POLICY

The Allegany College of Maryland Student Financial Aid Office will establish satisfactory academic progress standards for its federal financial aid recipients in accordance with the U.S. Department of Education regulations. These standards will ensure that only those recipients demonstrating satisfactory academic progress toward the completion of their educational program will continue to receive student financial aid. Financial Aid recipients must be enrolled in degree-seeking or approved certificate programs. To this end, the ACM Student Financial Aid Office will create and follow internal procedures in accordance with its Satisfactory Academic Progress (SAP) policy. The Student Financial Aid Office is also required to participate in institutional procedures to process and deliberate upon the appeals of students who have been terminated from financial aid for failure to meet SAP.

To be academically eligible for federal or state financial aid, a student must be enrolled in a degree-seeking or approved certificate program and be making satisfactory academic progress toward his or her degree or certificate program. All courses for which the student registers must be required for his or her declared program of study. ACM financial aid recipients are responsible for knowing and understanding this SAP policy. Allegany College of Maryland measures satisfactory academic progress as defined in the procedures that follow.

PROCEDURES

A. SATISFACTORY ACADEMIC PROGRESS – DEFINED:

U.S. Department of Education regulations require the SAP policy for students receiving financial aid to be the same as or stricter than the policy used for students enrolled in the same educational program who do not receive federal aid. The policy must contain a qualitative and a quantitative measurement, as well as a measurement to ensure degree completion within 150% of the published length of a program. Therefore, Allegany College of Maryland measures satisfactory academic progress in the following three ways.

1. Qualitative Measurement: Students must have a minimum cumulative grade point average related to their total hours attempted, including remedial hours. Therefore, a student’s SAP GPA may be different than what is shown on the college transcript. The specific evaluation of remedial credits is discussed under Section E.

   **Required Cumulative GPA** | **Total Hours Attempted**
   --- | ---
   1.75 | 1-14
   1.83 | 15-28
   1.92 | 29-46
   2.00 | 47+

2. Quantitative Measurement: Students must show a successful rate of progression through their program, measured by successful completion of 67% of all credits attempted, including accepted transfer credit hours, but excluding remedial credit hours. This measurement is evaluated on cumulative credits and is determined using the following calculation: Total Earned Hours divided by Total Attempted Hours.
3. **Maximum Aid Time**: Students will have a maximum time frame to receive financial aid equal to 150% of the published length of their program, calculated by multiplying 150% times the total number of credits required to graduate in the student’s specific program.

Allegany College of Maryland will evaluate a student’s SAP for all periods of enrollment, including summer and any terms that the student did not receive financial aid. SAP is evaluated at the end of each semester and the SAP status is effective for the student’s next period of enrollment.

**B. SAP STATUSES:**

A. **Financial Aid Warning**: status applied to a student who fails to make SAP, but who is eligible to receive financial aid for one more payment period.

   A student who fails to meet the SAP policy will be placed on Financial Aid Warning for his or her next semester of attendance, during which time the student will remain eligible for financial aid. At the end of the Warning semester, the student will either be removed from the Warning status because all three of the measurements listed above have been met or will be moved to a status of Financial Aid Termination for his or her next semester of attendance.

B. **Financial Aid Termination**: status applied to a student who fails to make SAP two semesters in a row (not necessarily consecutive semesters) and who is not eligible to receive financial aid for the next period of enrollment.

   A student who fails to meet the SAP policy for two semesters in a row will be placed on Financial Aid Termination for his or her next semester of attendance and lose all eligibility for financial aid. A terminated student who sits out a semester will remain in Financial Aid Termination status when he or she returns as a student. In order to be removed from the termination status, the student must meet all three of the measurements listed above or be granted a Financial Aid Appeal. Any student who is granted a Financial Aid Appeal is moved to a status of Financial Aid Probation.

C. **Financial Aid Probation**: status applied to a student who fails to meet the SAP requirements but who has appealed the termination status and has had financial aid reinstated because of a successful appeal.

   A student placed on Financial Aid Termination has the right to appeal this decision. Any student whose appeal is granted is placed on Financial Aid Probation status and is eligible to receive financial aid for one more payment period. At the end of that payment period, the student must meet the SAP requirements above or meet the requirements of his or her Academic Compliance Plan that, if followed, will ensure the student is able to meet this SAP policy by a specific point in time. During this probationary period, ACM has the right to impose coursework limitations, including both number of credit hours and specific classes, on the student in order to ensure his or her success.

