

4. Students are encouraged to complete the FAFSA as soon after October 1 as possible. Please note that the Ohio College Opportunity Grant (OCOG) requires the FAFSA to be completed by October 1st of the academic offer year in order to receive funds for any semester within that offer year.

## **Deadlines**

It is crucial to be prompt in obtaining necessary forms, sending them to the proper processor, and responding to requests for additional information from the Financial Aid Office. Processing may take several weeks. See the academic calendar for the appropriate deadlines.

## **Eligibility**

Eligible applicants must be accepted and enrolled as degree-seeking students earning college credit. No financial aid is offered for audited courses, to students with four-year degrees, or to CCP students. In addition, applicants must not be in default on any federal student loan or owe a refund on any federal or state grant. Students must also make satisfactory academic progress (SAP) toward the completion of their degree.

## **Chatfield College Satisfactory Academic Progress Policy**

In order to receive federal financial aid under the programs authorized by the Department of Education guidelines, students must maintain Satisfactory Academic Progress (SAP) in the course of study they are pursuing.

SAP will be monitored after the fall, spring, and summer semesters for all students. All periods of enrollment count toward SAP including when a student does not receive further Title IV payments. Letters are also sent out to those on warning or appeal after each semester. Satisfactory Academic Progress is measured by three components.

1. The student's cumulative grade point average (CGPA)-Qualitative
2. The student's cumulative rate of progress toward completion (ROP)-Quantitative
3. The maximum time frame (MTF) allowed to complete the academic program (150% for all programs)

## **Cumulative Grade Point Average (CGPA)-Qualitative**

Students are required to maintain a cumulative GPA as listed below to be eligible for federal financial aid:

- Cumulative GPA of 1.50 for students earning less than 16 credits,
- Cumulative GPA of 1.75 for students earning 16 credits but less than 32 credits, or
- Cumulative GPA of 2.00 for students who have earned 32 or more credits.

Satisfactory Academic Progress is measured for all students after each semester. If a student falls below the cumulative GPA scale listed above, the student will receive a written warning from the financial aid office. Failure to meet the minimum cumulative GPA after two (2) consecutive semesters will result in suspension of the student's financial aid eligibility.

All incomplete grades will be counted against a student's cumulative GPA at the end of the semester when SAP is evaluated. When the incomplete grade is changed to an actual grade the student's file will be re-evaluated. Transfer credits are not included in the calculation of the cumulative GPA but are included in the student's rate of progress.

## **Repeat Courses and Pass/Not Pass Courses**

When retaking a class, the student will receive credit for the class only once. The higher of the two grades earned is used to calculate the cumulative GPA. If a student repeats a previously passed course, the higher of

the two grades will apply toward the completed courses, but subsequent repeats will not. “Pass (P)/Not Pass (NP)” grades are assigned to 001-099 level courses and labs, and students may opt to take some courses at the 100-level and higher graded as “Pass/Not Pass.” See the *Pass/Not Pass Courses* paragraph in the *Academic Regulations* section of this Handbook for further guidelines. “Pass (P)/Not Pass (NP)” grades are not included in the GPA computation, but courses graded as “Pass/Not Pass” at or above the 100-level do contribute to a student’s rate of progress (ROP). Students who are unable to pass a class on the second attempt may register for the same class a third time only with the permission of an instructor and the approval of either the relevant Department Coordinator or the Academic Dean. For enrollment purposes, the credit assigned to 001-099 courses is the same as the associated credit earning course. A student repeating a remedial course that exceeds the one-year limitation will not have the class included in his or her enrollment status.

## **Rate of Progress Towards Completion-Quantitative**

This component measures the rate of progress (ROP) towards completion. Students must complete and satisfactorily pass 67% of all credit hours attempted at the College. Students must complete enough hours to finish their program within the maximum time frame. Quantitative progress is determined by dividing the cumulative number of credit hours completed by the cumulative number of credit hours attempted. Credit hours attempted include completed hours, transfer credits, IPs, Fs, WDs, WFs and repeated courses. *Courses at the 001-099 level and labs do not count as attempted courses.* Failure to comply with this component will result in suspension of students’ financial aid eligibility. A warning will be given after one semester and financial aid suspension will occur after two consecutive semesters.

Dropping classes after the initial two-week Drop-Add period of each semester (or the first week for the summer semester) will affect the completion rate. Dropping a class during the initial two-week Drop-Add period of each semester (or first week of the summer semester) does not affect the completion rate.

