

Financial Aid Satisfactory Academic Progress Policy and Procedures

Lake Michigan College has the following Satisfactory Academic Progress (SAP) Policy for students who receive financial aid. These standards require that a student make progress toward an Associate Degree/ Bachelor's degree/ Certificate Program during all periods of enrollment, including periods when a student did not receive financial aid. Lake Michigan College will be **consistent in applying the SAP policies to all students, including full & part time, independent and dependent students.**

Minimum Financial Aid Satisfactory Academic Progress Standards

Satisfactory Academic Progress (SAP) is evaluated at the end of each period of payment period. All financial aid recipients are required to meet SAP standards toward completion of certificate or degree requirements in order to be eligible for Title IV, state and institutional need-based financial aid programs. If a student who is receiving financial aid does not meet the standards as set forth in this policy, they will be ineligible for financial aid in future terms and may appeal.

- Maintain required cumulative 2.0 Grade Point Average(GPA) or higher (a qualitative measure) for all coursework completed at Lake Michigan College.
- Successfully complete at least 67% of the cumulative attempted credit hours (a quantitative measure) **and**
- Make positive progress toward a program of study **within** 150 percent of the average published program length.

Financial Aid Eligibility Statuses

- **Eligible** – Student is meeting the minimum academic standards or has no academic history. Fully **Eligible** for financial aid.
- **Warning** – Student did not meet minimum standards for cumulative GPA and/or 67% completion rate in the previous evaluation period. Student is still **Eligible** for financial aid, but must reach all minimum standards by the end of the next evaluation period to maintain eligibility.
- **Ineligible** – Student has failed to meet minimum standards for cumulative GPA and/or 67% completion rate SAP at the end of the evaluation period. Student is **Ineligible** for financial aid.
- **Timeframe** – Student has attempted at least 150 credit hours toward an Associate Degree/ Bachelor's degree/ Certificate Program. If a student exceeds these credit hour limits, they are **not** making progress toward a degree within the 150% federal requirement. Student is **Ineligible** for financial aid.

When is Academic Progress Evaluated? A student's satisfactory academic progress will be evaluated at the end of each semester (Fall, Spring and Summer). Students will not be eligible for federal funding during this time if in an ineligible SAP status.

Successful completion of a class is defined as earning a grade of A, B, C, D, or Pass and will be used to determine cumulative GPA, Completion Rate and Timeframe.

New Financial Aid Students with prior academic history: Lake Michigan College students with prior academic history will be evaluated at the time they apply for financial aid. They will receive one of three financial aid statuses.

- **Eligible** – Student is meeting the minimum academic standards or has no academic history. Fully **Eligible** for financial aid.
- **Warning** – Student is below minimum standards in his/her previous academic history. Student is still **Eligible** for financial aid, but must reach the minimum standards at the end of the next evaluation period to maintain eligibility.
- **Timeframe** – Student has attempted at least 150 credit hours toward an Associate Degree/ Bachelor's degree/ Certificate Program. If a student exceeds these credit hour limits, they are **not** making progress toward a degree within the 150% federal requirement. Student is **Ineligible** for financial aid.

Transfer Students and Transfer credit hours: Students transferring to Lake Michigan College are required to have all prior college transcripts evaluated for transfer credits. All credit hours accepted by Lake Michigan College will be used to determine 67% completion rate and maximum timeframe of 150%.

Non-Passing Grades: Unsuccessful grades of E, F, W, WD, IP or I will be used in determining completion rate and timeframe. The letter grade of E is used toward the completion rate and cumulative GPA.

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Repeat Courses: Students repeating courses, for the first time only, can receive aid for that repeated course. All repeat courses will be used in determining completion rate and timeframe. Actual letter grades are included in the cumulative GPA.

Audited Credit Hours: Courses taken on an audit basis are not counted when determining the completion percentage or for purposes of determining your cumulative GPA.

Remedial Credit Hours: up to 30 credit hours of remedial course work are “financial aid eligible;” therefore they are in the attempted hour count and are either completed successfully with a passing grade A, B, C, D.

How to Re-establish Eligibility?

- A student must bring his/her GPA and completion rate up to the minimum standards of the required cumulative GPA and 67% completion rate. A student will be **Ineligible** for financial aid and cannot be reimbursed during this time.
- **Mitigating Circumstances:** If a student has experienced mitigating circumstances (illness, family illness, change of major) during the most recent evaluation period, they may submit an Appeal to reinstate financial aid eligibility. The student must explain, in the appeal, what has changed that will now allow them to meet the SAP requirements. The student must also submit supporting documentation with the appeal. If the request is granted, the student will be placed on one of two Financial Aid Eligibility Statuses:
 - **Probation** – The student is expected to improve to minimum standards by the end of the next evaluation period. The student is **Eligible** for financial aid, but must meet minimum standards by the next evaluation period. A student cannot be on probation for two consecutive semesters.
 - **Academic Success Plan** – The student cannot be expected to improve to minimum standards by the next evaluation period. The student and Lake Michigan College have agreed to a success plan to allow the student to meet minimum standards within a fixed number of evaluation periods. The student is fully **Eligible** for financial aid as long as they are strictly following the success plan. If at any time the student stops following the success plan and they are not meeting minimum standards they will become **Ineligible** for financial aid. If a student meets minimum standards at any time while on a success plan their Financial Aid Eligibility Status will be updated to **Eligible**.

If the request is not granted, the student will remain **Ineligible** for financial aid until they meet all minimum standards.

- **Timeframe Mitigating Circumstances:** If a student has not completed their program of study within the 150% timeframe and there are mitigating circumstances (illness, job related, family illness, change of major), they may submit an Appeal to reinstate financial aid eligibility. If this application is granted, the student will be placed on the following Academic Eligibility Status:
 - **Timeframe Academic Success Plan** – The student and Lake Michigan College have agreed to a success plan. The student is fully **Eligible** for financial aid, as long as they are strictly following the success plan. If at any time the student stops following the success plan, they will become **Permanently Ineligible** for financial aid.

If the request is not granted, the student will be **Ineligible** for financial aid. All students are limited to **one** Timeframe Academic Success Plan.

STUDENTS WILL BE NOTIFIED BY EMAIL, OF THEIR SAP STATUS, AT THE END OF EACH SEMESTER

Decisions of the SAP Appeals Committee are final and will not be overturned.