

**SATISFACTORY ACADEMIC PROGRESS POLICY**

Students receiving any form of Federal Financial Aid from 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 your Federal Financial Aid.

Federal Financial Aid consists of:

- Pell Grant
- Work-Study
- SEOG
- Student Loans
- PLUS Loans

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 Mississippi Community College philosophy views satisfactory progress 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) as calculated by the Registrar’s Office as shown below:

Credit Hours Attempted	Percentage of Hours Attempted (Includes Classes dropped) That You Must Pass	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 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%.

Below is a chart that demonstrates the pace of progression a student must maintain to ensure completion within the maximum time frame:

After Attempting This Many Hours	Percentage of Hours Attempted That Must Be Passed	At Least This Many Hours Must Be Passed	Minimum GPA Must Be At Least
6	50%	3	1.50
12	50%	6	1.50
21	67%	14	2.00
48	67%	33	2.00
84	67%	57	2.00
96	67%	64	2.00
97 or more	Generally not eligible	Generally not eligible	Generally not eligible

**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 Policy stated on page 32 of the *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 Educational 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).

**WITHDRAWALS:** Withdrawals (W-Grade) for classes attempted at Northwest will count as hours attempted.

**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 in 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:** 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.

**FREQUENCY OF SAP CALCULATION:** Beginning with the Fall 2011 term, student SAP will be checked at the end of each term (fall, spring, summer 1, and summer 2).

**NOTIFICATION OF INELIGIBILITY:** Attempts to notify all students by mail to the address currently on file in the Registrar's Office will serve as official notification of financial aid warning or suspension.

**FINANCIAL AID WARNING:** Students not meeting SAP due to not passing the percentage of hours attempted or earning the minimum GPA requirements at the end of the semester will be placed on Financial Aid Warning for the next semester. Students on Financial Warning may continue to receive Federal Student Aid for one more semester. If the student does not meet SAP at the end of the next semester, the student will be placed on Financial Aid Suspension and is no longer eligible for Federal Student Aid.

**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, or PLUS Loans. The student may pay out-of-pocket and attempt to get back into compliance with the SAP requirement 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 SAP requirements (whether due to exceeding the total hours, % completion, or GPA) may appeal if some extenuating circumstance such as illness of student, severe injury of student, death of close relative of student or other undue hardship such as lack of transportation, incarceration of student, or other circumstance determined by the Financial Aid Director.

Appeals will be considered on their own merit. Appeals may be denied. Students will be notified by regular mail. Appeals will generally be reviewed within 45 days after it has been received. Appeals received after the appeal deadlines for each semester will generally be effective for the subsequent term. See the appeal form for the deadlines.

How to file an appeal:

Submit your appeal on the "Satisfactory Academic Progress Appeal" form which is available in the Northwest Financial Aid Office on each campus or at [www.northwestms.edu](http://www.northwestms.edu) under *Future Students, Financial Aid, and 2012-2013 Forms*.

You must explain the reason why you failed to maintain SAP and explain what has changed in your situation that will allow you to demonstrate that you can make SAP at the end of the next term, if your appeal is approved. Attach any additional documentation such as accident reports, physician's statements, third party affidavits, etc. you may have.

Appeals and other documentation may be delivered in person, by mail, by email, or by fax to the Northwest Financial Aid Office in Senatobia. Include your social security number and your complete name on your appeal.

Northwest Mississippi Community College  
ATTN Financial Aid Office  
PO Box 7019  
Senatobia, MS 38668  
Fax Number: 662-562-3271

**You will be notified in writing of the decision. This could take several days.**