

# *Satisfactory Academic Progress Policy*

Federal regulations require the student to meet and maintain satisfactory academic progress standards to remain eligible for financial aid. The following outlines CEI's Satisfactory Academic Progress (SAP) policy and the college's appeal process.

## **Standards for Financial Aid Eligibility**

Federal regulations require that students make Satisfactory Academic Progress (SAP) toward the completion of a degree or certificate to remain eligible for federal financial aid. These standards apply to all periods of enrollment, including periods when the students did not receive financial aid. Students must meet all SAP requirements to remain in good standing for financial aid.

## **Monitoring Satisfactory Academic Progress**

A student's Satisfactory Academic Progress (SAP) will be reviewed at the end of each semester to determine whether the student is in compliance with SAP policies. This review includes the student's entire academic record, regardless of whether the student applied for or received financial aid.

Students who do not meet SAP standards will receive communication via their CEI email. Students should check Self-Service to view their progress by selecting "Satisfactory Academic Progress" under "Financial Aid Counseling".

## **Maximum Time Frame / Pace of Completion**

Students must progress through their program to ensure they graduate within the maximum time frame, defined as 150% of the published program credits length. For example, an associate degree requiring 60 credits has a maximum time frame of 90 attempted credits.

The Financial Aid Office will evaluate student records at the end of each semester to ensure students have not exceeded, and are not projected to exceed, the 150% maximum time frame for their program.

Students who change academic programs prior to completing a program or certificate will have their Satisfactory Academic Progress (SAP) evaluated. All previously attempted and completed credit hours will remain on the students' transcript and will be counted toward the 150% maximum time frame allowed for the new program. Changing programs does not reset a student's maximum allowable credit limit for federal financial aid eligibility.

Students graduating from one (1) program and beginning a new program will have their 150% maximum time frame reset for the new program.

Transfer credits are included in the maximum time frame standard for Satisfactory Academic Progress (SAP), unless otherwise noted.

## **Academic Standards**

Students must be admitted to an eligible CEI program to receive federal student aid. Students must maintain a cumulative grade point average (GPA) of at least a 2.00 and meet all academic standards of the institution.

Workforce Training and Continuing Education courses are not eligible for federal financial aid.

### **Progress Standards**

In addition to maintaining academic standards, all students must successfully complete at least sixty-seven percent (67%) of all credits attempted, including transfer credits from other institutions. Per federal guidelines successful completion of a course is defined as any grade other than an F, AU, CH, IC, S, or W.

Credits completed are defined as all courses for which a student received a passing grade or higher. Repeated courses are included as credits attempted each term the student is enrolled in the course. They are counted as credits completed each time a passing grade is earned.

Incomplete grades and withdrawals do not count as passing grades and are included in the credit completion rate calculation as attempted non-completed credits. If an incomplete grade is later completed (per the incomplete grade contract) and a final grade is assigned, the SAP calculation may be re-evaluated.

Audit credits are not included in credits attempted or completed and are excluded from the credit completion rate calculation.

For definition of grades, see Registrar's catalog section.

## **Financial Aid and Repeat Course Work**

Federal financial aid may be used to pay for unlimited attempts of a failed course, provided the student is meeting all other SAP requirements. Federal financial aid may also be used when a student repeats a course (or its equivalent) if all prior attempts resulting in a failing grade and the course attempts were graded.

A student can receive Title IV federal financial aid for a previously passed course only once as long as the student is receiving credit for the course. If a student previously passed a course and subsequently fails the same course, any additional attempt of that course cannot be included in the student's enrollment status for Title IV funding purposes.

For this purpose, "passed" means any grade higher than an "F," regardless of any institution or program policy that may require a higher minimum grade or measure to be considered passing for academic purposes.

Repeated courses are not included in the calculation of a student's cumulative GPA as reflected on the official transcript. The college records the most recent grade earned in a repeated course for academic GPA calculation purposes.

However, for purposes of federal financial aid eligibility and the evaluation of Satisfactory Academic Progress (SAP), all attempted credits, including repeated coursework, are included in both the SAP GPA calculation and the student's pace of completion.

