Financial Aid Satisfactory Academic Progress

Federal regulations require Northwest Iowa Community College to establish satisfactory academic progress standards for student financial aid recipients. These standards ensure that only those recipients demonstrating satisfactory progress toward the completion of their educational programs continue to receive financial aid. All student records will be reviewed at the end of each payment period (semester/term). A student’s entire NCC record will be reviewed for satisfactory academic progress, including terms for which the student did not receive financial aid.

The Financial Aid Satisfactory Academic Progress Policy is different than the Academic Progress Standards, and different from the required academic standards that may be set by a specific program. There are separate procedures when academically placed on probation or suspension. Financial aid eligibility may be suspended; however, Financial Aid Suspension does not necessarily prohibit enrollment in coursework so students need to check with their Advisor or the Registrar to discuss.

Any grade forgiveness granted from the Academic Restart Program/Grade Forgiveness does not apply to the Financial Aid Satisfactory Academic Progress standards. When calculating a student’s satisfactory academic progress for financial aid, all grades earned from all previous enrollment periods will be considered.

Whether a student is considered to be making satisfactory academic progress depends on successful completion of courses (credit hours earned), cumulative grade point average (GPA), and maximum time limits to complete his or her course of study. Students must meet all of these requirements to maintain satisfactory academic progress for financial aid.

Grade Point Average Requirement—To be eligible for financial aid at NCC, students must maintain a cumulative grade point average (GPA) of 2.0. If a student repeats a course, the last grade issued will be used in the calculation of the GPA. Grades received in developmental courses are not used in the calculation of the GPA. Courses for which the student has been granted grade forgiveness from the Academic Restart Program/Grade Forgiveness are included in the calculation of the cumulative GPA.

Completion Rate Requirement (Pace)—Each semester, a student’s academic progress will be measured by comparing the number of attempted credit hours with the credit hours earned. On a cumulative basis, a student must earn 67% of all credits ever attempted to maintain satisfactory academic progress.

The following are considered when evaluating a student’s satisfactory academic progress:

- Withdrawals, incompletes, and failures are considered attempted but not earned credits.
- Passing credits received for pass/fail courses are considered attempted and earned credits; failing grades in pass/fail courses are considered attempted but not earned.
- Credits for repeated courses will be counted as attempted credits each time the course is repeated.
- Credits for repeated courses will be counted as earned only once. For a repeated course, only the last grade issued will be used in the calculation of the cumulative GPA.
- Courses for which the student has been granted grade forgiveness from the Academic Restart Program/Grade Forgiveness are included in the calculation of both attempted and earned hours.
- Audited courses are not considered credits attempted or earned.
- Developmental courses are included in the calculation of both attempted and earned credits.
- Transfer credits, including those received during consortium study, do not count in the calculation of the GPA, but they are included in the calculation of both attempted and earned credits.
- For an enrolled student who changes programs or majors at NCC, both the credits and grades from the previous program or major will be included in the calculation of attempted credits,
Maximum Time Frame Requirement—A student will not be eligible to receive financial aid once the student has attempted more than 150 percent of the normal credits required for their degree or diploma program, or once it becomes clear that the student cannot mathematically finish the program within the 150% maximum time frame. For example, 90 credit hours would be the 150% program maximum for a program requiring 60 credit hours for graduation. All attempted hours are counted, including transfer hours, whether or not financial aid was received or the course work was successfully completed. The 150% requirement may be applied to the student’s entire academic career, not just to the student’s current program or major.

Evaluation of Academic Progress—A student’s satisfactory academic progress is evaluated after each term of the academic year. At that time, a student will either be in good standing, be placed on financial aid warning, or be placed on financial aid suspension for future enrollment periods. The student must meet all three progress requirements (completion rate, cumulative GPA, and be within the maximum time frame) to remain in good standing. Students will be notified in writing by the Financial Aid Office if they are placed on warning status or suspension status for financial aid.

Financial Aid Warning Status (referred to as Probation prior to Fall 2011)—A student is eligible to receive financial aid for one payment period (semester/term) while on a financial aid warning status. The first term a student fails to maintain the academic and/or completion requirements listed above they will be placed on Financial Aid Warning at NCC. The student will remain on Financial Aid Warning until the end of the next term of enrollment. At the end of the next enrolled term, the student’s progress will be reviewed.

The warning semester is meant to inform the student of potential academic problems and provide time for corrective action. If a student does not meet the satisfactory academic progress standards after the warning period, suspension status or academic plan status (due to a successful appeal) would be imposed. EXCEPTION: A student who fails to earn any credit hours in a term will be placed on suspension immediately (skipping the warning status).

Financial Aid Suspension Status - A student who is placed on suspension will not be eligible to receive aid and must pay tuition and fees in future terms. Suspension status will prevent the student from receiving financial aid, including but not limited to: loans, any Title IV aid, state aid, or institutional financial assistance.

