



## Financial Aid Satisfactory Academic Progress Policy

*This policy is effective beginning 06/16/2025*

A student receiving financial aid at Frederick Community College (FCC) must make satisfactory academic progress (SAP) toward an eligible program of study (degree or certificate) to remain eligible for financial aid within a specified timeframe. This is a requirement for both federal and state aid. At FCC, SAP status is reviewed annually after the Spring semester. The only exception being students on academic plans and in certificate program that are expected to be completed in one year or less – these students are reviewed at the end of each semester.

Returning students, who were not enrolled for the spring evaluation, are reviewed for academic progress when FCC receives their Free Application for Federal Student Aid (FAFSA) based on performance up through the most recent Spring semester (or most recently completed semester for those in a certificate program) or notification of completion of a Maryland State Financial Aid Application (MSFAA).

The student's Pace of Completion, GPA, and progress toward their Maximum Timeframe is assessed during this evaluation. Students determined to not make Satisfactory Academic Progress will be placed in a financial aid suspended status.

1. **Pace of Completion** – this is a quantitative evaluation. The Pace of Completion is determined by taking the total amount of completed credit hours (including credit, accepted transfer, and developmental) divided by the total amount of attempted credit hours
2. **GPA** – this measures the quality of a student's academic work (academic achievement): minimum cumulative grade point average required for total attempted credits at FCC

A student must meet the minimum Pace of Completion and Financial Aid Cumulative GPA requirements listed below

To earn an **Associate of Arts in Teaching (A.A.T.)** degree, students must achieve a minimum of a 2.750 cumulative GPA, as described in the college catalog. Federal regulations state that the SAP requirements must be at least as strict as the academic policy for the school, thus students pursuing an A.A.T. degree must adhere to the following standards:

<u>Total Credits Attempted</u>	<u>Minimum Cumulative GPA</u>	<u>Minimum Pace of Completion</u>
0-15	2.000	50%
16-45	2.500	67%
46 & above	2.750	67%

Students pursuing **all other eligible associate degrees or certificate programs** must adhere to the following standards:

<u>Total Credits Attempted</u>	<u>Minimum Cumulative GPA</u>	<u>Minimum Pace of Completion</u>
0-15	2.000	50%
16 & above	2.000	67%

3. **Maximum Timeframe** – is 150% of the program's published length in which a student is enrolled, as expressed in attempted credit hours. The maximum timeframe review includes all attempted credit coursework at FCC, as well as courses from other schools accepted for transfer at FCC, *but will only be calculated on credits that lead to graduation in your current program of study*. When a student can no longer complete their program of study within 150% of the published length of the program, they have reached the Maximum Timeframe

- **Example:** A General Studies A.A. degree program requires 60 credits. 60 credits multiplied by 150% (1.5) = 90 credits. If a student has attempted 80 credits toward their General Studies degree and needs 6 additional credits to complete their degree program,  $80 + 6 = 86$ , 86 is less than 90, the student will not have reached their maximum timeframe for their program and thus meets SAP. *This student remains eligible to receive aid.*
- **Example:** If the same student has attempted 80 credits and needs 12 credits to complete their program requirements,  $80 + 12 = 92$ , 92 is greater than 90, the student cannot complete their program within the maximum timeframe. *This student is not making SAP and is not eligible to receive aid.*

*The Financial Aid GPA calculation is not rounded but the Pace is rounded. (ex: if the Pace is 66.5% or higher, it will be rounded to 67%. If the Pace is 66.4% or lower, it will be rounded down to 66%).*

Students who are not meeting SAP standards will be placed on **suspension status**. Students who are suspended are not eligible to receive federal and/or state aid and will be notified by email after this determination has been made.

**Suspended students have the right to appeal** the decision if they had an **extenuating circumstance** that impeded their ability to make satisfactory academic progress.