As a result, a student's SAP GPA may differ from the cumulative GPA shown on the official transcript. This distinction is important when reviewing financial aid eligibility, particularly for students who are not meeting or are close to meeting SAP standards.

Students are encouraged to consult with a Financial Aid Advisor for guidance on how repeated coursework may affect their SAP standing and financial aid eligibility.

### **Incomplete Course Work**

Incomplete (IC) grades do not count as passing grades and are included in the credit completion rate calculation at the end of each semester. For SAP purposes, an IC grade is treated as a failing grade until a final grade is officially recorded.

Once an incomplete course is completed within the designated timeframe and the Registrar has processed the official grade change, the student does not need to file a formal appeal. Instead, the student may request to have their SAP status reevaluated, to include the completed passing course.

If a student is still working under an active Incomplete Contract but wishes to attend a subsequent semester and receive federal student aid, they must submit a formal SAP appeal, to request reinstatement of the student's federal financial aid eligibility.

Please refer to the Grading section under the Registrar's Office portion of the catalog for more information on Incomplete Grades.

### **Satisfactory Academic Progress Warning**

The first time a student does not meet SAP requirements, the student will be placed on Financial Aid Warning. Students in Financial Aid Warning remain eligible for financial aid for the following semester. Financial aid funds for future semesters may be delayed until prior term grades are posted and SAP eligibility can be determined before federal aid can be released.

Any subsequent failure to meet SAP requirements will result in financial aid suspension.

### **Financial Aid Suspension**

Students who receive federal financial aid but do not earn any credits for a term will be placed on immediate Financial Aid Suspension, also known as Unsatisfactory Academic Progress. Students in this status are ineligible to receive future federal financial aid.

Students who violate the Maximum Time Frame policy or who earn zero credits in a term will be suspended from receiving financial aid with no warning period.

Students can view their current status at any time on Self-Service by clicking the "Satisfactory Academic Progress" link under the "Financial Aid Counseling" tab.

Students who completely withdraw from CEI during the semester may also be required to return a percentage of that semester's federal financial aid. See Return of Title IV Funds policy.

### Reinstatement of Financial Aid

Students suspended from financial aid may regain eligibility by:

- Repaying any funds owed to CEI (see Cashier's Office), or resolving over-payments owed to the U.S. Department of Education
- Attending additional semester(s) without the assistance of federal financial aid and;
- Students must enroll in and successfully complete enough credits to meet academic standards and progress eligibility standards to regain compliance with the Satisfactory Academic Progress (SAP) policy and be reinstated for federal financial aid eligibility. Courses taken must be from the approved list of required courses for the student's program of study.

## Financial Aid Appeal Policy

### Appeals Process

Students who experience academic difficulty due to extenuating circumstances that prevent them from meeting one or more Satisfactory Academic Progress (SAP) standards may appeal the loss of financial aid eligibility. Examples of extenuating circumstances may include injury, illness, death of an immediate family member, or a significant medical condition or hospitalization affecting the student.

Students may submit a financial aid appeal in writing by completing the Satisfactory Academic Progress Appeal form or the Maximum Time Frame Appeal form and submitting it to the Financial Aid Office. The appeal must include documentation of the extenuating circumstances and a statement explaining what has changed to allow the student to be academically successful. Students must be enrolled in courses at the time the appeal is submitted. Incomplete appeals or appeals lacking sufficient documentation will be denied due to missing information.

Appeals are reviewed by a Financial Aid Professional Staff Committee. Appeal decisions are based on the nature of the circumstances supporting documentation, evidence of resolution or ongoing management of circumstances, and the student's demonstrated ability to make academic progress toward degree completion.

If an appeal is approved, financial aid eligibility may be reinstated for the term being appealed, and the student will be required to meet the conditions outlined in their degree plan or academic plan.

At the conclusion of the term, if the student meets the conditions of the approved appeal but still does not meet the overall SAP standards, the student may be required to submit a new appeal for continued eligibility review.

If the appeal is denied, the student may request an in-person meeting with the SAP Appeals Committee. The decision of the SAP Appeals Committee is final.

