



*Financial Aid*

**Satisfactory Academic Progress Policy**

Federal regulations now require colleges to monitor the academic progress of students receiving financial aid. In order to remain eligible for either Federal or State Financial Aid as administered by the Financial Aid Office at Redlands Community College, (Redlands) students are required to maintain satisfactory academic progress (SAP) toward completion of an eligible degree or certificate program.

**General Guidelines for Academic Progress:**

The evaluation of Satisfactory Academic Progress (SAP) is made at the end of each semester. As a result of the evaluation of SAP, any change in status made to the students ability to receive aid will be effective the beginning of the following semester. These regulations require the evaluation of both the students cumulative GPA and Completion Rate as well as completion of all degree objectives within 150% of normal time frame. SAP standards are the same for all students who receive financial aid, including those students who have filed for special consideration and accommodation due to a valid disability. All attempted hours from all periods of enrollment, from all colleges, universities or post-secondary institutions, whether the student did or did not receive aid, will be included in the measurement of SAP. Students who receive academic forgiveness for any previous course or courses will continue to have all attempted credit hours and all earned grades considered as part of the overall evaluation of SAP for financial aid. A student's Redlands financial aid eligibility status will affect their eligibility for Pell grants, Supplemental Educational Opportunity Grants (SEOG), Federal Work Study, Federal Direct Subsidized and Unsubsidized Loans, Parent PLUS Loans, Oklahoma Tuition Aid Grant (OTAG) and Oklahoma's Promise (formerly OHLAP) and Redlands Community College Talent Based Scholarships (all Redlands Team Scholarships) and Merit Based Scholarships (Presidential Scholarships, Regents Scholarships, Center of Excellence).

**GPA Requirements:**

Students must meet a qualitative standard of SAP as measured by the cumulative grade point average (GPA). The required GPA to maintain SAP is based upon the total number of *attempted* credit hours (not earned credit hours). The chart below illustrates the required GPA in relation to the number of attempted credit hours in order to meet the qualitative standards of SAP:

Total Attempted Hours	GPA Required
1-30 attempted credit hours	1.7
31 or more attempted credit hours	2.0

**Completion Rate Requirements:**

Students must successfully complete 67% of all *attempted* credit hours (this allows students to graduate within 150% of normal timeframe). The calculation is made as follows:  $\text{Earned credit hours} \div \text{attempted credit hours} = \text{completion rate}$ . Results will not be rounded. Courses with grades of "W", "I", "F", "AW", "U", and courses taken under the Redlands class repeat regulations *are* included in determining attempted credit hours but *are not* included in earned credit hours. Transfer credit placed on the Redlands academic record is included in the calculation of both attempted and completed credit hours. All hours from all institutions attended will be included in the student's total attempted hours, even if the student did not receive Title IV Aid for those courses.

**Maximum Time Frame for Degree Completion:**

Students will be allowed to receive financial aid for up to 96 attempted credit hours (150% of the normal timeframe for degree completion) if otherwise eligible. Students who have attempted more than 96 credit hours will be placed on Financial Aid Suspension. All hours from all institutions attended will be included in the student's total attempted hours, even if the student did not receive Title IV Aid for those courses.

**Request for Extension of Hours:**

If a student has attempted, or will attempt, credit hours in excess of 96 credit hour limit, he/she may submit a Request for Extension of Hours. The student must include with their request a copy of their Redlands degree audit and transcripts from all colleges and/or universities that the student has attended. A student must be meeting the GPA and Completion Rate requirements of the Redlands SAP policy in order to be eligible to file a Request for Extension of Hours. **Note: If a student is not meeting the GPA and Completion Rate requirements of the SAP policy, their request will be automatically denied. A Request for Extension of Hours does not guarantee the award of continued financial aid. However, if the request is granted and aid is awarded, the student will be funded for *only* those credit hours necessary and applicable to the degree program. Students are only allowed one granted Extension of Hours at Redlands Community College.**



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Students who are pursuing second degrees may be considered for financial aid (this is not the same situation as dual degrees). However, a second associate degree must be obtained within the 150% timeframe of the initial degree in order to meet the SAP requirements and will not be eligible for a Request for Extension of Hours.

Financial aid eligibility is limited to no more than two associate degrees. Students who wish to pursue additional degrees beyond these may do so but will not be eligible for federal or state financial aid.

