



AGREEMENT

2026-2027 FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

In order to receive financial aid from any of the Federal aid programs, a student must be **fully** admitted and enrolled to an eligible degree or certificate program. In addition, the student must maintain satisfactory academic progress toward his/her educational goal as defined below:

- Federal regulations require, as a condition to participate in federal student aid program, that the College have a satisfactory academic progress (SAP) policy that monitors and measures the academic progress in terms of **qualitative, quantitative and maximum timeframe** :
 - Qualitative** – this is monitored by the cumulative grade point average (GPA). To maintain eligibility for financial aid, students must stay in good academic standing by maintaining a minimum **2.0** cumulative GPA.
 - Quantitative** – this is monitored by evaluating the percentage of attempted credits in which passing grades are earned. The minimum satisfactory completion rate is **67%**. Passing grades for this purpose are letter grades of A, B, C, D, CR, and CP (65%-69%).
 - Maximum Timeframe** – the final component requires that students complete their degree/certificate program within 150% of the length of the program. The maximum eligibility timeframe limit for AA/AAS/AS programs is **100** credits and for Bachelor programs it's **183** credits to receive financial aid funding.
- Academic progress will be reviewed at the end of each semester to ensure the student has met the minimum GPA requirements and completed 67% of attempted credits at the Palau Community College (PCC) including credits that have been taken at other institutions and transferred into the student's degree program.
- The SAP evaluation includes a review of all periods of enrollment including summer and/or inter session. All credits attempted by financial aid students 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 AU, F, W, I and NC as well as grades of A, B, C, D, F, CR and CP.
- Grades of AU, F, I, NC, W and CP (60%-64%) indicate unsatisfactory completion of courses for financial aid purposes. Failure of a student to satisfactorily complete the required percentage of credits may result in warning or suspension of most types of financial aid.
- First-time freshmen with no prior post-secondary academic history are considered to be making satisfactory academic progress for the first semester of enrollment at PCC.
- Satisfactory academic progress must be maintained and is reviewed even during terms in which aid is not received.

Incomplete Grades: Incomplete courses will not be considered complete until official confirmation has been received in the financial aid office showing satisfactory completion of the incomplete with a passing grade.

Change of Major/Double Major: Students may choose to change their major at any time, however, all credits previously attempted at the college and accepted transfer credits will be counted in the measurement of GPA and Pace for SAP, and for maximum time frame. All attempted credits are included in GPA, Pace and MTF calculations for students who are in a double major.

Returning/Readmit Student: 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/BS) will be based on their record of last attendance including their CumGPA and Pace of Progression. A readmit student pursuing a second major under the **same** degree is **NOT** eligible to receive financial aid and all attempted credits are included in GPA, Pace and MTF calculations.

Repeat Courses: Students may receive financial aid funding **once** for repeating a previously passed class; he/she may receive financial aid for a repeated failed course until it is passed. All repeated credits must also be included in the calculation of the 150% rule.

Withdrawals: Students who totally withdraw from the college, after receiving financial aid, may be liable for refunds and/or return of Title IV funds.

Notification: Notifications regarding lack of satisfactory academic progress and appeal decisions will normally be sent to the student at the end of each semester after the grades are received from the Office of Admissions & Records and the SAP evaluation is completed.

Financial Aid Warning: A student in good standing who fails to meet the Satisfactory Academic Progress requirements will be placed on **Financial Aid Warning** for the first semester she/he fails below the cumulative **67%** standard and/or who fails to meet the minimum cumulative **GPA of 2.0** requirements.

Financial Aid Disqualification: (Note: See 2026-2027 Financial Aid Handbook for more information about the financial aid appeal procedures)

If you are placed on financial aid warning status and failed to achieve the SAP standards at the end of the payment period (semester), you are disqualified and will lose your financial aid eligibility. If you believe that you have experienced circumstances out of your control, you can **appeal**. If your appeal was approved, you may be placed on **financial aid probation** either with or without Satisfactory Academic Progress (SAP) Plan.

