Federal aid is intended to assist students as they make successful progress towards completing a degree. Institutions participating in Title IV Federal Aid Programs are required by the United States Department of Education to establish institutional policies which define and measure the qualitative (grade point average) and quantitative (completion ratio) progress of eligible students.

Each student who receives federal aid at Jefferson College is required to maintain satisfactory academic progress toward completion of his/her program of study. Jefferson College measures progress at the end of each semester, including the summer term.

The policy is based upon cumulative progress, including non-degree hours attempted, and is applied consistently to all Federal Student Financial Aid programs.

The policy is applied equally to new, continuing and transfer students. All students are required to meet the cumulative requirements to be eligible to participate in the federal financial aid programs administered by Jefferson College.

There are several factors that affect satisfactory academic progress (SAP). It is your responsibility to read this brochure and understand all of the variables involved.

Grades

Successful completion of a class is defined as receiving a grade of A, B, C or D.

A grade of “F” (Failure), “W” (Withdrawal), “WX” (Administrative Withdrawal), “H” (Audit), or “I” (Incomplete) is considered unsatisfactory. All coursework must be completed within the regular semester time frame. Although the College allows a student to take an Incomplete grade in a course and complete the course the following semester, the course was not completed in the specified time frame, and the grade is therefore unsatisfactory for financial aid purposes.

Students who wish to Audit a course must declare this intent prior to the start of the course, as this course is not part of the degree program.

Qualitative Requirement (Grade Point Average)

Financial Aid recipients are required to maintain a cumulative grade point average of 2.0 or above.

**Is it better to withdraw or take an F?**

This is a frequently asked question. As you can tell by the policy above, a “W” will not affect the grade point average, but will adversely affect the attempted vs. earned ratio. A grade of “F” will negatively affect both. Thus, it is advisable for a student failing a course to withdraw from the course.

May I retake courses previously covered by federal aid funds?

To improve your grade, you may retake courses you previously failed, even if they were covered by Financial Aid *. Only the most recent grade for the course will be calculated into your grade point average. However, all attempts of courses, including those that are repeated, are calculated in your total credit hours attempted for both completion rate and time frame standards.

* In order to receive federal financial aid funds for a repeat course, a previously passed course may be repeated only ONE time and the student may receive Title IV federal funds for a repeated course only one time. Subsequent repeats will not be counted in the student’s enrollment level for Title IV funds.

Quantitative Requirement (Completion Rate/Pace)

Hours Attempted vs. Hours Earned

Students must complete a cumulative total of 67% of all coursework attempted, including degree and remedial coursework within the regular semester.

Coursework attempted during all semesters, including fall, spring and summer will be evaluated. It is requested that students participating in the Jefferson College Financial Aid Program submit official college transcripts from previous institutions. Transfer credit accepted from other colleges and universities will be included in the number of credit hours attempted and earned.

**Example:**

In the fall, Jane Doe attempted 15 credit hours and completed nine. She withdrew from two, three-credit hour courses. Jane completed 60% of the coursework she attempted. This is below the minimum standard of 67%. Therefore, Jane is on Financial Aid Warning going into the spring semester. While on warning she can continue to receive financial aid. However, she must carefully consider the number of credit hours she attempts in the spring.

In the spring Jane attempts nine credit hours and completes all of them. Now, her cumulative record shows that she has attempted 24 and completed 18. She has improved her standing and now has completed 75% of all coursework she has attempted. Now Jane is back in good standing and removed from financial aid warning.

However, if Jane did not improve her attempted vs. earned ratio at the end of the spring semester, she would have been placed upon financial aid suspension and, therefore, ineligible to receive financial aid in future semesters.

**Maximum Time Frame Limits**

A financial aid recipient must complete his/her specified degree program within 150% of the published length of the program. A change in major or degree program does not necessarily extend the maximum time frame allowance. Once a student has reached the maximum hours attempted for his/her program, he/she will no longer be eligible to receive financial aid at Jefferson College.
What happens if I fail to meet the minimum standards?

Financial Aid WARNING Status:
The first time a student fails to meet SAP, he/she will be placed on financial aid warning. A student placed on warning may receive assistance for one additional semester, but must regain SAP by the end of the warning semester or aid will be suspended.

Financial Aid SUSPENSION Status:
If a student on financial aid warning fails to regain SAP by the end of the warning semester, he/she will be placed on financial aid suspension. Financial aid suspension means the termination of all federal and state financial aid. A student may appeal this status.

Student’s Right to Appeal:
In the event of extenuating circumstances (illness, injury, death in the family, etc.) a student on financial aid suspension may request to be continued in the financial aid program through a written appeal to the Director of Student Financial Services.

Appeal guidelines are outlined on the Financial Aid Suspension- Satisfactory Academic Progress (SAP) Appeal Form, available on www.jeffco.edu. The Financial Aid Appeals Committee will review all appeals and notify the student of the results.

Exceeded Maximum Time Frame Appeals:
To assist individuals pursuing a second career or working toward a new program of study, students who have reached their maximum hours limit are permitted to appeal to continue on an academic plan that extends their time frame for financial aid eligibility.

Financial Aid Probation Academic Plan:
If a student’s SAP appeal is approved, the student will be placed on financial aid probation. A student placed on probation may continue to receive aid as long as the student meets the conditions of the Financial Aid Probation Academic Plan of Jefferson College. At minimum, the student’s Financial Aid Probation Academic Plan requires a student complete 100% of all coursework attempted each term with a minimum grade point average of 2.0. Students may also be restricted to limited hours or specific courses. Additional terms are listed in each student’s plan. Students must submit a signed Financial Aid Probation Academic Plan to Jefferson College before financial aid probation status can be assigned. Failure to meet the conditions of the Financial Aid Probation Academic Plan will result in loss of financial aid eligibility.

Can I regain eligibility for federal funds without an appeal?
Eligibility for aid will be reinstated once the student’s progress has reached the minimum standards level.

Maximum Time Frame Limits for each degree:

<table>
<thead>
<tr>
<th>Degree Program</th>
<th>Hours Required for Degree</th>
<th>Maximum Hours Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA Degree</td>
<td>62</td>
<td>93</td>
</tr>
<tr>
<td>AAT Degree</td>
<td>62</td>
<td>93</td>
</tr>
<tr>
<td>AS Degree</td>
<td>65-67*</td>
<td>100.5</td>
</tr>
<tr>
<td>AAS Degree</td>
<td>62-84*</td>
<td>126</td>
</tr>
<tr>
<td>AAS- HOP**</td>
<td>89-101*</td>
<td>151.5</td>
</tr>
<tr>
<td>AAS-Nursing</td>
<td>114</td>
<td>171</td>
</tr>
</tbody>
</table>

* Requirements vary by program
** Includes Health Occupation Programs only: OTA, PTA, and Rad. Tech

Certificate-seeking student maximum time frame limits are evaluated based upon the length of the certificate program. The maximum hours allowed for a 1 year certificate program is 43.5 hours and 90 hours for a 2 year certificate program.