Financial Aid

What is Satisfactory Academic Progress? (SAP)
What is Satisfactory Academic Progress?

- When you accept federal and state financial aid you are required to meet the minimum academic standards established by the federal government and the college in order to maintain eligibility to receive financial aid.

- The Satisfactory Academic Progress (SAP) Policy is published by the school. It is posted online at all times. It is your responsibility to know the content and understand the requirements, and it is your responsibility to maintain your eligibility.
A student receiving financial aid, (with the exception of the fee waiver) must:

1. Maintain a minimum 2.00 cumulative GPA and
2. Demonstrate a minimum Completion Rate of 67% each term and
3. Maintain a minimum overall completion rate of 67% and
4. Complete program of study within the “Maximum Time Frame”: 150% of the normal program length
WVC’s Satisfactory Academic Progress Policy

- **Grades considered as units earned:**
  
  \[A, B, C, D, CR, P\]

  Note: A grade of ‘CR’ or ‘P’ counts as units completed, but will not be included in your GPA.

- **Grades not considered as units earned:**
  
  \[F, I, NP, MW, W, IP\]

  Note: These grades are included as units attempted, but are excluded from your GPA calculation, with the exception of a grade ‘F’.
You must have a minimum cumulative GPA of 2.0 after 4 terms of attendance or you will be disqualified until you do. A term of attendance is a term in which your transcript shows any enrollment.

This is a federal regulation and is not subject to appeal. You cannot regain eligibility after 4 terms unless your cumulative GPA is at least 2.0, no matter what.
2.0 minimum Cumulative GPA Requirement

- Possibilities to assist in raising GPA include:
  - ‘Academic Renewal’ (See Admissions and Records)
  - ‘Course Repetition’ (See Admissions and Records)

- Each student’s situation may be different when determining if the above methods are the right way to go for a student.
WVC’s Satisfactory Academic Progress Policy

- Repeated courses will count toward your attempted units.
- Financial aid will allow one repetition after passing a course, for those students who pass a course (with grade of A, B, C, D, CR, or P) and wish to repeat it.
- Students repeating a course successfully more than once are not eligible for financial aid payment for that course. You may enroll in the class but you will not receive payment.
WVC’s Satisfactory Academic Progress Policy

EXAMPLE #1: Financial Aid Course Repeatability Rules

A student took English multiple times with the following results:

<table>
<thead>
<tr>
<th>1st Try</th>
<th>2nd Try</th>
<th>3rd Try</th>
</tr>
</thead>
<tbody>
<tr>
<td>W</td>
<td>D</td>
<td>C</td>
</tr>
</tbody>
</table>

After the 1st try, the student can repeat the class and get paid for it because she did not pass the class successfully. After the 2nd try, the student wants to improve her grade. She can get paid again for that class because she has successfully passed the class only one time.

EXAMPLE #2:

A student took Math multiple times with the following results:

<table>
<thead>
<tr>
<th>1st Try</th>
<th>2nd Try</th>
<th>3rd Try</th>
</tr>
</thead>
<tbody>
<tr>
<td>D</td>
<td>W</td>
<td>C</td>
</tr>
</tbody>
</table>

After the 1st try, the student can repeat the class for a better grade and get paid for it because he has successfully passed the class only one time. After the 2nd try the student is no longer eligible to be paid for any more repeats of this class.
You must maintain at least a 67% completion rate each term and cumulatively.

**Completion rate (Pace) = units earned divided by units attempted \times 100**

- Attempted units are all units in which you remain enrolled after the add/drop period each term. “W”s and “F”s appear as attempted units on your transcript. Be careful to avoid these grades/marks. They lower your completion rate.

**Summer Session considerations**
- Be aware of drop deadlines; shortened session means heavier workload
- Consider life outside school, work, family; don’t take on more than you can handle
- **For Any Term** It doesn’t matter if you are paid for 1 unit or 12, if you withdraw from all classes after receiving financial aid funds you are on warning or disqualification.
67% Completion Rate Term and Cumulative (Pace)

- **TERM COMPLETION RATE EXAMPLES:**
  - earn 9 units out of 12 attempted = \( \frac{9}{12} = 75\% \)
  - earn 8 units out of 12 attempted = \( \frac{8}{12} = 67\% \)
  - earn 9 units out of 15 attempted = \( \frac{9}{15} = 60\% \)
  - earn 5 out of 8 units attempted = \( \frac{5}{8} = 62\% \)

- **CUMULATIVE COMPLETION RATE EXAMPLES:**
  - earn 18 units out of 42 attempted = \( \frac{18}{42} = 43\% \)
  - earn 30 units out of 44 attempted = \( \frac{30}{44} = 68\% \)
  - earn 56 units out of 85 attempted = \( \frac{56}{85} = 66\% \)
Prior College Units May Help Improve Your Completion Rate.