#### **Financial Aid Warning:**

When SAP is evaluated at the end of each semester, students who fail to meet the requirements of SAP (and were not already on warning) will be placed on warning status. The warning status will not exceed one semester. Students may receive federal financial aid (if otherwise eligible) during the semester that they are on warning. The student's progress will again be evaluated at the end of their warning semester. If at that time the student has met all of the SAP requirements the warning will be removed and they will be placed back into good standings and able to continue to receive financial aid (if otherwise eligible). If at the end of the warning semester, the student is not meeting the SAP requirements they will be placed on financial aid suspension and will not be eligible to receive Title IV aid.

#### **Financial Aid Suspension:**

Students on financial aid suspension are not eligible for Title IV aid. Students are still allowed to attend Redlands Community College while on financial aid suspension (if otherwise eligible), but must use personal resources and will be personally financial responsible for any charges they incur while attending on financial aid suspension. A student can be placed on financial aid suspension for not meeting the SAP policy requirements after having a warning semester or they can be immediately placed on financial aid suspension for exceeding 96 attempted hours. A student will remain on financial aid suspension until they have either, met all of the requirements of the SAP policy, had a Request for Extension of Hours granted or had a Financial Aid Appeal granted and completed and Academic Plan. Note: Financial Aid Suspension is different than Academic Suspension.

#### **Financial Aid Suspension Appeal:**

If a student has experienced ***extenuating, documentable circumstances*** which have negatively affected their academic performance and ultimately caused them to be placed on financial aid suspension, they may file a Financial Aid Suspension Appeal. All appeals will be reviewed by the Appeals Committee, as appointed by the Director of Financial Aid. Please note: **Students are only eligible to file an appeal if they are on financial aid suspension for the first time at Redlands. Students are only allowed one Financial Aid Suspension Appeal at Redlands Community College.**

To file an appeal, students must submit to the Redlands Financial Aid Office:

- A completed/signed **Financial Aid Suspension Appeal Form**
- A **TYPED LETTER**, explain the extenuating circumstances that contributed to your failure to maintain satisfactory academic progress. Include the steps you have taken or will take, personally and academically, to prevent these circumstances from hindering your academic performance in the future. *Please do not say you need the money; this is already assumed.* Hand written appeals will not be considered.
- **SUPPORTING DOCUMENTATION** that will validate and support the reason(s) for unsuccessfully meeting the minimum academic standards for Title IV Federal financial aid recipients at Redlands. Supporting documentation can be, but is not limited to, medical or other legal documents, letters from college staff or faculty, employers, counselors, attorneys or doctors, or other objective persons who have knowledge of your circumstances. *Please do not include letters from friends or family members.* **The appeal will not be reviewed without appropriate and acceptable documentation. Appeals submitted without documentation will be denied.** Non-completion of a course due to a failing grade, lack of attendance, or conflicts with personal or work schedules are not sufficient reasons for an appeal.

Students wishing to receive a decision on their appeal before the end of the add/drop period must submit appeals with all appropriate documentation by the Friday before the semester begin date. Students will receive notification of the appeal decision no later than the end of the second week of the semester.

Late appeals will be reviewed as soon as possible, within a time frame suitable to the Appeals Committee, and in the order they are received. **Students who submit late appeals will be liable for all charges if their appeal is denied. The processing of appeals will not take precedence over the processing of aid for students who do meet the requirements of SAP.**



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The Financial Aid Appeals Committee will review your typed letter and supporting documentation when making the final decision regarding reinstatement of federal student aid. Failure to adequately explain your reason(s) and submit supporting documentation will result in the denial of your appeal. Students will be mailed a notification letter once a decision has been made. Please be sure the Registrar's Office has your current mailing address. **The decision of the Appeals Committee is final.**

If a student's Financial Aid Appeal is denied they will remain on financial aid suspension but may continue to take classes without the benefit of financial aid until such time as they meet the minimum requirements of SAP. If a student's Financial Aid Suspension Appeal is approved they must meet with a Redlands Academic Advisor to set up an Academic Plan before their financial aid eligibility will be reinstated.

