



# FINANCIAL AID, VETERANS & SCHOLARSHIP SERVICES

---

## 2016-2017 Satisfactory Academic Progress Policy

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, federal regulations require that your academic history from all accredited colleges be evaluated before you are awarded financial aid.

SAP status affects eligibility for Cal Grant and all federal programs including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Work Study (FWS), and Direct Loans. **If you are disqualified from financial aid because you are not meeting the SAP standards and your appeal is approved, your eligibility will be reinstated as of the semester in which your appeal is submitted and is not retroactive to prior semesters.**

### **SEMESTER REVIEW**

SAP will be reviewed at the end of each Fall, Spring and Summer term. Your resulting financial aid eligibility status will be effective for the following term. This applies to all students who were previously enrolled at the college.

Please be aware that if you are placed on an SAP WARNING status, your financial aid for the following term may be delayed until all grades for that term have been recorded and your continuing eligibility status can be determined.

Students not meeting SAP standards will be notified via email of their warning or disqualification status. If you are not meeting the SAP standards, you will be placed on Warning status and continue to receive financial aid for one term. If, at the end of the Warning term, you still are not meeting the SAP standards, you will be disqualified from financial aid eligibility. You may still qualify for the BOG (Board of Governors' Fee Waiver) program. There are separate requirements for the BOG program minimum academic and progress standards which can be found at the following link - <http://www2.palomar.edu/pages/enrollmentservices/bog-fee-waiver-changes-f16/>.

### **ACADEMIC PROGRAM**

You must be enrolled in an eligible Palomar College academic program with a declared major to be eligible to receive financial aid. Programs and majors are listed in the Palomar College catalog.

#### **Eligible programs**

- Associate Degrees (AA or AS), most Transfer Programs (.X or .U), and Certificate of Achievement programs requiring at least 18 units

#### **Programs NOT eligible for federal financial aid**

- Transfer majors designated (ending in) ".T" and Certificate of Achievement in University Studies
- Certificate of Proficiency programs
- Certificate programs requiring fewer than 18 units
- If you are pursuing a CSU GE Advising Guide or IGETC Advising Guide Certificate you need to also declare a University Studies (AA or AS) major.



# FINANCIAL AID, VETERANS & SCHOLARSHIP SERVICES

---

## 2016-2017 Satisfactory Academic Progress Policy

You are required to declare a major upon admission to the College. Any changes must be reported promptly to Enrollment Services using the [Student Data Change Form](#). Additionally, if enrolled in an inactive major (degrees or programs no longer offered by the College) you will be required to update your major before your SAP status can be determined.

You are expected to enroll only in courses **required** to complete your program of study in your academic major.

If you need assistance choosing a major, 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, we will request a transfer credit evaluation which states the number of transfer units that can be applied toward your Palomar College major, based on the transfer policies and academic equivalencies established by the Palomar College Records Office. 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 and the Financial Aid Office will count all units completed on transcripts from prior colleges towards your Palomar College major and SAP limits for financial aid eligibility.

Transcripts received after your initial annual SAP review will not be reviewed for the current year and will not update your current SAP status, but will be evaluated for the following aid year and may impact your eligibility for financial aid.

### 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, once you have attempted twelve or more units (including applicable transfer units), you must have and maintain a minimum 2.0 Palomar College cumulative GPA to meet the qualitative portion of SAP standards.

If you need assistance with classes, seek instructor recommendations/support and utilize [tutoring](#) (free to currently enrolled students) and other [student support services](#).

If you have fewer than twelve attempted units, you will be evaluated on the scale shown below and will be disqualified if you do not meet these minimum standards.

Unit Range	GPA Minimum	Meets SAP
0.1 to 5.9 units	0.00	✓



# FINANCIAL AID, VETERANS & SCHOLARSHIP SERVICES

---

## 2016-2017 Satisfactory Academic Progress Policy

6.0 to 8.9 units	1.50	✓
9.0 to 11.9	1.75	✓

### UNIT LIMIT

For financial aid purposes, federal regulations limit students to the number of total attempted units that is equal to 150% of the units required to complete their declared program and 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.