• Submit prior college official transcript to Admissions or Counseling with a written request for evaluation. Ask Financial Aid to attach a RUSH Transcript Evaluation Form to your request.

• An evaluator will determine the number of units that are accepted for credit at WVC.

• These units will count as both units attempted and units earned. They are also added to your total attempted units when we measure your Maximum Time Frame.
Combined cumulative completion rate using units from prior colleges

These units are added to the calculation as follows:

1. Total Prior college units accepted + WV/Mission units attempted = combined units attempted
2. Total Prior college units accepted + WV/Mission units earned = combined units earned

Combined cumulative completion rate =
Combined units earned ÷ Combined units attempted × 100
67% Completion Rate Term and Cumulative (Pace)

- **Example:**
  
  WVC units earned = 25  
  WVC units attempted= 40  
  Completion rate = 25/40 × 100 = **62.5%**  
  Evaluated units from prior college = 10

**New combined cumulative completion rate calculation**

25 WVC units earned + 10 prior college units = 35 earned  
40 WVC units attempted + 10 prior college units attempted = 50 attempted

**COMBINED Cumulative Completion Rate =**

35 units earned ÷ 50 units attempted × 100 = **70%**
Maximum Time Frame (150% Rule)

• You must complete your studies at WVC within the ‘Maximum Time Frame’

• For most AA/AS or transfer majors: you are limited to 90 attempted units which is 150% of the normal program length of 60 units.

• For all certificate programs: you are limited to 150% of the published program length for certificate majors. Example: If a certificate is 20 units it must be completed in 30 attempted units (20 x 150%). An 18 unit program must be completed in 27 attempted units (18 x 150%)
Exactly which units count in calculating your Maximum Time Frame?

- All ESL units and up to 30 attempted units of 900-level Basic Skills (remedial courses) are excluded from the calculation.

- Prior college units which will be accepted by WVC for credit will also be counted toward the maximum time frame. To have units transferred, official academic transcripts must be submitted to Admissions or Counseling with a written request for evaluation. Ask Financial Aid to attach a RUSH Transcript Evaluation Form to your request.
Example: determining your number of units which count toward maximum time frame:

Your WVC transcript shows you attempted 100 units.
15 units were ESL courses
15 units were 900-level basic skills classes
10 units transferred in from prior colleges

calculate: 

100 attempted units
- 15 ESL units
- 15 basic skills units
+ 10 transferable units

80 units to be counted.

You have 10 more units until you reach the maximum time frame allowed.
Maximum Time Frame (150% Rule)

- A student who reaches the Maximum Time Frame (150%) rule cannot regain eligibility on their own for financial aid. Must file a Financial Aid Appeal for **Excessive Units** for consideration of an extension of time.

**IMPORTANT!** Effective July 1, 2011, federal regulations require that a student requesting an extension of time through an excessive units appeal **MUST meet the 67% cumulative completion rate** requirement at the time of appeal. If you are below that, **you must** improve your cumulative completion rate **before** submitting an appeal, otherwise it will not be processed.

- Use the Financial Aid Appeal packet, indicate appeal is for over 90 units. The Education Plan submitted with the appeal must show ALL CLASSES needed to complete your degree goal or transfer. No extenuating circumstances documentation required.
You will be on Financial Aid Disqualification if...

- You have less than 67% cumulative completion rate after being on warning or
- You have less than 2.0 cumulative GPA after being on warning or
- Did not meet ALL satisfactory academic progress standards two terms in a row or
- You have reached the Maximum Time Frame allowed for financial aid (90+ attempted units or 150% of your certificate program).

These rules apply regardless if financial aid was previously received or not!
Financial Aid Appeal Process

Financial Aid Appeal Packet

Available on-line: http://westvalley.edu/services/financialaid/forms.html

See the FORMS section of West Valley College FA website
You might be a candidate to submit a Financial Aid Appeal

You may appeal only if there were extenuating circumstances responsible for your poor progress such as:

- Serious injury or illness (yourself or close family member; must be stabilized and now resolved)
- Death of a close relative
- Called for Active Military Duty
- Incarcerated during the term
- Other mitigating circumstances
Supporting Documentation for Appeal

You MUST provide third party documentation of your extenuating circumstances. There are no exceptions.

- Hospitalization records
- Letter from doctor supporting your need to be out of school for a specific period of time.
- Death Certificate
- Letter to report for active duty
- Letters from a social worker/mental health professional, probation/parole officer
Financial Aid Appeal - Cont.