### **Satisfactory Academic Progress Appeal**

A Satisfactory Academic Progress (SAP) Appeal may be submitted in cases involving medical hardship, death of an immediate family member, emergencies situations, or other documented extenuating circumstances that negatively impact a student's ability to meet SAP standards.

The appeal may also be used by students who have attended a term without federal financial aid and are requesting reinstatement of eligibility, even if they are not yet meeting SAP standards at the time of the request.

### **Maximum Credit Appeal**

A Maximum Credit Appeal may be submitted when a student exceeds the maximum time frame allowed under the Satisfactory Academic Progress (SAP) policy. The maximum number of credits allowed for a degree or certificate program is up to 150% of the credits required to complete the program.

If a student does not successfully meet the conditions of an approved appeal, the student may lose eligibility for future federal financial aid.

## **Professional Judgment Policy**

### **Professional Judgments**

The FAFSA does not provide families with a place to fully explain unusual or special circumstances that may affect their ability to pay for a student's education. Federal need analysis is based on a standardized formula that does not account for all individual situations. To address this, the Higher Education Act (HEA) of 1992 authorizes financial aid administrators to exercise professional judgment in appropriate cases.

Professional judgment decisions are made on a case-by-case basis and will require documentation. Professional judgment refers to the authority of a financial aid administrator to make adjustments to FAFSA data elements, the Cost of Attendance (COA), or the Student Aid Index (SAI) calculation based on unusual or special circumstances.

The Financial Aid Office may exercise professional judgment to account for circumstances not adequately reflected on FAFSA. The Director for Financial Aid has final authority in all professional judgment decisions. Their decisions cannot be appealed. In accordance with federal law, these decisions are final and cannot be overridden by the institution or the Higher Education Act of 1965, Section 479A and 480(d) (7).

Circumstances that may be considered for professional judgment include, but are not limited to:

- Death or divorce of a parent (for dependent students), spouse (for independent students).
- Significant loss of income or employment
- Loss of untaxed income or benefits (e.g. disability, child support, or other benefits)
- Unusual or excessive medical or dental expenses (not covered by insurance)
- One-time taxable income resulting from a life-changing event (e.g. IRA, pension distribution)
- Extraordinary dependent care expenses
- Unusual transportation costs related to attending college
- Housing instability or homelessness
- Parental abandonment, incarceration, risk of contact, abuse, etc.
- Human trafficking, refugee or asylee status
- Other unusual or special circumstances not listed

Circumstances that do not qualify for professional judgment consideration include, but are not limited to:

- Parents refusing to contribute to your education expenses.
- Parent unwillingness to provide FAFSA information or verification documentation
- Parents not claiming the student as a dependent for tax purposes
- Student self-sufficiency alone
- Standard living expenses such as mortgage payments, car payments, or credit card debt
- Discretionary expenses, including vacations

All requests must be supported by appropriate documentation and must relate to the student's unusual or special circumstances. Students may be required to complete a professional judgment appeal form and provide supporting documentation. Some circumstances may be considered only for the period of attendance in which they occur and may not apply to future terms (e.g., daycare costs, rent, gas, etc.).

### **Special Circumstances Appeals**

The Special Circumstances Appeal form is used by students, or parents of dependent students, to report significant changes in financial circumstances that are not reflected on the FAFSA. These changes may result in adjustments to the Student Aid Index (SAI) or Cost of Attendance (COA).

Examples of special circumstances include, but are not limited to, loss or reduction in income, unemployment, housing changes due to homelessness, death of a parent, divorce or separation of a

parent or student, marriage of a parent or student, medical expenses that affect the family's financial situation.

### **Unusual Circumstances Appeal**

Federal financial aid regulations assume that a student's family has primary responsibility for educational costs. For students classified as dependent under federal criteria, financial aid eligibility is determined using both the student and parent financial information. Dependent students are required to provide parental information and signature(s) on the FAFSA.

In certain unusual circumstances, the Financial Aid Office may determine that a student cannot obtain parental information due to documented circumstances beyond the student's control. In these cases, the student may be considered for a dependency override and treated as an independent student for federal financial aid purposes.

Examples of unusual circumstances may include abandonment, abuse, neglect, incarceration of a parent, or other situations that make obtaining parental information unsafe or impossible.