- Unit limit for many AA/AS is 90 units (60 x 150%) and 45 units for a Certificate of Achievement (30 x 150%). High unit majors will be evaluated based on the current College catalog requirements and random verification course enrollment for students will be conducted to ensure that students are actually taking courses required towards their declared academic program.

- All transfer program majors will be held to a unit limit 90 units. Adjustments based on your specific major or university admission requirements will not be considered.

- Units from repeated courses, including substandard grades (Fs, FWs), academic renewals, and withdrawals (Ws) will be included in your unit limit. You should drop unnecessary courses before the “no notation” deadline published each semester to minimize your attempted units.

- Up to 30 units of remedial coursework in ENG 10, MATH 10, 15, and READ 5, 10, or 11; and ESL units below 50 will be excluded from your unit limit. However, you must demonstrate academic progression by successfully completing general education or major coursework requirements after your first academic year.

Pace

You must complete at least 67% of your attempted units to make sure you are able to complete your major within the unit limit. Only units receiving grades “A” through “D” or “P” will be considered completed units. Pace is calculated as cumulative units completed (UC) ÷ cumulative units attempted (UA). We will include all Palomar (including remedial & ESL units) and applicable transfer units in your pace calculation.

Disqualification

You will be disqualified and not eligible for financial aid if you meet any of the following conditions:

- Exceed or are unable to complete your major within your unit limit. We will use the College catalog, your recent Educational Plan, or self-certified unit limit review to determine your unit limit status. Students are encouraged to review and update their Educational Plan at the end of each academic year.

- Cumulative GPA is below 2.0

- Pace is below 67%
Have an AA/AS, BA/BS or higher degree from a U.S. or foreign post-secondary institution.

Note: Students who fail to inform the Financial Aid Office that they have earned any of the degrees listed above will be immediately disqualified and reported to the U.S Department of Education Office of Inspector General for possible fraud investigation.

FAVSS will send a disqualification notification email with the specific SAP standard(s) that were not met. Disqualified students with extenuating circumstances may submit a SAP appeal to reinstate their eligibility for federal financial aid (see the appeal details below). Otherwise, students remain ineligible for the entire academic year. SAP status will be re-evaluated the following academic year when applications are reviewed.

Appeals

If you do not meet SAP standards based on coursework attempted prior to Summer 2014 you will not be eligible for financial aid for the 2014-2015 academic year. However, if you have an extenuating circumstance you may submit an appeal to reinstate your eligibility for federal financial aid. Appeals must be submitted by April 3, 2015 for the 2014-2015 school year. Appeal forms are available on our forms webpage.

Because some award programs have limited funding and specific disbursement criteria we encourage students to submit an appeal as soon as possible to maximize their award potential.

Appeals will be considered for the following extenuating circumstances:

- Recent disability or job layoff that requires retraining or further education to a different career (major).
- Severe illness or injury, death of immediate family member or
- Other unforeseen extenuating circumstance.

Your appeal must include an explanation and documentation supporting your extenuating circumstance(s) and must address:

- Why you failed to meet SAP standards;
- What has changed or what steps you have taken that will allow you to meet SAP;
- If you have an AA/AS degree or higher, why you are enrolling at a community college and the purpose of returning to a two-year program or
- Why you are unable to complete your major within your unit limit.

Appeal Submission Guidance:

Appeals should be detailed and must include documentation that supports your extenuating circumstance(s). Keep a copy of all documents you submit for your records.
We encourage you to print an unofficial copy of your academic transcript to help you address the specific semester(s) that affected your overall academic performance.

*For instance, if you received multiple Ws, FWs or Incompletes in a particular semester you can determine if an extenuating circumstance occurred in that semester and use that as a basis for your appeal.*

You may also obtain a statement from a college instructor or academic counselor (*available by appointment only*) if he/she can confirm or support your request for reinstatement based upon your specific extenuating circumstance(s).

Documentation may include, but is not limited to, copy of a death certificate, doctor’s or other medical letter or summary, eviction notice, court document, course syllabus, etc. It is imperative that the supporting documentation clearly relates to the semester(s) you did not meet SAP standards.

*Example: In Fall 2013 I was in a car accident about 1 week before my midterms. I spent 2 days in the hospital and another week recovering at home. I was unable to attend classes for almost 2 months because of mobility and pain issues. I also had multiple medical appointments and was unable to make up the all the required coursework.*

Applicable documentation would include copies of medical or insurance records that document the dates related to the hospitalization, follow-up and physical therapy appointments. Also, emails or letters sent to or received from the instructor(s) that support the absences or attempts to make up assignments.
APPEAL DECISION REVIEWS

Appeals will be reviewed within ten (10) business days by a Financial Aid Advisor.

After your appeal is reviewed, you will be sent an appeal decision notification email. If the appeal is not approved you will be given a brief explanation that you may use as a basis to submit an appeal decision review. If your appeal is approved, you will be reinstated on a “Probation” status and will eligible for financial aid. Your appeal approval may prescribe a specific academic plan or other appeal conditions that you will be required to follow.

If placed on “Probation” your SAP status will be reviewed at the end of each semester to ensure you comply with any academic plan or other appeal approval condition(s). If you do not comply with the academic plan or appeal approval conditions you will be disqualified again. You will be able to submit another appeal for future aid consideration if you experienced another extenuating circumstance.

If you feel your academic history was incorrectly evaluated based on our published SAP standards (GPA, unit limit or pace) or would like to address concerns regarding your appeal decision conditions, you may submit an Appeal to the Director form. An appeal at this level will require further clarification of your extenuating circumstance and/or additional documentation that clearly supports your circumstance(s), issues or concerns. Once the director has reviewed and sent an appeal decision you may schedule an appointment to review and discuss the decision including recommendations for further appeal review.

If after meeting with the FAVSS director, you still wish to address appeal decision concerns, you may submit a “Petition to the Student Program Eligibility Appeals Committee.” You can obtain the petition from Enrollment Services at the San Marcos Campus. The committee meets as needed, the first week in October, December & fourth week in April. Therefore, the Petition and all supporting documents must be submitted to Enrollment Services by: September 15th, November 17th, or April 13th(respectively).

Accreditation Acronyms

Western Assoc. of Schools & Colleges, Accrediting Commission for Community & Junior Colleges
Western Assoc. of Schools & Colleges, Accrediting Commission for Senior Colleges & Universities
Southern Association of Colleges and Schools
Northwest Commission on Colleges & Universities
New England Assoc. of Schools & Colleges, Commission on Institutions of Higher Education
North Central Association of Colleges and Schools, Higher Learning Commission
Middle States Association of Colleges and Schools

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