- Examples of circumstances that are NOT considered extenuating:
  - Traveled out of country (couldn’t pass up opportunity)
  - Didn’t realize the difficulty of courses (dropped some or all classes)
  - Didn’t know about drop deadlines or how it would affect my Financial Aid
  - I was going to get an “F”, so I dropped
  - I didn’t get my financial aid on time so I fell behind
  - My car broke down and I didn’t have transportation
  - I was too stressed out and couldn’t get it together
  - My boyfriend and I broke up and I fell apart
Education Plan for Your Financial Aid Appeal

• A GOAL WITHOUT A PLAN IS JUST A WISH

• You should be aware of exactly which courses you need to take in order to reach your goal

• You should be following your education plan when you register for classes.

• Students following their education plan are more likely to be successful.

• You can’t say “no-one ever told me I needed to take that course!”
Financial Aid Appeal Process

- Contact Counseling at 408-741-2009 for a Financial Aid Appeal appointment; this cannot be done on a drop in basis.
- If you already have an Education Plan, take it with you to your appointment with the counselor.
- If you are a DESP, EOPS or CalWORKS Student, contact your program counselor to complete the Financial Aid Appeal (and Education Plan).
- If you cannot appeal now, because you do not have extenuating circumstances, you are encouraged to work with a counselor on an Education Plan now so you are prepared for the future.
Completing the Written Statement Portion of Your Financial Aid Appeal

- Take a good look at your transcripts. They tell a story. Be honest!
- Content
  - Where have you been and what extenuating circumstances have blocked your progress?
  - Address how your circumstances have changed and how those issues have been resolved
  - Indicate your plan of action and resources (both on or off campus) you are utilizing to be successful
  - Attach third-party documentation

Unless you address that your circumstances have been resolved and/or stabilized and will not affect your future academic progress we are unable to approve your Appeal!
A student who completely withdraws before the 60% point of the term may need to repay some of the funds received. This is called **Return to Title IV Policy** and is a federal regulation.

A student who remains registered for courses, and earns ‘0’ units with a ‘0’ GPA in a term is assumed to have withdrawn and may need to repay some of the funds received. If you remained in class past the 60% point then you may provide documentation or have your instructor email verification to the financial aid office.

Both of these situations result in Financial Aid warning or disqualification (dependent on your previous SAP status)

A hold is placed on the student’s record until repayment is made.

The student is unable to register or order transcripts until hold is lifted.
Students who withdraw after the 60% point of each term will not owe any funds back, but will still be placed on Warning or Disqualification.

The 60% point for Fall 2013 is October 31, 2013 and the 60% point for Spring 2014 is April 9, 2014.
Effective July 1, 2012 – New lifetime limit to receiving Pell grants

- Lifetime limit of the equivalent of 6 Full Time years to receive federal Pell Grant.
- Gives you 6 years of fulltime pay to achieve your goal. Your time started with your first Pell grant payment.
- Review your lifetime eligibility used at [www.nslds.ed.gov](http://www.nslds.ed.gov)
- KNOW IT AND PLAN AHEAD!
  - Meet with a counselor to plan your classes
  - Make good progress. Poor progress uses up your financial aid.
  - If you plan to transfer, be sure you have enough financial aid years left to meet your goal.
Effective July 1, 2012 – New Lifetime Limit to Receiving Pell Grant

- If you plan to transfer and you are already at 300+% (3 + years) you might consider placing your Pell grant on hold until you transfer.

- Review the LIFETIME PELL ELIGIBILITY ACKNOWLEDGEMENT in the forms section of our webpage and let the financial aid office know of your preference.

- Remember, there is no fee waiver when you transfer… your Pell grant will be used to pay for your enrollment fees. If you don’t have enough Pell grant left you may not be able to afford your transfer school!

- Consider utilizing BOGW only while at WVC to ensure you have funds available after transfer if you have less than 3 years remaining.
Be cautious about the Maximum Time Frame especially with the 6 year limit!

Common reasons for accumulating so many units:

- Lots of withdrawals
- Undecided on major/No goal or academic objective
- Poor planning for classes, don’t know what you need
- High unit major preparation (Sciences, Engineering, etc…)
- Might have prior degree and coming back to pursue new academic goal or transfer
- Any combination of these factors
Strategies to Keep Financial Aid

• Anticipate and plan for potential challenges to maintaining academic success
• Take appropriate unit load per semester based on responsibilities, circumstances and priorities outside of school. *Sometimes it’s better to attend part-time.*
• Get a student education plan and follow it!
• Pell Grant 6 year limitation means you should plan for and select classes carefully!

• *Don’t take filler classes just to be fulltime.* Take classes you **NEED** so that you don’t run out of financial aid before you complete your program
It’s Your Responsibility…

- If you are in trouble don’t wait!
  - Meet with a counselor to create an education plan
  - Meet with your instructors
  - Use campus resources - Tutoring, DESP, EOPS, CalWorks, Free Psychological Counseling/Referral through Campus Health Services
- Know your strengths; Know your weaknesses
- Make sure you take a balanced course load you can handle: Too much work? Too many classes?
- Be reasonable in your expectations
- Monitor your transcript at My WVM Portal