Students will be notified in writing at the end of each semester if they are in a warning or termination status and if they are nearing their maximum aid time frame. SAP statuses will also be posted to each student’s WebAdvisor account under “My Communications.” This SAP policy is included with these letters. Students who are removed from Financial Aid Termination status due to successfully meeting these SAP requirements will be notified in writing, and are eligible to receive their federal student aid for the payment period (semester) in which they regain eligibility.
C. APPEAL PROCESS:

If extenuating circumstances exist which affected the student’s ability to successfully meet these SAP requirements, that student may appeal the financial aid termination status. Examples of unusual circumstances are, but not limited to, illness or injury of the student or the student’s direct family member, death of a family member, family or financial difficulties, and other documented circumstances that were unexpected in nature and beyond the student’s control. An appeal consists of a completed Appeal Form and an Academic Compliance Plan. Appeal Forms are located in the Office of the Vice-President of Student and Legal Affairs in the College Center, or on the website at www.allegany.edu/finaid and select “Financial Aid Appeals.” All forms must be completed in their entirety and submitted before the deadline date listed on the form to be considered by the Appeals Committee.

Students must include the following information in the appeal: specific reason(s) why the student failed to meet the SAP requirements and specifically what has changed in the student’s situation that would allow the student to demonstrate SAP at the next evaluation period.

A student whose appeal has been approved and who is following an Academic Compliance Plan must meet the specifics of the plan. The student who fails to do so will be placed on Financial Aid Termination. Students can, however, apply for another appeal should additional extenuating circumstances exist.

Appeals due to reaching the maximum aid time frame will require the student to have a 100% completion rate of courses (student cannot receive a grade of I, W, X, F, or R) and maintain at least a 2.00 GPA. Students who are unsuccessful will be placed on Financial Aid Termination and remain in this status until they graduate.

The Appeals Committee will only approve the appeal if it determines the student will be able to meet SAP standards at the end of the next payment period or the student has completed an Academic Compliance Plan with his advisor that, if followed, will ensure the student is able to meet SAP by a specific point in time. The Appeals Committee reserves the right to ask for additional information in making the decision. All students who appeal are notified in writing of the decision of the Appeals Committee. All decisions are final and cannot be appealed to another committee or to the Department of Education.

D. REQUIREMENTS OF AN ACADEMIC COMPLIANCE PLAN:

Any student who has been placed on Financial Aid Termination and who wishes to appeal this status must complete the Appeal Form and meet with his or her academic advisor to create an Academic Compliance Plan. The plan should show at what point in the future the student will be able to meet all the requirements of this SAP policy. The plan may show that the student is able to meet the requirements of this policy by the end of the next semester of enrollment or the plan may show the requirements will be met over a period of several semesters.

If the student and/or the student’s advisor change(s) anything in the Academic Compliance Plan, a new Plan must be completed, signed by the student and the advisor, and then submitted to the Director of Student Financial Aid Programs before the last day to add a class for the full term. Failure to comply will result in automatic and immediate Financial Aid Termination.

E. OTHER REQUIREMENTS/DEFINITIONS:

The following additional information is taken into consideration as it relates to this SAP policy:

a. Courses in which a student receives a grade of “X”, “I”, “R”, “F”, and/or “W” will not be considered to have been completed successfully and will negatively affect the cumulative GPA. These grades will count in the calculation of the 67% completion rate and the credits will count toward the maximum aid time criteria.
b. Repeating Coursework: Federal Financial Aid funds will pay for only one repetition of a previously passed course (Grade A, B, C, or D); however, failed classes which are repeated will be paid for indefinitely. All attempts will be counted in the calculation of the 67% completion rate and the credits will count toward the maximum aid time criteria.

c. Federal financial aid will only pay for 30 credits of remedial coursework.

d. Grades for remedial courses are calculated as a part of the cumulative grade point average to access a qualitative measurement; however, the remedial credits do not count toward the 67% completion and the credits do not count toward the maximum aid time criteria.

e. Transfer students will have their maximum aid time length recalculated using the number of credit hours which Allegany College of Maryland accepts; however, we will not use transfer credits to recalculate a GPA.

f. Pass/Fail grades will be counted as hours attempted and toward the maximum aid time criteria even though they are not calculated in the grade point average.

g. Students who change their curriculum or who graduate from a program not eligible for federal financial aid will not be granted an increase in the maximum aid time to receive financial aid. However, students who graduate in one curriculum and return in a new curriculum will be given additional time to complete their new program. Credit hours already earned which meet requirements for the new program will be used in determining the new time length.

h. Students who have previously attended Allegany College of Maryland, termed “readmits,” will have their prior academic record at Allegany College of Maryland reviewed to determine if a warning or termination status applies. Readmitted students’ remaining financial aid eligibility under the maximum aid time stipulation will also be reviewed.

i. Financial Aid recipients will be limited to the equivalent of three (3) Associate of Arts (A.A.) degrees, where 1 degree = 1 A.A. degree, two 1-year certificate degrees, or four 1-semester certificate degrees. The ACM SFA Office will evaluate any/all combinations of these degrees to equate the correct number of degrees received. Letter of Recognition programs will not be counted as receiving a degree. Students who have completed a program’s requirements will be considered to have completed that program even if they have not officially applied for graduation. This decision is not appealable.

j. Financial aid warning/termination status cannot be changed as a result of students who have been approved for academic amnesty (who have had courses deleted from the grade transcript). Students will be evaluated on the original grades and the original transcript.