A student will be suspended from financial aid at NCC if:
1. At the end of a period of warning, the student has not met the satisfactory academic progress requirements; or
2. At the end of an Academic Plan, the student has not met the satisfactory academic progress requirements; or
3. At the end of an enrollment period the student did not follow the terms of their Academic Plan; or
4. At the end of a period of suspension, the student has not met the satisfactory academic progress requirements; or
5. At the end of any term the student has missing or incomplete grades; or
6. At the end of any term the student fails to earn any credit hours during a term; or
7. At the end of a period where it is determined that the student is not meeting, or is mathematically unable to meet, the Maximum Time Frame (150%) requirement; or
8. At any time a student exhibits abuse of receipt of financial aid, fraudulent activity, or falsification of information or signatures.
Suspension status will remain in effect for future enrollment periods until such time as the student meets all satisfactory academic progress standards. Neither paying for one’s classes nor sitting out any length of time affects a student’s Financial Aid Satisfactory Academic Progress standing so neither is sufficient to re-establish financial aid eligibility. It is the responsibility of the student to notify the Financial Aid Office that their course work meets the minimum standards and to request that their financial aid be reviewed for reinstatement.

Additional Standards—Transfer students who apply for financial aid may also be evaluated for satisfactory progress. If a student received financial aid at another institution (according to the National Student Loan Data System), the Financial Aid Office may request transcripts from each college the student attended in order to complete the evaluation of academic progress. Students may also be required to complete an Academic Plan prior to receiving financial aid funds and continued financial aid eligibility will be dependent upon whether the student follows the requirements laid out in the student’s Academic Plan.

Appeal and Reinstatement—Students may appeal their suspension status by submitting a Financial Aid Suspension Appeal Form and an Academic Plan Form to the Financial Aid Office. Students need to contact their Advisor to obtain these forms and begin the appeal process. The student must provide a detailed explanation of the circumstances that prevented them from meeting the Standards of Satisfactory Academic Progress and include documentation verifying the situation.

Those students who appeal will also be required, as part of the appeal process, to complete the FAFSA and to submit and agree to the terms of an Academic Plan. The Academic Plan will specify the steps the student will have to take to get back in good standing. The plan may have stipulations (i.e. limit the credits enrolled, require time in the Learning Center, define the courses to enroll, etc.) that the student must follow. The Academic Plan Form must be picked up from and completed with the student’s Advisor. Modifications may not be made to an Academic Plan once it has been submitted or approved.

Appeals will only be reviewed for the first 30 calendar days of the regular semester start date. The Financial Aid Suspension Appeal Form, the Academic Plan and the FAFSA must all be submitted within this deadline in order for the appeal to be reviewed. Appeals turned in after that time will be reviewed for a future term as specified on the Academic Plan.

It is strongly recommended that all appeal forms be submitted as soon possible so that appeal results can be communicated to the student prior to the end of the 100% tuition and fee refund deadline. Students who have their appeal denied after the 100% tuition and fee refund deadline will be responsible for the full semester payment, including any book or other charges incurred.

The Financial Aid Academic Review Committee will consider the appeal and Financial Aid staff will notify the student of the Committee’s decision in writing. Notification will occur no later than fifteen days after the FAFSA is on file, the Financial Aid Suspension Appeal Form and Academic Plan are received, or after all semester grades are in, whichever is later. If the appeal is approved but the student’s financial aid eligibility has not yet been determined, requested documents must be submitted in a timely manner and must be reviewed in order for the financial aid eligibility to be determined.

Academic Plan Status - A student who is placed on Academic Plan status has failed to make Satisfactory Academic Progress but has had their eligibility for financial aid conditionally reinstated as a result of a successful appeal. The continued eligibility of this Academic Plan status is dependent upon whether or not the student follows the requirements laid out in the student’s Academic Plan.

Students whose appeal has been approved will conditionally regain eligibility for financial aid under the
Academic Plan Status.

- Continued eligibility will be dependent upon whether the student follows the Academic Plan.
- The Academic Plan will be reviewed after each term of enrollment to determine if the student is successfully following the Academic Plan.
  - Students who follow the Academic Plan after each term will maintain their financial aid eligibility until the student regains compliance with the Satisfactory Academic Progress standards, or until the student fails to meet the Academic Plan requirements.
  - Students who do not follow the Academic Plan after each term will be placed on Financial Aid Suspension and will no longer be eligible to receive financial aid.
- Students who follow the requirements in the Academic Plan but the Academic Plan ends prior to the student regaining compliance with the Satisfactory Academic Progress standards will be placed on Financial Aid Suspension and will no longer be eligible to receive financial aid.

Students whose appeal has been denied will remain on Financial Aid Suspension and will not be eligible to receive aid and must pay tuition and fees in future terms. Students who are on suspension and wish to regain financial aid eligibility will be required to bring their course work up to the minimum standards at their own expense. It is the responsibility of the student to notify the Financial Aid Office that their course work meets the minimum standards and to request that their financial aid be reviewed for reinstatement. Students may appeal again if circumstances have changed. Example: student successfully completes credits in semesters/terms after their appeal was denied.