#### **Academic Plan of Improvement:**

Students who have had a Financial Aid Appeal or Request for Plan of Improvement and Eligibility Reinstatement approved are required to meet with their Redlands Academic Advisor or a Financial Aid Counselor to set up an Academic Plan of Improvement and are required to submit a signed copy of the academic plan to the Redlands financial aid office. Each Academic Plan will be developed on a case-by-case basis and will be structured to enable the student ultimately reach the SAP minimum requirements and make progress towards degree completion. The Academic Plan will establish certain benchmarks that the student must meet each semester that they are on the plan. The number of semesters that it takes to complete the academic plan vary depending on each student's situation and will be decided upon by the Academic Advisor and the Student when the plan is constructed. The Academic Plan must be completed within the allowed 96 attempted credit hours timeframe. A student on an Academic Plan will be placed on financial aid probation and will remain on probation until the academic plan is complete and the SAP minimum requirements are being met. If for any reason a student fails to meet any of the requirements of their Academic Plan their probation status will be revoked and they will immediately be placed on financial aid suspension and will not be eligible to receive financial aid assistance until they reach the minimum SAP requirements, without the benefit of financial aid assistance.

#### **Financial Aid Probation:**

Financial Aid Probation status is assigned to a student who has had a Financial Aid Suspension Appeal or Request for Plan of Improvement and Eligibility Reinstatement approved and has set up an Academic Plan. A student *may* receive financial aid as long as they are on probation (if otherwise eligible). A student on probation will remain on probation as long as they are meeting the requirements of their Academic Plan. Student's academic progress towards completing their academic plan will be monitored and checked at the end of each semester that they are on probation and until their academic plan is complete. A student will have their probation status removed once they have completed their Academic Plan and therefore, met the SAP requirements. If while on probation, a student fails to meet any of the requirements of their academic plan they will be immediately placed on financial aid suspension and will therefore, not be eligible for Title IV funds at Redlands Community College. A student that has been placed on financial aid suspension for failing to meet the terms of their academic plan will not be eligible for any additional financial aid appeals at Redlands Community College. Note: Financial Aid Probation is different than Academic Probation.

#### **Financial Aid Policy Regarding New Students (First Time Freshman):**

Students enrolling at Redlands for the *first time* (first time freshman) that have never previously attended a college, university or any type of post-secondary institution, will in most cases initially be considered in compliance with the requirements of SAP and therefore allowed to receive financial aid at Redlands, if otherwise eligible. Financial Aid evaluation of academic progress for these students will be made at the conclusion of their first enrollment term and at the end of every term thereafter.

#### **Financial Aid Policy Regarding Returning Students:**

Students who previously attended and are returning to Redlands, but have not attended any other schools, will remain under the same financial aid status that they were in after the last semester that they attended. Example: If a student was placed on Financial Aid Suspension after their last semester at Redlands, then they will still be on Financial Aid Suspension when they return to Redlands.

Students who previously attended and are returning to Redlands, but attended other schools since last attending Redlands, are required to submit official transcripts to the Redlands financial aid for all schools attended. These students' financial aid eligibility status will be determined by evaluating all attempted hours from Redlands and all other schools attended. These students will not be able to receive financial aid at Redlands Community College (if



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otherwise eligible) until all official transcripts have been submitted, evaluated and it is deemed that the SAP minimum requirements are being met.

#### **Financial Aid Policy Regarding Transfer Students:**

Students transferring to Redlands that have never attended Redlands, but have attended other colleges, universities or post-secondary institutions will automatically be placed on Financial Aid Warning. At the time of admission and enrollment, transfer students must provide the Redlands Registrar's Office with official transcripts from all previous institutions. No student will be eligible for financial aid at Redlands until all official transcripts have been submitted. After transcripts have been evaluated and it is determined that the student has not met SAP requirements, Redlands has the option to immediately put a transfer student on Financial Aid Suspension, if the student's academic history indicates a pattern of unsuccessful academic performance.

#### **Returning and Transfer Students: Request for Academic Plan of Improvement and Eligibility Reinstatement**

Students that are returning to college after not attending (any college) for an extended period of time and are not meeting the financial aid completion rate and/or GPA requirements, can request to be placed on a financial aid academic plan of improvement and have their financial aid eligibility reinstated. Requests will be reviewed and eligibility will be determined on a case by case basis by the Redlands Office of Financial Aid.

