Satisfactory Academic Progress (SAP)

Students receiving Federal Student Aid (i.e. Federal Pell Grant, Federal SEOG, Federal Work Study and Federal Work Program) are expected to meet certain academic standards, also called Satisfactory Academic Progress or SAP, in order to continue to receive Federal Student Aid funds. Failure to meet SAP policy requirements will cause the student to lose eligibility for Federal Student Aid at College of the Ozarks.

In order to assist you with understanding SAP, the following sections of information are provided. Scroll to the appropriate section for additional information.

Section 1. SAP Policy Summarized in Nine Points
Section 2. SAP Policy in Detail
Section 3. SAP Status Definitions
Section 4. SAP Appeal Process and Appeal Form
Section 5. SAP FAQs

Section 1. SAP Policy Summarized in Nine Points
Simply stated, the policy has nine points, which are:

1. There are a maximum number of credit hours a student can receive Federal Student Aid, up to a Bachelor’s degree and a minimum rate of completion for all classes taken.
2. There are GPA requirements to be met and what grades are included.
3. If classes are not successfully completed or GPA requirements not met, a student is warned of the potential future loss of Federal Student Aid.
4. If a student does not meet the completion and GPA requirements in 1 and 2 above and have already been on a Warning in item 3, aid is lost.
5. How new and transfer student courses are treated in regards to the policy.
6. If aid is lost, in step 4, an appeal may be submitted.
7. The process for appeal.
8. A plan must be in place for the student to succeed in classes. If plan not followed and academic requirements not met, aid is lost.
9. If a student has or receives a Bachelor’s Degree or exceeds 1.5 times the number of hours for their program of study, aid is lost.

Section 2. SAP Policy in Detail
A. Purpose
Students receiving Federal Student Aid may enroll in courses that will fulfill their educational goals. These courses should follow published degree requirements.

The Higher Education Act of 1965, as amended, mandates institutions of higher education to define, establish, and enforce minimum standards of satisfactory academic progress for students receiving Federal Student Aid.

B. Policy
In accordance to Federal Student Aid regulations, College of the Ozarks has established both quantitative and qualitative measures for evaluating the progress of Federal Student Aid recipients. Evaluation of the academic progress of students will occur after each semester.

In order to allow for the appropriate due process, an appeal procedure is included to allow for extenuating circumstances.
C. Procedures *(the details of the nine points provided above in Section 1)*

1. **Pace (quantitative)**
   a. Federal Student Aid regulations provide for assistance up to 150% of program length, i.e. there is a maximum timeframe in which Federal Student Aid can be awarded.
   b. Students pursuing a Bachelor’s Degree may attempt up to a maximum of 150% of the required hours for their program of study.
   c. Students must successfully complete at least two-thirds (66.66%) of their total credit hours attempted. Credit hours transferred from other colleges and universities will be included in the total credit hours attempted at College of the Ozarks and will be counted in the credit hours toward the pace maximum.
   d. Students who graduate and/or complete their Bachelor’s Degree (program of study) will be considered to have met the pace maximum.
      
      NOTE: No additional time will be allowed for program of study completion if a student changes majors or programs. All courses in all semesters are counted in the pace maximum.
   e. All classes with a grade of A, A-, B, B+, B-, C+, C, C-, D+, D, D-, F, P, W, WP, I, are counted in the pace calculation, including any classes which are repeated.

2. **Grade Point Average (GPA) (qualitative)**
   Unless placed on an academic plan, as noted in Section (C)(8), students receiving Federal Student Aid must maintain the following GPA in order to receive Federal Student Aid:
   a. a minimum cumulative grade point average of 2.00, and
   b. Grades of A, A-, B+, B, B-, C+, C, C-, D+, D, D- and F are counted when determining a student’s cumulative GPA. Grades of I, and any audit grades are not counted when determining a student’s cumulative GPA. Grades for credit hours transferred from other colleges and universities will be included when determining the cumulative GPA.

