Standards of Satisfactory Academic Progress for Financial Aid Recipients:

Central Alabama is required by the Higher Education Act of 1965, as amended, to establish standards of satisfactory academic progress (SAP) for students receiving financial aid under the Title IV Programs (Pell Grant, Supplemental Educational Opportunity Grant, Work Study, and Direct Loans. Central Alabama students receiving financial aid from a Pell grant, the Federal College Work Study Programs, a Federal Supplemental Educational Opportunity Grant, or any other Title IV Program must comply with the following standards of satisfactory progress:

I. **Program of Study**

   Students receiving financial aid must be enrolled as a regular student in a program of study leading to a degree or eligible certificate at the College. A regular student is someone who is enrolled or accepted for enrollment in an eligible institution for the purpose of obtaining a degree or certificate offered by the College. Some programs offered by the College are not federal aid approved. Inquiries about eligible programs should be directed to the Financial Aid Office. In order to receive federal financial assistance, all coursework must be required for the student’s declared program of study at Central Alabama. It is the responsibility of the student to make sure his or her declared program of study is accurate at all times in the Office of Enrollment Services. Students are responsible for meeting with advisors for guidance in course selection. Identification of courses not required for the student’s declared program of study at Central Alabama will result in cancellation or reduction of the student’s financial aid award.

II. **Program Completion**

   The maximum time frame allowed to complete a program of study without financial aid penalty cannot exceed 1.5 times the published length of a specific program. All hours attempted, including transfer hours, will be included in the maximum time frame calculation. For example, a student in General Studies, which is 64 semester hours in length, may attempt a maximum of 96 hours. The lifetime limit for Pell Grant funding is 12 full-time semesters. Students are responsible for making sure their declared program of study is accurate at all times in the Office of Enrollment Services.

III. **Required Grade Point Average and Credit Hours**

   Students enrolled in long-term certificate programs or degree programs (AS, AOT, or AAS) must achieve the following:

<table>
<thead>
<tr>
<th>After Attempting:</th>
<th>Minimum Cumulative GPA</th>
<th>Completion Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-21 semester credit hours</td>
<td>1.5</td>
<td>58%</td>
</tr>
<tr>
<td>22-32 semester credit hours</td>
<td>1.75</td>
<td>62%</td>
</tr>
<tr>
<td>33 or more semester credit hours</td>
<td>2.0</td>
<td>67%</td>
</tr>
</tbody>
</table>

   Students enrolled in short-certificate programs (24 – 29 credit hours) must achieve the following:

<table>
<thead>
<tr>
<th>After Attempting:</th>
<th>Minimum Cumulative GPA</th>
<th>Completion Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-12 semester credit hours</td>
<td>1.5</td>
<td>58%</td>
</tr>
<tr>
<td>12 or more semester credit hours</td>
<td>2.0</td>
<td>67%</td>
</tr>
</tbody>
</table>
All hours attempted, including transfer hours, passed courses, failed courses, incomplete courses, developmental courses and withdrawn courses, will be counted as credit hours attempted in determining completion rates and maximum time frame requirements.

Grades accrued at other regionally accredited postsecondary institutions, including other Alabama Community Colleges, are not included in the Minimum Cumulative GPA requirement. However, developmental (remedial) coursework received from Central Alabama will be included in this calculation for Satisfactory Academic Progress (SAP) purposes only.

IV. **Financial Aid Warning**
If a student fails to achieve the required cumulative GPA or does not successfully complete the required percentage of hours, he/she will be placed on financial aid warning. Students on warning will be allowed to receive aid and will be notified of their warning status on their MyCACC account. Warning will be lifted in the subsequent term if the student attains the required cumulative GPA and/or successfully completes the required percentage of hours for the next term. If the student successfully completes his/her first warning semester, the student will be allowed to continue until he/she falls below the overall standards.

V. **Financial Aid Suspension**
If a student does not have the required GPA and completion rate after his/her warning semester, he/she will be suspended from federal financial aid. The student cannot use federal funding to pay for future courses until he/she regains eligibility by reaching the minimum standards of academic progress. If placed on academic suspension, a student is NOT eligible to receive financial aid for the duration of suspension, even if he/she is readmitted to Central Alabama upon academic appeal. The student may regain eligibility for financial aid when the overall satisfactory academic progress requirements are obtained.