Students who appeal their SAP status and are approved will be placed on **academic plan probation status**. While on probation, they must follow specified conditions as outlined in their Individual College Academic Plan (ICAP) to maintain good standing. As a condition of SAP approval, students will be required to schedule an appointment with their Academic Advisor to develop an ICAP. The completed ICAP must be submitted to the Financial Aid Office. Students who fail to submit an ICAP before the deadline risk having their appeal denied. All

students with an approved appeal must follow their academic plan. FCC does not use one semester probation statuses without academic plans. The academic plan details the semesters it will take for the student to successfully meet the SAP standards or graduate if they will be unable to meet SAP standards prior to graduation.

Completed plans must be uploaded to the StudentForms portal by the student.

Students who are suspended or denied are not eligible to receive federal and/or state aid and are encouraged to make alternative payment arrangements.

- Students may consider enrolling in a payment plan and paying their balance out-of-pocket.
- Students may consider applying for external and FCC Foundation scholarships.
- Students may also apply for a private student loan.

If the student has attended FCC prior to applying for financial aid (including Open Campus/Dual Enrollment students), all prior academic coursework is included in the qualitative, quantitative, and maximum timeframe calculations of SAP.

### **Grades in SAP Evaluation**

Grade	Evaluation	SAP GPA Quality Points	Included in SAP Pace Calculation	Included in GPA Calculation	Successful Completion
A	Excellent	4	Yes	Yes	Yes
B	Good	3	Yes	Yes	Yes
C	Average	2	Yes	Yes	Yes
D	Passing	1	Yes	Yes	Yes, unless developmental coursework*
F	Failing	0	Yes	Yes	No
FNA	Failing due to non-attendance/participation	0	Yes	Yes	No
I	Incomplete	0	Yes	No	No
W	Withdrawal	N/A	Yes	No	No
AU	Audit	N/A	No	No	N/A
S	Satisfactory	N/A	Yes	No	Yes
U	Unsatisfactory	N/A	Yes	No	No
Z	In progress	N/A	No	No	N/A
P	Pass (equivalent to a grade of "C" or better)	N/A	Yes	No	Yes
DX	Clemency/Passing	1	Yes	Yes	Yes, unless developmental coursework*
FX	Clemency/Failing	0	Yes	Yes	No
TC or TR	Transfer	N/A	Yes	No	Yes

Credits attempted include developmental courses and English as a Second Language (ESL) courses. Accepted transfer credits count as both attempted and successfully completed credits. Courses dropped during the 100% refund period will not be considered in the SAP calculation.

\*Developmental credits are not included in the GPA calculation but are considered the qualitative measure; grades of "D" and lower are not considered successful completion of developmental coursework.

For SAP, a grade of "D" for all college-level (not developmental) courses is considered successfully completed, even if their program of study requires a "C" or better. Students on financial aid probation may be required to meet a higher standard if specified on their ICAP.

- 4. Repeated Courses** - For the GPA calculation, a repeated course counts will only be counted one time, using the highest grade. All other attempts will be counted as credits attempted for the quantitative and maximum timeframe calculation. If repeated credit is from an accepted transfer, the repeated course may replace a failing grade in the GPA calculation even if transfer credit does not impact GPA otherwise.
- 5. Academic Clemency** - FCC has an Academic Clemency policy that allows students returning to the college, an opportunity to address prior unsatisfactory academic performance. The policy expunges a limited number of "D", "F", or "FNA" grades previously earned at FCC, converting to grades of "DX" and/or "FX". *The Department of Education does not permit the exclusion of these courses when evaluating a student's SAP.* Therefore, grades of "DX" and "FX" will negatively impact the GPA calculation and the Pace calculation for Satisfactory Academic Progress. The GPA may not be impacted if the student retakes the course in accordance with the repeated course section of this policy.

## Appeal Process and Reinstatement of Financial Aid

Students who become ineligible for financial aid due to unsatisfactory academic progress may appeal their status. Students may submit a Financial Aid Satisfactory Academic Progress Appeal. Complete appeals must be submitted by the semester deadline to be considered. Appeals received after the semester deadline will be considered for the following term.

