

2025-2026 Financial Aid Satisfactory Academic Progress (SAP) Policy

In accordance with Federal financial aid regulations, financial aid recipients are required to make Satisfactory Academic Progress (SAP) toward completion of their educational goals within 150% of the length of the program in order to receive or continue to receive financial aid, which includes Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and Federal Work-Study (FWS). The SAP guidelines apply to all PCC students receiving federal financial aid funds regardless of whether the student has previously received federal financial aid.

The SAP policy is composed of **two** standards of measurements: **QUALITATIVE MEASUREMENT** (measures students' academic progress such as Cumulative Grade Point Average [cumGPA]) and **QUANTITATIVE MEASUREMENT** (measures students' maximum time frame limit and pace of progression (Credits Completion Rate)). The pace of progression is required to measure students' progress to ensure they complete their education program before attempting the maximum time frame. The pace must be constructed based on maximum time frame following the established formula (divide the cumulative hours successfully completed by cumulative hours attempted).

The Federal regulations require that SAP determination be made at least once a year. However, in order to assure that students make progress toward the degree/certificate in terms of number of credits attempted, cumGPA, and the maximum time frame limit, PCC will evaluate students at the end of each semester/term and students who did not make satisfactory academic progress will be notified. A Notification Letter stating the reason(s) will be issued in writing to all students who are placed on financial aid warning or disqualification at the end of each semester.

The SAP evaluation must include a review of all periods of enrollment including summer and/or inter session. All credits attempted at PCC including remedial/developmental courses, transfer credits and credits earned under dual program, for which the student did and did not receive financial aid will be counted when assessing overall cumulative GPA, pace of progression (completion rate) and time frame requirements including those for which marks of W, I, NP, AU and NC as well as grades of A, B, C, D, F, CR or P.

All repeated credits must also be included in the calculation of the 150% rule. When a course is repeated, only the most recent grade will be used in computing the cumulative grade point average. Credit hours repeated will be included and counted as hours attempted and hours completed.

To be considered making satisfactory academic progress, a student must meet the PCC Satisfactory Academic Progress (SAP) policy. The SAP policy below explains both standards of measurements which are separate from PCC's academic progress policy.

Requirement #1: QUALITATIVE REQUIREMENT (measures the Grade Point Average)

All financial aid recipients must maintain an overall Cumulative Grade Point Average (cumGPA) of at least 2.0 or better.

Requirement #2: QUANTITATIVE REQUIREMENTS (measure the maximum time frame [limit] and the pace of progression [credits completion rate]).

A. Maximum Time Frame

All financial aid students enrolled in AA/AAS/AS/ATS programs must successfully complete their degree program before attempting the maximum time frame limit of **100** credit hours. All financial aid students enrolled in a Bachelor Degree program must successfully complete their degree program before attempting the maximum time frame limit of **183** credit hours.

B. Pace of Progression Requirement (Credits Completion Rate)

Students enrolled in AA/AAS/AS/ATS and Bachelor degree program must successfully complete at least 67% of cumulative credits attempted according to the pace of progression formula (divide cumulative credit hours earned by cumulative credit hours attempted).

The table below is an example of pace of progression to assist you.

Semesters/Terms	Credits Attempted		Credits Earned		Percent required 67%	PACE Pass or Fail
	Semester	Cumulative	Semester	Cumulative		
Summer 2025	12	12	9	9	75% (9/12)	Pass
Fall 2025	12	24 (12+12)	6	15 (9+6)	62% (15/24)	Fail
Spring 2026	12	36 (24+12)	12	27 (15+12)	75% (27/37)	Pass

Students must meet the SAP standards stated below in order to maintain their eligibility for financial aid. Failure to meet SAP standards either **qualitative** or **quantitative** or **both** may cause them to be disqualified and lose their financial aid eligibility.

1. Financial Aid Good Standing

Students are placed on Financial Aid Good Standing if they meet the following PCC SAP standards:

- Maintain a Cumulative Grade Point Average (cumGPA) of **2.0** or better **AND**
- Successfully complete their degree before attempting the maximum time frame limit of **100** credit hours for AA/AAS/AS/ATS degree programs and **183** credit hours for Bachelor degree programs **AND**
- Successfully complete at least **67%** of cumulative credits attempted according to the pace of progression formula.

2. Financial Aid Warning

Students are automatically placed on Financial Aid Warning status when they fail to meet the SAP standards of Financial Aid Good Standing indicated above. Students on financial aid warning status may continue to receive financial aid (Title IV funds) for one payment period (semester). No appeal is necessary.