Financial Aid Probation

Financial Aid Probation

You are placed on Financial Aid Probation status (with or without Satisfactory Academic Progress (SAP) Plan) when you have been disqualified for not meeting SAP standards and your appeal was approved. You may continue to receive financial aid (Title IV funds) for one payment period (semester/term) and must achieve SAP standards or follow your SAP plan at the end of the payment period; otherwise, you will lose your financial aid eligibility.

A. Financial Aid Probation – without Satisfactory Academic Progress (SAP) Plan

Students who are placed on Financial Aid Probation without Satisfactory Academic Progress (SAP) 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).

B. Financial Aid Probation – with Satisfactory Academic Progress (SAP) Plan

Students who are placed on Satisfactory Academic (SAP) 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).

Financial Aid Denial

Your appeal is denied if the committee determines that there was no evidence of extenuating circumstances. You lose your financial aid eligibility.

Maximum Time Frame Disqualification

If you have a total of 20 or less credits remaining from your eligibility time frame (ETF) and it has been determined that you will not be able to complete your program by the maximum time frame limit, you will be disqualified from receiving further financial aid for the remainder of your program. However, you are given one last chance to request a reinstatement of your financial aid eligibility. You must work with your academic advisor to complete the Eligibility Time Frame (ETF) Reinstatement Request form and map out your Satisfactory Academic (SAP) Plan for the remaining required courses for your program and submit to the Director of Financial Aid for review and reconsideration prior to being granted aid beyond the time frame limit. If you fail again to follow your SAP Plan or your ETF expires, your financial aid will be terminated and you will not be permitted to appeal for financial aid reinstatement. You will be responsible to pay for the remaining cost of your program out of your pocket funds.

Appeals: 1. (Quantitative and Qualitative) Students may appeal the suspension of their financial aid if they can clearly demonstrate unusual circumstances beyond their control. **2. (Eligibility Time Frame)** Students are given one last chance to request a reinstatement of their financial aid eligibility. They must work with their academic advisor to complete the Eligibility time Frame (ETF) Reinstatement Request form and map out their Satisfactory Academic Progress (SAP) plan to include the remaining required courses for their program that they project to take during the upcoming semesters until graduation. The ETF form must be submitted directly to the Director of Financial Aid for review and reconsideration prior to being granted financial aid beyond the time frame limit. If the ETF request is approved, the student must follow his/her SAP Plan and pass all the courses taken. If he/she fails again to fail to follow his/her SAP Plan or his/her ETF expires, his/her financial aid will be terminated and he/she will not be permitted to appeal for financial aid reinstatement. He /she will be responsible to pay for the remaining cost of his/her program out of his/her pocket funds. The student will be responsible to pay for the remaining cost of their program from other sources of funds not including Title IV funds.

Reinstatement: A student who cannot or does not want to appeal, or whose appeal has been denied, may regain eligibility by attending course(s) without financial aid. The student will be reinstated once the 67% cumulative completion rate and minimum cumulative GPA has been reached, if the student is within the 150% timeframe and is in good academic standing with the College.

Disbursements: 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.

NOTES:

- A student cannot receive Federal Pell Grant funds for class (es) that do not count toward his/her degree program.
- A student is required to attend class(es) that he/she is registered for in order to receive financial aid.
- If students' payment for the term is being disbursed after the payment period, student will be paid only for the coursework completed in the term.
- The Lifetime Limit for Federal Pell Grant is 600%
- Pell Grant funds will not pay for a course that a student only attended during "add/drop period" and before the FAFSA Submission summary or ISIR is received for the term.
- A student will be required to repay any financial aid funds received in error.

Please print, sign and date below to confirm that you have read & understand the above conditions in order to receive financial aid and that you AGREE to comply with the PCC Satisfactory Academic Progress Policy.

Print Name: _____ Signature: _____ Date: _____