Semester:	SAP Appeal Deadline:	ICAP Submission Deadline:
Fall	October 1	October 25
Spring	March 1	March 25
Summer	July 1	July 25

For their appeal to be considered, they must be able to document an *extenuating circumstance* that led to their inability to meet the standards and explain how the circumstances have been resolved. Supporting documentation is required. ***Appeals will not be accepted after the posted deadline. ICAPS not submitted before the ICAP deadline will result in a denied SAP appeal for that semester.***

Acceptable Extenuating Circumstances for an appeal include:

- ✓ **Medical:** Illness, accident, or injury experienced by you or an immediate family member (e.g. acceptable documentation: proof of office visit, police report, hospital bill statement)
- ✓ **Death:** Death of family member (e.g. acceptable documentation: obituary, death certificate, funeral program)
- ✓ **Divorce:** You or your parents (e.g. acceptable documentation: divorce decree)
- ✓ **Military service:** If you withdrew due to military service (e.g. acceptable documentation: a statement from Commanding Officer, orders)
- ✓ **Exceeding maximum timeframe:** If you are seeking a second degree/certificate, your appeal should focus on how the additional associate's degree or certificate is needed in order to meet your career and educational goals. If you have changed your major, your appeal should explain why you changed your major and how your new major will aid you in achieving your career and educational goals. *If approved, students may only change their major once after approval for the maximum timeframe.*
- ✓ **Other circumstances:** Please clearly state your reason and provide documentation.

Students who need assistance preparing SAP appeals may request an appointment with a financial aid representative by sending an email from their myFCC email account to [financialaid@frederick.edu](mailto:financialaid@frederick.edu).

Appeals are reviewed by the Financial Aid Office staff and a decision will be sent to the student's myFCC email.

As a condition of SAP approval, students will be required to schedule an appointment with their Academic Advisor in order to develop an ICAP. The completed ICAP must be submitted to the Financial Aid Office. Students who fail to submit an ICAP by the posted deadline, risk having their appeal denied.

Students whose appeals are denied should make alternative payment arrangements to pay for courses until they are meeting the minimum standards outlined in the SAP policy.

The Financial Aid Office does not limit the number of times a student may appeal; however, subsequent appeals require *new* documented circumstances for consideration.

## College Resources

FCC offers a variety of resources that should be considered by any student wishing to maintain or regain eligibility for federal or state financial aid. These resources include:

- [Career and Academic Planning Services \(CAPS\)](#)
- [Counseling & Wellness Services](#)
- [Disability Access Services \(DAS\)](#)
- [Student Success Programs](#)
- [Testing Center](#)
- [Learning Centers & Tutoring Services](#)
- [Veteran and Military Services](#)
- [Academic Policies](#)

Additional information about these resources may be found by visiting [www.frederick.edu](http://www.frederick.edu) and selecting the “Resources” link at the top of the page.

## Disclaimers

Submission of an appeal does not guarantee the appeal will be approved. Approval of a SAP Appeal is based on the professional judgment of the staff member reviewing the appeal.

If you are age 18 or older, any information you disclose in a SAP appeal regarding prior childhood abuse or neglect must be reported to local law enforcement authorities per state law, even if the event(s) occurred many years ago. College employees are also required by law to report disclosures of current childhood abuse or neglect to local law enforcement authorities if you are under age 18. (Refer to Opinion of the Maryland Attorney General dated December 3, 1993, at 78 Op. Att’y Gen. 189).

<http://www.marylandattorneygeneral.gov/Opinions%20Documents/1993/78oag189.pdf>

Frederick Community College is also required to adhere to Title IX Sexual Misconduct Policy and Procedures. For a fuller understanding of Title IX and contact information for whom to speak if you have concerns about sexual misconduct, visit <https://www.frederick.edu/current-students/downloads/title-ix-brochure.aspx>.

Frederick Community College prohibits discrimination against any person on the basis of age, ancestry, citizenship status, color, creed, ethnicity, gender identity and expression, genetic information, marital status, mental or physical disability, national origin, race, religious affiliation, sex, sexual orientation, or veteran status in its activities, admissions, educational programs, and employment.