#### **In order for a student fitting these circumstances to have their eligibility reviewed, they must submit to the Redlands Office of Financial Aid:**

- A completed and signed Request for Academic Plan of Improvement and Eligibility Reinstatement form
- A TYPED LETTER, explaining the circumstances that contributed to their poor academic performance and the steps that they have taken to prevent these circumstances from hindering their future academic performance. Hand written letters will not be considered.
- Official transcripts from all previously attended post-secondary schools

**In order for requests to be considered it must be mathematically possible for the student to reach a cumulative 2.0 GPA and cumulative 67% completion rate within the maximum allowed time frame of 96 total attempted credit hours.**

**Students that are granted this request must visit with either a Redlands Financial Aid Counselor or their Redlands Academic Advisor to establish and sign a Financial Aid Academic Plan of Improvement.** Financial aid eligibility will not be reinstated until a signed copy of the plan is completed and in the student's financial aid file. Each academic plan will be developed on a case-by-case basis and will be structured to enable the student ultimately reach the SAP minimum requirements and make progress towards degree completion. The academic plan will establish certain benchmarks that the student must meet each semester that they are on the plan. The number of semesters that it takes to complete the academic plan vary depending on each student's situation and will be decided upon by the academic advisor or financial aid counselor and the student when the plan is constructed. The academic plan must be completed within the allowed 96 attempted credit hours timeframe

**Students on an academic plan will be placed on a financial aid probation status.** A student *may* receive financial aid as long as they are on probation (if otherwise eligible). A student on probation will remain on probation as long as they are meeting the requirements of their Academic Plan. A student on probation will remain on probation as long as they are meeting the requirements of their Academic Plan. Student's academic progress towards completing their academic plan will be monitored and checked at the end of each semester that they are on probation and until their academic plan is complete. A student will have their probation status removed once they have completed their Academic Plan and therefore, met the SAP requirements. If while on probation, a student fails to meet any of the requirements of their academic plan they will be immediately placed on financial aid suspension and will therefore, not be eligible for Title IV funds at Redlands Community College. A student that has been placed on financial aid suspension for failing to meet the terms of their academic plan will not be eligible for any additional financial aid appeals at Redlands Community College. Note: Financial Aid Probation is different than Academic Probation.

#### **Unusual Enrollment History (UEH):**

In an effort to prevent fraud and abuse of the Federal Pell Grant Program, the Department of Education has started flagging certain students FAFSA's with a UEH code. If Redlands receives a student's FAFSA and it has been flagged with this UEH code, that student will be automatically placed on financial aid suspension. Students who are placed on financial aid suspension because they have a UEH code may submit all official transcripts from all previously attended post-secondary institutions and requested verification documents to have their case reviewed. If after review it is decided that they will remain on financial aid suspension, the student may be eligible to file a financial aid



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suspension appeal. The UEH policy will apply to any new, current, returning or transfer student whose FAFSA is flagged with a UEH Code.

**Course Attendance:**

Students receiving financial aid are expected to attend class and participate as instructed. If it is determined that a student has not attended one or more courses, his/her financial aid *may* be cancelled for those classes. Non-attendance *may* result in the student owing a bill to Redlands or the U. S. Department of Education.

**Explanation of Grades:**

The following chart explains how specific grades are regarded in the Student Financial Aid Academic Progress Policy

<b>Grade</b>	<b>Effect of Grade</b>
<b>W</b>	This grade indicates a student has withdrawn from a course. If the student has received aid for a course and receives a W for the course, s/he has not successfully completed the course for which aid was received.
<b>AU</b>	This grade is used to indicate a student has audited a course; this grade does not reflect a student is actively enrolled in a course for credit. It is not considered a successful completion of a course. Classes changed to audit are not eligible for federal aid. Any aid received for audited classes will be returned to the proper program and the student will then be responsible for any bill to the college.
<b>A, B, C and D</b>	These letter grades are used to indicate a student has passed a course. These letter grades are computed in the College's grade point average with the exception of zero level classes.
<b>F</b>	This letter grade indicates a student has failed a course. Therefore, the student has not successfully completed a course. This letter grade is computed in the College's grade point average.
<b>I</b>	This grade is used to indicate a student has not completed all course requirements to earn credit. Until the grade of I is changed to a grade indicating successful completion of a course, it is not deemed to be adequate completion. All incomplete grades must be removed within <i>one regular semester</i> (e.g., a spring semester or summer term Incomplete should be completed by the end of the fall semester. A fall semester Incomplete should be completed by the end of the spring semester); otherwise, it remains as Incomplete on the student's permanent record. The student is responsible for notifying the Office of Student Financial Aid of the grade change. The Office of Student Financial Aid does not accept responsibility for monitoring grade changes.
<b>AW</b>	This grade indicates a student has been administratively withdrawn from a course. If the student has received aid for a course and receives an AW for the course, s/he has not successfully completed the course for which aid was received.