A transfer student who has been suspended from another institution is not eligible for student financial aid until the student has completed at least 12 cumulative semester hours at Central Alabama or another regionally accredited institution. A student’s grade point average for those 12 semester hours must be a 2.0 or higher in order to receive consideration by Central Alabama for federal financial aid.

VI. **Monitoring Progress**
Academic progress will be monitored at the end of each semester, even at the end of a semester during which financial aid was not received. Students who do not meet the SAP guidelines at the time of the review will not be eligible for federal aid.

VII. **Developmental Courses**
A student may receive financial aid for up to 30 attempted developmental credit hours. If this number is exceeded, financial aid cannot cover any additional developmental courses. Students may not enroll in the same developmental course more than three times and continue to receive financial assistance for those courses. If a student needs to register for a developmental course more than three times, the student will be required to pay for the course.

VIII. **Repeated Courses**
Courses assigned a grade of A, B, C, or D may be repeated with financial aid eligibility one additional time, assuming all other eligibility provisions are being met. Course assigned a grade
of S, SA, SB, SC, U, UD or UF may be repeated up to three times. Courses assigned a grade of F may be repeated an unlimited number of times. However, all hours will be included in the satisfactory academic progress calculations.

IX. **Incompletes**
For financial aid purposes, a grade of I (Incomplete) is calculated the same as a grade of F (Failure) in determining grade point averages and in determining the minimum number of hours earned for completion of the program.

X. **Audit Courses**
Audit courses are not considered credits attempted or earned. A student WILL NOT be paid financial aid for audit courses.

XI. **Transient Students**
A transient student is a student who attends another college and seeks credit for transfer back to that parent institution. Transient students are not eligible to receive financial aid at Central Alabama.

XII. **Transfer Credit**
Grades accrued at other regionally accredited postsecondary institutions are not included in grade point average calculations, but courses passed ARE counted in completion of the program requirements. (See the Transfer Student section under Academic Policies and Regulations for additional information applicable to all students enrolled at Central Alabama.)

XIII. **Official and Unofficial Withdrawals**
Students who receive federal financial aid (Pell Grant, SEOG, and Direct Loans) may have their financial aid adjusted if they have a complete withdrawal during the semester. In addition, students who have a complete withdrawal status prior to the disbursement of aid for the semester may also result in an adjustment. This adjustment would be made based on assistance earned up to the point of withdrawal. Once a student has completed more than 60 percent of the semester, the student is considered to have earned all of their federal aid.

A student’s official withdrawal date is defined as the date the student officially withdraws from all classes for that semester.

A student is considered to have unofficially withdrawn for financial aid purposes when (1) the student does not complete the official withdrawal process; AND (2) the student earns failing grades (F, UD, or UF) in all courses for which he/she is registered for that semester. The student’s unofficial withdrawal date will be defined as the student’s last date of classroom attendance as determined and reported by his/her instructors.

Students who officially OR unofficially withdraw from all courses during a semester prior to attending 60 percent of the semester will owe some or all of their federal aid back to the institution and/or the Department of Education based on the Return of Title IV Calculation.

XIV. **Reinstatement of Financial Aid**
A student may have financial aid reinstated if he/she attends college, at his/her own expense, and is able to reach the minimum standards of satisfactory academic progress. It is the student’s responsibility to notify the Financial Aid Office when his/her grades are in compliance with
Central Alabama’s SAP policy. Financial aid will not retroactively pay for any semester(s) during which the student was not eligible.

XV. **Factors Affecting Financial Aid Eligibility**

Students who are not achieving satisfactory academic progress (SAP) as measured by the Financial Aid Office usually have experienced one or a combination of the following:

- Receiving failing grades,
- Repeating courses;
- Officially or unofficially withdrawing from courses or withdrawing completely, and/or
- Taking courses not applicable to their declared program of study. *(It is the student’s responsibility to make sure his/her program of study is reflected correctly in the Office of Enrollment Services.)*