All students receiving financial aid from federal and state sources at MMCC must meet satisfactory academic progress (SAP) standards. These standards are established to ensure that students are progressing towards an educational objective and are able to complete a degree within a maximum time frame (MTF). All academic grades are required to be calculated in the review, regardless if the student received aid. Academic grade records are reviewed for SAP at the end of each semester of enrollment (Fall, Winter, and Spring), or at the time the FAFSA application is received if a SAP status has not previously been determined. Students without a prior SAP status who are not meeting the overall standards will go on a “Warning” or “Ineligible” status depending on the number of unsuccessful semesters on record. Students who are not meeting the SAP requirements are notified of their SAP status by means of their MMCC email account.

The standards of Satisfactory Academic Progress include the following components: Grade Point Average (GPA), Completion Rate and Maximum Time Frame measures.

**GPA Measure**
Students must maintain a minimum overall 2.0 GPA.

**Completion Rate Measure**
Students must complete 67% percent of all attempted credits (including transfer credits). The completion rate is calculated by dividing the number of completed credits by the number of attempted credits.

**Maximum Time Frame (MTF)**
Students may receive aid up to 150% of the credits required for graduation (refer to College Catalog for specific programs). For restricted programs such as nursing and radiology, eligibility is evaluated on the number of prerequisite classes until the student is officially admitted into the program.

**Examples of Associate and Certificate Programs:**

<table>
<thead>
<tr>
<th>Program</th>
<th>Total Credit Hours Required</th>
<th>Maximum Attempted Hours Allowed for Aid Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate in Arts (AA)</td>
<td>62</td>
<td>93</td>
</tr>
<tr>
<td>Certificate</td>
<td>24</td>
<td>36</td>
</tr>
</tbody>
</table>

**Grades**
All “F”, “W”, and “I” grades will be considered as credits attempted but not as completed. Also, if a student receives a grade of D- or higher in a class and repeats the course, the repeated credits will be counted as attempted but not completed. Transfer, ESL and remedial courses are counted as attempted and completed credits. Credit hours taken for an audit grade of “AU” are not included in determining enrollment status for financial aid disbursement or satisfactory academic progress.

**Academic Amnesty**
Financial aid regulations do not have a provision for Academic Amnesty; therefore, all credits and grades removed for Academic Amnesty must be used to calculate financial aid SAP standards.
RESULTS OF SEMESTER SAP REVIEWS

Financial Aid Warning and Ineligibility

Students who are not meeting the minimum overall standards of SAP will be placed, for the following semester, on a status of “Warning.” During this semester, students may continue to receive federal and state financial aid. Students with a “Warning” status must seek additional services from an Academic Advisor to discuss issues related to their academic performance.

Students who have reached their Maximum Time Frame will not be eligible for a semester on “Warning”. They will lose their eligibility for Title IV funds unless they file a successful appeal.

After the “Warning” semester, students who do not obtain the minimum SAP standards will become “Ineligible” to receive federal or state financial aid. Students who are unable to meet SAP are encouraged to make an appointment with an Academic Advisor.

Regaining Eligibility

Students may regain eligibility for financial aid by meeting the minimum SAP standards. Student must successfully complete the number of credits needed to obtain those standards without the use of federal or state financial aid.

Appeals for Ineligible Status

Students who become ineligible have the right to appeal for continued eligibility. Students must meet with an Academic Advisor to complete an Individual Academic Plan (IAP). The student must submit a complete Appeal Packet (IAP, SAP Appeal Form, appeal letter, and supporting documentation if available) to the Financial Aid Office. Students should clearly describe (1) the circumstances that occurred beyond their control that contributed to their failure to meet the minimum SAP standards and (2) what corrective action has been taken to prevent this from happening in the future.

Examples of situations considered beyond a person’s control may include:

- Serious illness or injury to a student that required extended recovery time
- Death or serious illness of a family member
- Significant trauma in student’s life that impaired the student’s emotional and/or physical health
- Other documented situations

Before submitting the Appeal Packet, students should have a completed FAFSA on file. Students should also complete “Exit Counseling” at www.studentloans.gov if they have borrowed funds from the Federal Direct Student Loan program. In addition, students should also submit official academic transcripts from all colleges attended. Student copies will be accepted in certain circumstances. Results of the transcripts or failure to provide transcripts, will factor into the decision of the Financial Aid Appeal Committee.
**Appeal Decisions**

The Financial Aid Committee will generally review all completed Appeal Packets within 2-4 weeks of submission. Before a decision is finalized, students may need to meet with a Financial Aid Officer. The student will be notified by email of the committee’s decision. If an appeal is approved, the student regains their eligibility for federal and state aid. The student must meet the conditions of the IAP until he or she is able to meet SAP or if the student has an approved appeal for the “Maximum Time Frame” requirement, they must meet the terms of the IAP until they graduate.

**Failure to Meet the Terms of the Academic Plan**

Failure to meet the terms of the IAP will result in loss of eligibility for federal and state financial aid. Students may file subsequent appeals if there were different extenuating circumstances from the original appeal. If students are requesting an approval for a change of program of study, they must meet with an Academic Advisor, and submit a revised IAP, a Change of Program Appeal Form and documentation to the Financial Aid Office for approval.

Students who have an Approved Appeal but fail to enroll for one full academic year will return to an “Ineligible” status. Students may need to meet with a Financial Aid Officer and an Academic Advisor before their appeal can be considered for reinstatement. The Financial Aid Committee has the right to deny reinstatement of a formally Approved Appeal on a case by case basis. Grounds for denial may include credit hours taken at another institution, change in the approved program of study, or any unresolved issues that may prevent the student from achieving academic success.

**Denied Appeals**

If the appeal is denied but there are circumstances or documentation that was not considered in the original decision, the student may request a second review of the appeal. The request and any additional documentation must be submitted in writing to the Director of Financial Aid. The Financial Aid Advisory Committee will review the request and notify the student of the decision within ten business days. The committee’s decision will be considered final. The Financial Aid Advisory Committee consists of department representatives from advising, financial aid, admissions, compliance and faculty. A minimum of three members is required for reviewing the request and reversing the denial.