## **Maximum Time Frame (MTF)**

The maximum time frame (MTF) for completion of all programs is limited by federal regulations to 150%. To remain eligible for federal financial aid, the maximum time frame (MTF) needed to complete a program of study cannot exceed 150% of the published length of the program measured in credit hours attempted. For example, if the published length of required credit hours for a program is 64 hours, such as Chatfield’s Associate of Arts degree in Liberal Arts, the maximum period must not exceed 96 (64 x 1.5) attempted credit hours. Students must complete enough hours to finish their program of study within the maximum time frame. Maximum time frame pace must be measured at each evaluation period. Remedial courses are not to be included when determining pace. To determine the pace/progress, divide the cumulative number of credit hours completed by the cumulative number of credit hours attempted. When calculating pace, transfer credits will be counted that apply toward the current program.

## **Withdrawals**

Withdrawals count toward the student’s cumulative completion rate when calculating SAP but are not included in the GPA. Semesters in which the student withdraws are counted toward a student’s maximum time frame as well as semesters the student did not receive aid.

## **Warning Letter, Suspension of Financial Aid, and the Appeal Process**

When a student does not meet the standards as stated above, the following process will take place:

### **Financial Aid Warning**

After the first semester of not meeting the standards, a warning letter from the Financial Aid Office will be sent to the student. The letter will inform the student that she/he is not making Satisfactory Academic Progress and

is therefore, in danger of losing financial aid eligibility. For the following semester, the student can continue to receive federal aid on financial aid warning.

## **Financial Aid Suspension**

After two consecutive semesters of not meeting SAP standards, students will lose their financial aid eligibility and be sent letters of explanation. Students who fail to meet SAP must successfully appeal to be placed on suspension. Loss of federal aid due to not making SAP will very likely result in the loss of all college funded scholarships as well. This loss of eligibility will be for subsequent semesters, with students not regaining eligibility until it is determined that they are once again meeting the SAP standards.

For instance, if a student has a 1.45 Cumulative GPA and has earned 8 credits at the end of her/his first semester, a warning letter will be sent. At the end of the second semester, if the student has earned 15 credits and her/his cumulative GPA has fallen to 1.35, the student will then be suspended from receiving any more federal financial aid and college funded scholarships. After one semester on warning, the student must make SAP. If during the following semester while on suspension the student pays the charges without financial aid and brings their Cumulative GPA back up to a 1.75, the student's financial aid will be restored in the subsequent semester.

## **SAP Appeal Process**

Along with the letter of suspension, an appeal form will be sent to the student giving them the opportunity to appeal for continued financial aid. An appeal will only be granted for mitigating circumstances such as a death in the immediate family, a prolonged illness that is documented by a physician, or an equally serious circumstance that interfered with the student's ability to meet the standards of SAP. The appeal form must be completed and turned in to the Financial Aid Office to determine if the appeal should be granted. If an appeal for continued financial aid is granted, the appeal will only be valid for one semester and the student will be placed on financial aid probation. All decisions of the Financial Aid Office are final. SAP will be checked again at the end of that semester to determine if the student is once again making adequate progress. The deadline for filing an appeal is one week prior to the start of the semester. In the event the appeal is denied, the student will not be eligible for Title IV financial aid and must personally pay for any costs to attend school. Students in such circumstances may also apply for private loans with the lender of their choice.

## **Regaining Eligibility for Financial Aid**

Students who are not making Satisfactory Academic Progress may choose not to submit an appeal. If this is the case, these students will not be eligible to receive federal student financial aid until they are in compliance with all components of the Satisfactory Academic Progress policy. These students will need to attend classes until they are once again in compliance with the policy. This may take several semesters to accomplish and it is the responsibility of the students to improve their academic performance during this time. Students may request their academic records be reviewed by the Financial Aid Office. If a student is found to be in compliance with the Satisfactory Academic Progress (SAP) policy, eligibility for federal student aid can be re-established.

## **Additional Information**

It is the student's responsibility to be aware of the Satisfactory Academic Progress (SAP) policy. This policy is available for review in this Handbook on the college website and on the financial aid web page. Copies of the policy are also available in the Financial Aid Office. Students who have concerns about their statuses should contact the Financial Aid Office for specific personal consultation.

## **Additional Financial Aid Considerations**

## **Additional Coursework License or Credential**