



### SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Financial Aid Office  
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[www.northwestms.edu](http://www.northwestms.edu)

Students receiving any form of Federal Financial Aid (Pell Grant, SEOG, Work-Study, Student Loans and PLUS Loans) at Northwest Mississippi Community College will be expected to maintain Satisfactory Academic Progress (SAP) toward their program objective. Failure to achieve Satisfactory Academic Progress will result in the termination of Federal Financial Aid.

Standards are applied uniformly to all students receiving Federal Financial Aid, regardless of enrollment status or program of study – e.g., less than half time (1-5 hours), half-time (6-8 hours), three-fourth-time (9-11 hours), full-time (12 hours or more), Academic or Career-Technical. The Northwest philosophy views SAP as indicative of a student’s efforts to achieve an educational goal within a given period of time, reflecting qualitative (measuring quality) as well as quantitative (measuring quantity) criteria. Students must pass a minimum percentage of all courses attempted and must maintain a minimum cumulative GPA (grade point average), calculated by the Registrar’s Office, as shown below:

Credit Hours Attempted	Percentage of Hours Attempted That Must Be Passed	Minimum Cumulative GPA You Must Maintain
1-6	50%	1.25
7-12	50%	1.35
13-20	50%	1.55
21-96	67%	2.00
97 and up	Generally Not Eligible for Fin Aid	Generally Not Eligible for Fin Aid

**TOTAL HOURS:** All students must complete the educational program (major) within 150% of the published length (according to the Northwest Bulletin). For example, a major or program requiring 64 hours for a degree allows a maximum of 96 attempted hours (64 hours x 150% = 96). Once a student exceeds 150% of hours needed to complete the degree, he or she will no longer be eligible for Federal Financial Aid. Students not meeting SAP requirements, due to exceeding the maximum hours attempted, generally 96 credit hours, will be placed on Financial Aid Suspension and are no longer eligible for Federal Student Aid.

**PACE:** Pace of progression or completion rate is referred to in the chart above as “percentage of hours attempted that you must pass”. Your pace will be determined by dividing the cumulative number of hours successfully completed by the cumulative number of hours attempted. In order to avoid a SAP issue, your pace should be greater than or equal to 50% if you have attempted 1-20 hours. If you have attempted 21 hours and up, your pace should be greater than or equal to 67%.

**TRANSFER STUDENTS:** All transfer students must have on file in the Registrar’s Office ALL required academic transcripts from each college he/she previously attended. Failure to have required academic transcripts on file will result in the student not being eligible to receive

Federal Financial Aid funds. Please refer to the Admissions Transfer Students policy stated on page 36 of the 2015/2016 Bulletin.

**PRIOR BACHELOR'S DEGREE:** Students who have a prior bachelor's degree and are planning to enroll in educational programs at Northwest to pursue a new degree are not eligible to receive a Federal Pell Grant. However, such a student is eligible to apply for Federal Student Loans and College Work-Study Funds. Students must have on file in the Northwest Registrar's Office all transcripts from previously attended colleges. No financial aid will be awarded if all transcripts are not on file. Each transfer student will have their Title IV financial aid records evaluated for eligibility through NSLDS (National Student Loan Data System).

**REMEDIAL CLASSES:** Developmental studies classes will be treated the same as regular classes.

**INCOMPLETE COURSES:** Grades of incomplete are counted as an F until the course is completed and the grade is recorded by the Registrar.

**REPEAT COURSES:** Repeat courses will count as hours attempted, but only once as hours earned, if the student passes the course, and only the highest grade on the repeated courses will be included in the GPA calculation.

NOTE: Federal Financial Aid only will pay for one retake of a previously passed course. Passed means any grade higher than an "F". Withdrawals do not count as the one retake of the passed course.

**FREQUENCY OF SAP CALCULATION:** Beginning with the Fall 2015 term, student SAP will be checked at the end of Spring 2016.

**NOTIFICATION OF INELIGIBILITY:** Attempts to notify all students by mail at the address currently on file in the Registrar's Office will serve as official notification of Financial Aid Suspension.

**FINANCIAL AID SUSPENSION:** Students on Financial Aid Suspension are no longer eligible for Federal Student Aid which includes Pell Grant, Work-Study, SEOG, Student Loans, and PLUS Loans. The student may pay out-of-pocket and attempt to get back into compliance with the SAP requirements or the student may appeal the suspension, if there were any extenuating circumstances that prevented him/her from meeting the SAP requirements.

**FINANCIAL AID PROBATION:** Students on Financial Aid Suspension and who have an appeal approved will be placed on Financial Aid Probation and will be eligible for Federal Student Aid for one semester. At the end of the semester, the student must be meeting SAP requirements, or successfully following an academic plan devised by the school. Students who fail to meet these conditions of their appeal will be placed on Financial Aid Suspension.

**APPEAL PROCESS:** Any student being denied Federal Student Aid, due to not meeting all SAP requirements (whether due to exceeding the total hours, % completion, or overall GPA) may submit an online appeal. An extenuating circumstance must exist, such as illness of the student, severe injury of the student, death of the student's close relative, or other undue

hardship, such as lack of transportation, incarceration of the student, or other circumstance determined by the Financial SAP Appeals Committee. Appeals will be considered on their own merit.

Appeals may be denied, and if an appeal is denied, the student must pay out-of-pocket for at least one semester, before another appeal will be considered. Students will be notified by email and by their myNWCC Accounts of the appeal decision. An appeal generally will be reviewed, within 45 days after it has been submitted. See the Northwest Financial Aid SAP Appeals web page or the Financial Aid SAP Appeal form for the appeal deadline.

NOTE: If you have been academically dismissed or placed on academic suspension and wish to appeal that status, you should contact the Registrar's Office for instructions. Completing an appeal of Financial Aid Suspension will not correct your academic standing. Likewise, being readmitted through the Admissions Office will not automatically remedy your Financial Aid Suspension.

### **How to submit a Financial Aid SAP Appeal:**

Submit your appeal through the online "Satisfactory Academic Progress (SAP) Appeal" form which is available at [www.northwestms.edu/financialaid](http://www.northwestms.edu/financialaid), under "Financial Aid SAP Appeal" or "Verification". Appeal statements must be typed and must clearly explain the reason(s) why you failed to maintain SAP and clearly explain what has changed in your situation that will allow you to demonstrate that you can make SAP, if your appeal is approved. You must attach any additional third party documentation that will help support your typed statement, such as accident reports, physician's statements, obituaries, etc.

Appeal decisions are sent to students, via email and are posted on students' myNWCC accounts. Once you sign in to myNWCC, click on "Financial Information" and then click on "Financial Aid Requirements".