3. Financial Aid Disqualification

Students who are placed on financial aid warning status and failed to achieve the SAP standards of Financial Aid Good Standing at the end of the payment period (semester) are disqualified and will lose their financial aid eligibility. If students believe that they have experienced circumstances out of their control, they can appeal (see Appeal Procedures on page 29-30). The result of the appeal may place students on **financial aid probation** either with or without an academic plan or students' appeal may be **denied**. Appeals may be approved for current or future semesters only and cannot be approved for a prior term. Funds cannot be disbursed for prior semesters when a student had failed to maintain satisfactory academic progress.

3 A. **Financial Aid Probation**

Students are placed on Financial Aid Probation status when they have been disqualified for not meeting SAP standards and the committee approves their appeal on financial aid probation either with or without an academic plan. Students on financial aid probation status may continue to receive financial aid (Title IV funds) for one payment period (semester/term) and must achieve SAP standards of Financial Aid Good Standing or follow their academic plan including its conditions at the end of the payment period (semester/term); otherwise, they will lose their eligibility for financial aid.

3A. 1. **Financial Aid Probation - with an Academic Plan**

Students who are placed on **Financial Aid Probation with an Academic Plan** were determined that they do not have the ability to achieve the SAP standards of Financial Aid Good Standing at the end of the payment period (semester/term).

3A. 2. **Financial Aid Probation - without an Academic Plan**

Students who are placed on **Financial Aid Probation without an Academic Plan** were determined to have the ability to achieve the SAP standards of Financial Aid Good Standing at the end of the payment period (semester/term).

3B. **Financial Aid Denial**

The student's appeal is denied if the committee determines that there were no extenuating circumstances to support the appeal. The student loses his/her financial aid eligibility.

4. **Maximum Time Frame Disqualification**

Students are disqualified from receiving further financial aid for the remainder of their program if they have a total of 20 or less credits remaining in their eligibility time frame (ETF) for AA/AAS/AS/ATS and Bachelor degree programs and it has been determined that they will not be able to complete their program by the maximum time frame limit.

However, such students are given one last chance to request a reinstatement of their financial aid eligibility. They must work with their academic advisors to complete the Eligibility Time Frame (ETF) form which maps out their academic plan for the remaining required courses for their program and submit directly to the Director of Financial Aid for review and reconsideration prior to being granted financial aid beyond the time frame limit.

Students must follow their academic plans or achieve SAP good standing in order to continue receiving financial aid. If they fail again to follow their academic plans or their ETF expires, they will be responsible to pay for the remaining cost of their education from other sources of funds not including Title IV funds.

Financial Aid Reinstatement

Students who are DISQUALIFIED from receiving financial aid for academic and/or credits deficiency reasons can regain their financial aid eligibility by registering for classes and achieve the SAP standards of Financial Aid Good Standing at their own cost without financial aid assistance. To achieve financial aid good standing, AA/AAS/AS/ATS program degree recipients must complete at least 67% of total credits attempted, achieve and/or maintain a cumulative GPA of 2.0 or better and be under the maximum time frame limit of 100 credits. Bachelor degree program recipients must complete at least

67% of total credits attempted, achieve and/or maintain a cumulative GPA of 2.0 or better and be under the maximum time frame limit of 183 credits.

Repeated Courses

Financial aid will pay for a previously passed course only **once** and may pay for a repeat failed course until it is **passed**. However, all repeated credits will count toward the 150% maximum eligibility time frame. When a course is repeated, only the most recent grade will be used in computing the cumulative grade point average. Credit hours repeated will be included and counted as hours attempted and hours completed.

Transfer Courses/Credits (Hours)

Transfer hours accepted toward completion of student's program must be included and counted as hours attempted and hours completed. They must be recorded on the PCC academic transcript and will be calculated toward the student's maximum time frame.

Grades: A-D and CR; F, NC,W (Withdrawals) and I (Incomplete)

For purposes of financial aid, satisfactory grades of A-D, F (Earned), CP and CR are considered to have been completed satisfactory. Unsatisfactory grades are F (Failing), NC, NP, AU, W, or I (incomplete) and will not be considered as completed. Passing "F" or Earned "F" is when a student completed the class but failed to meet the passing grade requirement. Unsatisfactory grades will not be counted as earned credit hours, but will be counted as attempted credits hours and will be counted toward the maximum time frame.

Credit or No Credit (CR/NC) grades count as attempted credits in the maximum time frame. The grades do not affect the cumulative GPA in the qualitative measure but are included as attempted and completed credits in the quantitative measure.

Returning Student

Returning student to the same major/program and Returning student to a different major/program

The financial aid eligibility time frame limit (ETF) for a student who returns to PCC to the same major/program or to a different major/program under the same degree program (AA/AAS/AS/ATS/BS) will be based on their record of last attendance including their CumGPA and Pace of Progression. Student pursuing a second major under the **same** degree is **NOT** eligible to receive financial aid.

Undeclared Student

Students who are classified as "Undeclared" may be eligible for federal financial aid for **only one** semester which is the duration of undeclared status.