

Frank Phillips College

Financial Aid Satisfactory Progress Policy

Student financial aid programs were created and funded to help students achieve access to higher education and accomplish academic goals. To make maximum use of the limited funds available, each student must maintain satisfactory progress in a course of study leading toward a degree or certificate. The student financial aid policy on satisfactory progress is outlined below:

- 1) Only students enrolled in credit courses and seeking degrees or certificates requiring at least 24 credit hours will be eligible to receive student financial aid. If a student is required to be enrolled in developmental courses, these courses will be eligible for payment of financial aid. Students may receive financial aid for a maximum of 30 credit hours of developmental courses. Students may not be enrolled in developmental classes only.
- 2) Students must meet enrollment status requirements as outlined.
 - Full-time students must maintain and complete the semester with a minimum of 12 credit hours.
 - Three-quarter time students must maintain and complete the semester with at least 9 credit hours.
 - Half-time students must maintain and complete the semester with a minimum of 6 credit hours.
 - Students receiving aid for less than half-time must complete the hours in which the student originally enrolls.
- 3) Students must successfully complete his/her degree/certificate in the equivalent of 150% of the credit hours required for the certificate or degree plan. Enrollment hours at the beginning of the semester will be used for the calculation. Developmental courses will not be used for the calculation to determine the maximum time for completion.
- 4) The determination concerning a student's satisfactory progress toward his/her degree must be based on periods of performance when Title IV aid was received and periods of performance when no aid was received. The probation status will be removed after a semester has been completed with at least 6 credit hours and a 2.0 grade point average or above. If the student does not make satisfactory progress the student may be placed on Financial Aid Suspension. To be removed from Financial Aid Probation, the student must pass the term with a cumulative grade point average of 2.0 and complete 6 credit hours. To be removed from Financial Aid Suspension, the student must pay for and complete 6 credit hours with a 2.0 grade point average. Financial aid will be available to the student the next enrolled term after completing this criteria.
- 5) Students receiving financial aid (excluding ACG) must maintain a cumulative 2.0 grade point average and complete 100% of the hours funded to maintain satisfactory academic progress. At the end of each fall and spring academic semester, the student's cumulative grade point average will be considered and the percentage of work completed toward the recipient's degree will be determined. Consequences of failure to meet financial aid satisfactory progress are listed below:
 - If the student cumulative grade point average is below 2.0 or a student has not completed the number of hours awarded, a notice will be mailed to the student placing the student on ***financial aid probation***. A student on financial aid probation may continue to receive financial aid.
 - If the student fails to maintain satisfactory progress in a subsequent semester, the student is placed on ***financial aid suspension***. A student on financial aid suspension will not receive financial aid, including Federal Stafford Loans.

- If the student fails to complete the hours they were funded for in a semester with at least a 2.0 cumulative grade point average, the student will be placed on ***immediate financial aid suspension*** and the student will not receive financial aid, including Federal Stafford loans.
- If a student takes an incomplete on a course, the “I” will be treated as an “F” for that course for financial aid satisfactory progress purposes. When the student completes the course, the student will be responsible for submitting a changed grade transcript to the Student Financial Services Office. Probation/Suspension will be adjusted on the grade received for the course.

Students receiving the Academic Competitiveness Grant (ACG) must maintain a cumulative 3.0 grade point average and will be monitored according to policy for satisfactory progress. At the end of each academic year (Fall and Spring semesters), the student’s grade point average will be considered and the percentage of work completed toward the recipient’s degree will be determined. Consequences of failure to meet financial aid satisfactory progress are listed below:

- If the student does not achieve satisfactory progress in an academic year, a notice will be mailed/emailed to the student placing the student on ACG ineligibility for future semesters. A student may become ineligible for ACG and not be on probation or suspension, due to a GPA lower than 3.0.

6) Exceptions to the above policy of satisfactory progress may be made by the Co-Directors of Student Financial Services (excludes ACG). Criteria that will influence the decision will include:

- Class attendance, completion of assignments and substantiated academic progress in courses supported by awards in progress towards your degree plan.
- Completion of a subsequent semester of at least half-time enrollment with a 2.0 or above grade point average. Courses cannot be classified as developmental and must be credit hour courses that apply to the student’s degree or certificate.
- Unusual circumstances (extended medical confinement or a death in the family).
- Response to Office of Student Financial Services contacts.

7) The student has the right to appeal any decision made on his/her right to receive Title IV aid. The student who does not meet the criteria for continuance of Title IV aid but can demonstrate mitigating circumstances has the right to appeal.

8) Students may appeal the decision of the Co-Directors of Student Financial Services through the Financial Aid Appeals process. The appeal should be submitted in writing to the Co-Directors of Student Financial Services. Include the circumstances that prohibited you from completing the minimum academic standards. Provide any additional documentation you have, such as doctor notes. Students placed on Financial Aid Suspension due to lack of satisfactory progress may appeal the denial of financial aid due to an unusual or extraordinary situation that affected the student’s progression toward the successful completion of his or her program. Examples of unusual circumstances include: injury or illness of the student or family member, death of a relative of the student, maximum time limit exceeded, or other special circumstances. The appeal must be submitted in writing to the Co-Directors of Student Financial Services and should include an explanation of the reason(s) why these minimum academic standards were not achieved. Students, who are appealing the maximum time frame limit, must provide a copy of their degree plan that has been signed by their academic advisor. The Co-Directors of Student Financial Services shall also have the authority to place conditions upon the receipt of

any financial aid for those cases where aid is reinstated. The Co-Directors of SFS will notify students in writing of the results within 10 business days after receipt.

Students Rights and Responsibilities

You have the **right** to ask:

1. What financial assistance is available?
2. What the deadlines are for submitting applications?
3. What the cost of attending is and refund policies?
4. What criteria are used to select financial aid recipients?
5. How financial need is determined?
6. What criteria are used to determine the amount of student's award?
7. What satisfactory progress is and how it affects you?

It is your **responsibility** to:

1. Be informed about the institution before you enroll.
2. Complete all forms accurately and submit them on time.
3. Read and understand forms you are asked to sign.
4. Know and comply with deadlines.
5. Report all changes in address, telephone number, name, grants, scholarships, and school status to the Student Financial Services office.
6. Accept responsibility for all agreements you sign.

NOTICE TO ALL FINANCIAL AID RECIPIENTS!!

Students that withdraw from all classes or receive an "F" for all classes may owe money to the Department of Education.