All units attempted at Palomar College (*see exclusions listed below*) and applicable transfer units will count towards your unit limit. You are strongly encouraged to enroll only in courses required to complete your 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. The counselor will assist you in creating an Educational Plan that outlines the required courses you have completed and courses you still need to complete your major within your unit limit.

If you have attempted at least 100% of your unit limit, you will have a "Max Time Frame" checklist item added to your required documents on your Eservices Student Portal "To Do" list and will need to submit a ["Maximum Time Frame \(Unit Limit\) Worksheet"](#) –

Once you submit the form and confirm your major, a financial aid advisor will determine if you can complete your program within the maximum time frame. Transfer preparation programs including University Studies, will be evaluated on 60 unit requirement (90 unit maximum time frame).

Enrollment history reports, transcripts on file with the college, current catalog and advising guides will be used to determine federal aid eligibility.

Reminder: **All** units attempted since your first date of enrollment will count toward your unit limit, regardless of whether they apply to your current major or not. A unit limit adjustment will only be considered on a case-by-case basis through our SAP appeal process. Additionally, students who have completed a Bachelor or higher degree will be disqualified based on the assumption of having completed 120 units.

### 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. Your file may be selected in a random verification of course enrollment to ensure that you are actually taking courses required toward your declared academic program.



# FINANCIAL AID, VETERANS & SCHOLARSHIP SERVICES

## 2016-2017 Satisfactory Academic Progress Policy

- Eligible transfer program majors will be held to the current College catalog. 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

Generally you must complete at least 67% of all attempted units **in order** 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.

Students with fewer than twelve attempted units will be evaluated on the scale shown below. Students that do not meet the minimum standard will be disqualified.

Unit Range	Pace Minimum	Meets SAP
0.1 to 5.9 units	0%	✓
6.0 to 8.9 units	35%	✓
9.0 to 11.9	55%	✓

### WARNING

When SAP is reviewed at the end of each semester and summer, students who were eligible at the start of the term but do not meet all of the SAP standards when grades are submitted at the end of the term, are placed on WARNING status. They remain eligible for financial aid for the following term in order to improve their academic standing. Students who meet all SAP standards by the end of the “Warning” term are reinstated in good standing for financial aid. Students who still do not meet all SAP standards are automatically disqualified for further financial aid.

### DISQUALIFICATION

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

- You have exceeded 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 minimum standards based on attempted units;



# FINANCIAL AID, VETERANS & SCHOLARSHIP SERVICES

---

## 2016-2017 Satisfactory Academic Progress Policy

- Pace is below minimum standards based on attempted units;
  - Have a 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 warning or disqualification notification email with the specific SAP standard(s) that were not met. If you are disqualified and have extenuating circumstances, you may submit a SAP appeal to reinstate your eligibility for federal financial aid (see the appeal details below). Otherwise, you will remain ineligible for the **entire** academic year. Your SAP status will not be re-evaluated until the following academic year when applications are reviewed.

### APPEALS

If you do not meet SAP standards based on coursework attempted prior to Fall 2016 you will not be eligible for financial aid for the 2016-2017 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 4 weeks prior to the last day of the term to be considered for reinstatement for that term. **Appeal** forms are available on our [forms webpage](#).

Because some award programs have limited funding and specific disbursement criteria, we encourage you to submit an appeal as soon as possible to maximize your 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.

### REQUIRED DOCUMENTATION

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 W's, FW's 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) and/or verify how your academic record will be improving..

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 2015 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 be 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



## FINANCIAL AID, VETERANS & SCHOLARSHIP SERVICES

---

### 2016-2017 Satisfactory Academic Progress Policy

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. Contact Enrollment Services for specific appeal deadlines.