3. **Financial Aid Warning**
   a. Students who fail to meet either the Pace requirements in Section (C)(1) or GPA requirements in Section (C)(2) will be placed on a Financial Aid Warning for the succeeding academic term.
   b. The Financial Aid Warning does not preclude a student from receiving Federal Student Aid.

4. **Financial Aid Probation**
   a. Students with a Financial Aid Warning who fail to meet either the Pace requirement in Section (C)(1) or GPA requirement in Section (C)(2) will be placed on Financial Aid Probation for the succeeding academic term. The student is then ineligible for Federal Student Aid.
   b. Once a student regains a satisfactory cumulative GPA and meets the pace requirement (minimum 66.66%) for completion of the total credit hours attempted, the student may regain eligibility for Federal Student Aid.
   c. A student may appeal the loss of Federal Student Aid eligibility once during their enrollment at College of the Ozarks, in accordance to the appeal process found in Section (C)(7).

5. **New Financial Aid Recipients and Transfer Students**
   a. New and transfer students who attend College of the Ozarks will be required to meet the satisfactory academic progress standards upon entering classes at College of the Ozarks.
   b. Students who have already completed an undergraduate degree and apply for financial aid will be considered to have met the pace maximum and are ineligible for Federal Student Aid.

6. **Conditions for Appeal**
   Students who lose eligibility for Federal Student Aid may submit an appeal for consideration by the Financial Aid Director. An appeal may be submitted due to the following condition:
   a. Loss of aid following the Financial Aid Warning period and the student is now on Financial Aid Probation.
7. **Appeal Process**

The process to appeal the loss of Federal Student Aid benefits will be maintained by the Financial Aid Office and communicated to the appropriate students at the end of each semester, or as otherwise deemed necessary.

a. Appeal of a Financial Aid Probation status is done through the College of the Ozarks Financial Aid Office. The documents necessary for an appeal will be provided to the student at such time the student is deemed to be in a Probation status for financial aid.

   i. The appeal is required to include the student’s name, college ID#, primary degree program, anticipated graduation date, and a statement clearly explaining reasons for poor academic performance.

   ii. A clear outline showing each semester, until graduation, what classes will be taken.

If a student’s appeal is reviewed and Federal Student Aid is not reinstated by the Financial Aid Director, the student may appeal the decision, in writing, to the Vice President for Patriotic Activities and Dean of Admissions, whose decision is final.

8. **Academic Plan**

Subsequent to review and approval, students whose aid eligibility is reinstated will be subject to following an established academic plan.

   a. A student placed on an academic plan must complete each semester with a minimum 2.00 semester GPA and not dropped or failed any courses during each semester. Failure to meet this component will cause the student to be placed on Financial Aid Probation.

   b. If a student has already been placed on an academic plan following a successful Financial Aid Probation appeal, then loses eligibility, the student is required to regain eligibility by meeting the College’s Satisfactory Academic Progress Policy. Therefore, the student must meet the academic requirements for a completion ratio of at least 66.66% as specified in Section (C)(1)(c) and grade point average requirements as specified in Section (C)(2) and have not exceeded the maximum number of allowable credit hours and subject to ineligibility as defined in Section (C)(9).

   c. If a student believes they have met the requirements for reinstatement, as noted in (C)(8)(b) above, a request can be submitted to the Financial Aid Office requesting a review of eligibility.

9. **Graduates and Maximum Hour Limits**

Students who have met the requirements in order to receive a Bachelor’s Degree or have a Bachelor’s Degree or have exceeded the maximum number of allowable credit hours (150%) for their program of study are ineligible to receive Federal Student Aid.

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**Section 3. SAP Status Definitions**

Financial Aid Warning is the status assigned when a student fails to meet policy requirements for the first time. The student is still eligible for Federal Student Aid for one more semester and should make every effort to improve their academic standing. The amount or degree of improvement varies from student to student, so speculation of how well one must do in classes is not as important as being aware of your own strengths and weaknesses when determining what and how many courses to take during a semester. The goal should be to take courses that lead to completion of your chosen program of study and successful completion of all courses with a grade point average which meets SAP Policy and also keeps you on course for completion of your program/major (graduation).

