



Lower Columbia College 2021-22 Financial Aid Satisfactory Academic Progress

Per federal and state rules, your transcript must meet all Financial Aid Satisfactory Academic Progress (SAP) standards to be eligible for federal, state, and some institutional financial aid. Your transcript must reflect that you are meeting all four SAP standards listed below. SAP is reviewed both annually and at the end of each term.

- I. **Pace of Progression:** your transcript must reflect a cumulative completion rate of 67% of all credits you attempt. Generally, all attempted program and remedial credits reflected on your LCC transcript are counted, including those for prior attendance, regardless of whether financial aid was received. In addition, all credits transferred in from other schools, that count toward your current program of study are counted as attempted and completed, regardless of whether aid was received.

- II. **Completion of a minimum number of credits is required each term and includes all terms of the year, Summer through Spring:**

Credits registered at time of disbursement:	Satisfactory progress is completing:	Warning will occur if you complete:	Suspension will occur if you complete:
Full time (12+)	12+ credits	6-11 credits	0-5 credits
¾ time (9-11)	9 credits	5-8 credits	0-4 credits
½ time (6-8)	6 credits	3-5 credits	0-2 credits
< ½ time (1-5)	All Attempted Credits	No Warning Available	Less than Attempted Credits

- III. **Grade Point Average (GPA):** your transcript must reflect a minimum GPA of 2.0 at the end of each term and a minimum cumulative GPA of 2.0 each term, and a minimum cumulative GPA of 2.0 at the end of your 6th term of attendance and each quarter of attendance thereafter.

- IV. **Maximum Time Frame (MTF):** ensures on time program completion. If you are receiving federal aid, you are eligible for up to 150% of the credits it should take you to complete your program. For example: if you are pursuing a 90 credit program, you can attempt up to 135 credits to complete your program, $90 \times 150\% = 135$ credits. You may attempt two degrees, two certificates, or a combination of one each, and receive up to a 150% maximum timeframe for each. We are required to suspend federal aid if it is determined you cannot mathematically complete in the time remaining. Requests for a third degree or certificates may be appealed.

The maximum time frame for state aid is 15 quarters of attempted credits.

Financial Aid Warning

Warning occurs when:

- The minimum number of attempted credits was not completed, see Warning in chart above, or
- Pace of progression is less than 67%, or
- The end of term GPA and/or cumulative GPA is less than 2.0 at the end of the term

If your financial aid is on warning, you are still eligible to receive financial aid for one more term of attendance. If your financial aid is on Warning, you must achieve SAP the next term of attendance or your financial aid will be suspended. The Department of Education does not allow us to place your financial aid on warning for more than one quarter.

Financial Aid Suspension

Suspension occurs when:

- Your financial aid is already on warning, and
 - 100% of the attempted credits were not completed, see Warning/Suspension in chart above, or
 - Pace of progression is less than 67%, or
 - A minimum end of term GPA of 2.0 was not achieved, or
 - A minimum cumulative GPA of 2.0 was not achieved, or
- Your transcript does not reflect a minimum cumulative GPA of 2.0 at the end of the 6th term of attendance or in any terms attended thereafter, or
- It is determined that you cannot mathematically complete your program in the time remaining, or
- You have reached 150% of your program credit requirements, or
- You have completed all credits to graduate from LCC. This applies even if you don't intend to apply for graduation until a future term

Repayments

A repayment of student aid funds may occur if you:

- Dropped one or more classes during the first 10 days
- Failed to begin attending one or more classes including late start classes
- Completely withdrew or failed all classes before 60% of the term had elapsed
- Take classes that were not required to graduate from your chosen program of study at LCC
- Retaking a course you were not eligible to repeat

Failure to pay in full or make satisfactory payment arrangements may lead to loss of financial aid eligibility. See the Financial Aid Handbook for more information.

Self-Reinstatement

If your financial aid is suspended due to failure to complete 100% of credits registered, pace of progression, or GPA, you may self-reinstate your financial aid, providing you still meet all other eligibility requirements, by achieving all of the following requirements:

- Complete at your own expense a minimum 5 credits plus the number of credits required to raise your pace of progression to a minimum of 67%, and
- Achieve a minimum end of term GPA of 2.0 and cumulative GPA of 2.0

Once you have successfully met the requirements above, notify the financial aid office to review your transcript. Self-reinstatement does not negate any repayment owed to financial aid programs or Lower Columbia College.

Financial Aid Appeal

You may be eligible to appeal for SAP and MTF. If approved, you would be eligible to receive federal and state financial aid provided you still meet all other eligibility requirements. Appeal forms are available in the Financial Aid Office and detail all procedural requirements necessary to submit an appeal.

Additional SAP Information

- Your enrollment level, eligible financial aid award, and SAP is set on the 10th day of the term (in previous years it was the 5th day of the term). This is called the Pell Recalculation Date or Census Date. Pell Grants cannot be increased after the 10th day. Other aid may be increased after the 10th day, if funding is available. If you want to add classes after the start of the term, you should enroll prior to the end of the 10th day.
- You may only pursue one program of study at LCC at a time.
- Financial aid can only pay for classes that are, 1) published as required to complete your program of study as recorded in the Registration Office, and 2) remedial courses. You are allowed up to 45 attempted credits in remedial courses in addition to the credits required to complete your program of study. Remedial courses are those courses needed to reach the highest level of course listed on your program of study. Example: you must take Math 099 before you can take Math 125. Therefore, Math 099 is counted as a remedial course. Both types of credits, program and remedial are counted in SAP and MTF.
- Letter grades that count as attempted credits, but not earned: W – Official Withdrawal, V – Administrative Withdrawal, F – Fail, I – Incomplete, N – Audit, NA – Never attended, R – Retake, X - Expunged. All of these grades negatively affect SAP and MTF.
- You may repeat classes that were not successfully completed that have a grade of 'F' or 'W' assigned. You may also repeat, one time only, in an attempt to achieve a higher grade, any class that was previously passed that still counts toward your current program of study. If you have already received a grade of 'A' or a 'P' for that class, you are ineligible to repeat the class. Each course attempt will count toward the total attempted credits on your transcript and possibly impact future funding under Maximum Time Frame.
- We will notify you by letter if your financial aid status is on warning, suspension, or maximum time frame. Notification is based on your transcript and the Department of Education requires us to observe these rules even if you did not receive the notice.
- Lifetime limits for grant aid are as follows: 6 full years for Pell and 15 quarters for state aid.
- This policy is subject to change at any time due to federal and state regulations and/or requirements established by the Financial Aid Office.