



Satisfactory Academic Progress Policy

NOTE: Students who are on FINAL SUSPENSION with the Office of Admissions and Records and wish to appeal should contact that office for instructions. Completing an appeal of financial aid suspension will not correct the student’s academic standing. Likewise, being readmitted through the Office of Admissions will not automatically remedy the student’s financial aid suspension.

Students receiving any form of Federal Financial Aid from Northwest Mississippi Community College will be expected to maintain satisfactory academic progress (SAP) toward their program objective. Failure to achieve satisfactory academic progress will result in the termination of your Federal Financial Aid. SAP will be evaluated after the spring semester each year.

Federal Financial Aid consists of:

- Pell Grant
- Direct Loans (subsidized, unsubsidized and PLUS)
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Work-Study

Standards are applied uniformly to all students receiving Federal Financial Aid regardless of enrollment status or program of study—e.g., less than half time (1-5 hours), half-time (6-8 hours), three-fourth-time (9-11 hours), full-time (12 hours or more), Academic or Career-Technical. The Northwest Mississippi Community College philosophy views satisfactory progress as indicative of a student’s efforts to achieve an educational goal within a given period of time, reflecting qualitative as well as quantitative criteria. Students must pass a minimum percentage of all courses attempted and must maintain a minimum cumulative GPA (grade point average) as calculated by the Office of Admissions and Records as shown below:

Credit Hours Attempted	Minimum Required Completion Rate * (Quantitative)	Minimum Required GPA (Qualitative)
0-30	50%	1.50
31-96	67%	2.0
97 and up	Generally, Not Eligible for Fin Aid	Generally, Not Eligible for Fin Aid

*Completion Rate is calculated by dividing the number of hours the student has completed by the total number of hours the student has attempted (including withdrawals and failing grades).

150 PERCENT RULE: All students must complete the educational program within 150% of the published length (according to the Northwest *Bulletin*). For example, a pathway or program requiring 60 hours for a degree allows a maximum of 90 attempted hours (60 hours x 150% = 90). Once a student exceeds 150% of hours needed to complete the degree, he or he/she will no longer be eligible for Federal Financial Aid.

Students not meeting SAP requirements due to exceeding the maximum hours attempted, generally 96 credit hours, will be placed on Financial Aid Suspension and are no longer eligible for Federal Student Aid.

PACE: Pace of progression is referred to in the chart below as “percentage of hours attempted that you must pass.” Your pace will be determined by dividing the cumulative number of hours successfully completed by the cumulative number of hours

attempted. In order to avoid a SAP issue, your pace should be greater than or equal to 50% if you have attempted 1-30 hours. If you have attempted 31 hours and up, your pace should be greater than or equal to 67%.

Below is a chart that demonstrates the pace of progression a student must maintain to ensure completion within the maximum time frame:

After Attempting This Many Hours	Percentage of Hours Attempted That Must Be Passed	At Least This Many Hours Must Be Passed	Minimum GPA Must Be At Least
15	50%	8	1.50
30	50%	15	1.50
45	67%	30	2.00
60	67%	40	2.00
75	67%	50	2.00
96	67%	60	2.00
97 or more	Generally not eligible	Generally not eligible	Generally not eligible

TRANSFER STUDENTS: Transfer students must have on file in the Office of Admissions and Records **ALL** required academic transcripts from each college he/she previously attended. Failure to have required academic transcripts on file will result in the student not being eligible to receive Federal Financial Aid funds. Please refer to the Admissions Transfer Policy stated in *Section 2.3 Admissions Policy of this Policies & Procedures Manual*.

A student's entire academic record will be evaluated to determine eligibility for Federal Student Aid, regardless of whether financial aid was received for all semesters. Official transcripts from all previous colleges must be forwarded to the Office of Admissions and Records and evaluated for transfer credits and SAP before eligibility for Federal Student Aid can be determined. All credit hours added to the Northwest transcript will be included as hours attempted.

Transfer students not meeting the eligibility requirements will be assigned a financial status of suspended and may appeal.

PRIOR BACHELOR'S DEGREE: Students who have a prior bachelor's degree and are planning to enroll in educational programs at Northwest to pursue a new degree are not eligible to receive a Federal Pell Grant. However, such a student is eligible to apply for Federal Educational Loans and College Work-Study Funds. Students must have on file in the Northwest Registrar's Office all required transcripts from previously attended colleges. No financial aid will be awarded if all required transcripts are not on file. Each transfer student will have their Title IV financial aid records evaluated for eligibility through NSLDS (National Student Loan Data System).

REMEDIATION CLASSES: Developmental studies classes will be treated the same as regular classes.

INCOMPLETE COURSES: Grades of incomplete are counted as an F until the course is completed and the grade is recorded by the Registrar.

REPEAT COURSES: All repeat courses will count as hours attempted but only once in hours earned if the student passes the course, and only the highest grade on the repeated courses will be included in the GPA calculation.

FREQUENCY OF SAP CALCULATION: Beginning with the 2014-2015 Academic Year, student SAP will be checked at the end of the spring term.

NOTIFICATION OF INELIGIBILITY: Students will be notified through their myNWCC student portal under Financial Aid Status and/or Financial Aid Requirements or by email from a financial aid counselor.

FINANCIAL AID SUSPENSION: Students on Financial Aid Suspension are no longer eligible for Federal Student Aid which includes Pell Grant, Work-Study, SEOG, Student Loans, or PLUS Loans. The student may pay out-of-pocket and attempt to get back into compliance with the SAP requirement or the student may appeal the suspension if there were any extenuating circumstances that prevented him/her from meeting the SAP Requirements.

FINANCIAL AID PROBATION: Students on Financial Aid Suspension and who have an appeal approved will be placed on Financial Aid Probation and will be eligible for Federal Student Aid for one year. At the end of the spring semester, the student must be meeting SAP requirements or successfully following an academic plan devised by the school. Students who fail to meet these conditions of their appeal will be placed on Financial Aid Suspension.

APPEAL PROCESS: Any student being denied Federal Student Aid due to not meeting SAP requirements (whether due to exceeding the total hours, percentage completion, or GPA) may appeal if some extenuating circumstance such as illness of student, severe injury of student, death of close relative of student or other undue hardship such as lack of transportation, incarceration of student, or other circumstance determined by the Financial Aid Appeals Committee. We advise students who find themselves needing to use the appeals process to review their Northwest transcript and read the SAP Policy, before completing the SAP Appeal form.

Appeals will be considered on their own merit. Appeals may be denied. Students will be notified through their myNWCC student portal or by email from a financial aid counselor. Appeals will generally be reviewed within 3 days after they have been received.

How to file an appeal: Submit your appeal online at www.northwestms.edu. First, click on APPLY then *Financial Aid*, then go to *Resources & Forms* for the instructions.

You must explain in your appeal the reason why you failed to maintain SAP and provide documentation such as accident reports, physician's statements, third party affidavits, etc. to support your reason. Explain what has changed in your situation that will allow you to improve your academic standing.