Financial Aid Probation is the status assigned when a student has already been place on Financial Aid Warning, but fails to meet policy requirements in a subsequent semester.
Financial Aid Probation means you have lost eligibility for Federal Student Aid. If this is your first occurrence of Financial Aid Probation, you will have the opportunity to file a financial aid appeal for consideration to be given regarding possible reinstatement of your student aid. If your aid is reinstated, you will be required to follow an academic plan in an effort to complete your program of study/major.

If a student fails to follow or meet the requirements of their academic plan, the student is placed on Financial Aid Probation and must meet the SAP Policy requirement in order to regain eligibility.

Students who have earned a Bachelor’s Degree or have accumulated the maximum hours allowed are not eligible for Federal Student Aid.

Section 4. SAP Appeal Process and Appeal Form
The appeal process is only required of students who have a status of Financial Aid Probation and have not previously been on Financial Aid Probation.

If you want to appeal your Financial Aid Probation status, please follow the steps below.

1. Be sure the program of study/major you have on file with the Registrar’s Office is correct. This is important because the courses you include in your academic plan will be determined by your program of study/major.
2. Visit with your faculty advisor to establish your academic plan through graduation. If your faculty advisor is out due to a semester break, see the Registrar’s Office. Your academic plan is the listing of courses you will take each semester until you graduate from College of the Ozarks. Once completed, your faculty advisor will submit an online approval of your academic plan.
3. Complete an Appeal for Federal Student Aid form (sent to you with the Financial Aid Probation notice) and submit by the appropriate deadline (see FAQs below for semester deadlines). Your reason for poor academic performance should include the circumstances which led to poor academics and also have an explanation of what you plan to do to improve your academic standing.

Section 5. SAP FAQs
Q1. What are the deadlines for submitting an appeal?
A1. Your completed appeal must be received in the Financial Aid Office by the first day of classes for your next semester of attendance. Be certain you have visited with your faculty advisor prior to submission of the appeal form.

Q2. How do I appeal my Financial Aid Probation?
A2. See “SAP Appeal Process and Appeal Form” in Section 4 above.

Q3. What information is to be included in an appeal?
A3. The Appeal for Federal Student Aid form sent to you is self-explanatory and requests the information needed. In the explanation section, be sure your reason for poor academic performance includes the circumstances which led to poor academics and also have an explanation of what you plan to do to improve your academic standing. You will not be present to speak on your behalf, so be certain your appeal statement speaks for you.

Q4. How long should be allowed for an appeal to be reviewed and results of my appeal sent to me?
A4. A decision should be delivered to you via your CampusWeb email account 7-10 business days
following receipt of your completed appeal form.

Q5. What should I do if my appeal is approved?
A5. Attend classes as planned in accordance to your academic plan and make every effort to do your very best. Since you are on an academic plan, you will be required to pass all classes you began attending for the semester and complete with at least a 2.0 semester GPA. If you drop or fail any classes or have a semester GPA of less than 2.0, your aid will be lost.

Q6. What if my appeal is not approved?
A6. According to the SAP Policy, you may request that your appeal be reviewed by the Dean of Admissions for consideration of aid reinstatement.

Q7. If my appeal is approved and then I go on Financial Aid Probation again, how do I get my aid reinstated?
A7. You must take classes, without the help of Federal Student Aid, and meet the SAP Policy requirements. Therefore, you must meet the academic requirements for a completion ratio of at least 66.66% as specified in SAP Policy Section (C)(1)(c) and grade point average requirements as specified in SAP Policy Section (C)(2) and have not exceeded the maximum number of allowable credit hours and subject to ineligibility as defined in SAP Policy Section (C)(9).