

# SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Effective for periods of enrollment after 7/1/2011

## FEDERAL AID PROGRAMS

- Federal aid recipients must complete 12 credits, or at least 67% of credits taken each semester. A minimum cumulative GPA of 2.0 is required of all students. Students are eligible for federal aid for a maximum of 12 semesters of full-time study, and courses may be repeated only as prescribed in the Catalog. Students can receive federal aid for a maximum of 150% of their academic program.
- Grades of W, F, and I are considered attempted and non-passing for purposes of financial aid. Transfer hours are counted toward hours attempted and hours earned. However; the quality points earned at another institution (grades) do not transfer into FSC.
- SAP calculations will be done once per year, after the completion of the Spring Semester.
- Financial aid termination letters will be sent to students who do not meet the requirements listed above. Termination letters will be sent within thirty days of the end of the spring semester. Students wishing to appeal their loss of aid must submit their request in writing as prescribed below under Appeal Process.
- Students reestablish eligibility by earning 12 credits or 67% of hours taken in a probationary period or a period of non-payment of federal aid while achieving a cumulative GPA of at least 2.0 depending upon the prompting action.

## FSC AID PROGRAMS

- Renewal of FSC Academic Scholarships requires a minimum GPA of 2.4 after 2 semesters, and 2.9 after 4 semesters. Students who are considered ineligible for federal aid due to SAP are also considered ineligible for FSC aid.

## STATE OF FLORIDA PROGRAMS

- Renewal of FRAG (Florida Resident Access Grant) and FSAG (Florida Student Assistant Grant) requires a minimum, cumulative GPA of 2.0, and successful completion of at least 24 credit hours during the academic year, (12 if aid is received for only one semester).
- Bright Futures Scholarship amounts are based upon average tuition and fee charges at the state universities. Typically, award amounts are determined in the summer. Renewal of these awards requires a minimum, cumulative GPA of 3.0 for the Florida Academic Scholars, 2.75 for the Florida Medallion or Gold Seal. Students forfeit payment for courses from which they withdraw.
- Details of state requirements may be found at <https://www.floridastudentfinancialaid.org/SSFAD/home/uamain.asp> under Programs Offered.

## APPEAL PROCESS

- With mitigating circumstances, a **written** appeal for continued eligibility may be made to the Director of Financial Aid, and an ad hoc committee will adjudicate the appeal. Supporting documentation should accompany the appeal. Students must indicate in their appeal information about why the student failed to make SAP and what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress at the next evaluation. Items that would be acceptable reasons for appeal would be the death of a relative of the student, an injury or illness of the student, or other documentable special circumstances. An appeal may be approved only if the school has determined that the student will be able to meet SAP standards after the subsequent payment period; or develops an academic plan with the student that, if followed, will ensure that the student is able to meet SAP standards by a specific point in time. Students who have an approved appeal will be allowed to receive federal and institutional aid for a maximum of one probationary semester. Financial aid probation is a status assigned to a student who fails to make satisfactory academic progress and who has appealed and has had eligibility for aid reinstated. After the probationary period, students lose federal and institutional eligibility until the deficiency is eliminated. Students who have successfully eliminated their SAP deficiency will receive federal aid in their award letter if otherwise eligible.

## INFORMATION AND CONDITIONS OF THE FLORIDA SOUTHERN COLLEGE (FSC) FINANCIAL AID OFFER

### GENERAL

- This award is based upon full-time attendance, which is a minimum of 12 credits per semester at Florida Southern College (FSC).
- Students should consult the Financial Aid Office *before* reducing their semester course load to determine if funding will be reduced. Students cannot count hours taken at another school for the determination of FSC financial aid enrollment status. Only FSC registered hours can be counted for enrollment and payment determinations.
- Awards may change if you receive additional, unexpected assistance from other sources, or opt to live off campus (if an award assumes living in FSC housing).
- In combination with all grants and scholarships, awards may not exceed charges due the College for tuition, fees, and room and board on campus.
- An award amount for the Florida Resident Access Grant (FRAG) is determined by statewide enrollment in the Fall, and may change once this is known. **Awards are contingent upon funding from the state.** You must complete a FSC Application for Financial Assistance and provide residency documentation.
- To be eligible for the Florida Bright Futures Scholarship students must apply with the state **prior** to high school graduation. Payments are contingent upon the number of hours in which a student is enrolled. **Withdrawals will result in a reduction in Bright Futures payments.**
- FSC Grants will likely be replaced mid-year with donor funds. If your attendance at FSC is funded in part by donor funds, you will be required to write a thank you letter to the donor. Scholarships received after this award letter may result in adjusted institutional aid. **Renewal** of institutional aid is contingent upon students completing a FAFSA application by **April 15<sup>th</sup>** for the upcoming year. Late FAFSA applications (after April 15<sup>th</sup> for the upcoming year) may result in the non-renewal of FSC Grants.
- FSC reserves the right to make adjustments due to clerical errors, and in institutional aid from year to year if the student's need changes. The Financial Aid Office reserves the right to adjust academic scholarships if students receive scholarships from multiple sources to keep within college packaging parameters. **All federal and state aid is contingent upon legislative appropriation.** If federal or state appropriations result in reduced federal or state aid, FSC cannot cover the reduction. Students that do not complete federal Verification requirements within specified timeframes will forfeit federal, state, and FSC need based assistance.
- Legacy Scholarships are tiered based upon the student's year of attendance.
- FSC Academic Scholarships are made for a maximum of 4 years or eight full time semesters (only full time students are eligible).
- Students must adhere to the principles of the FSC Cornerstone to retain eligibility for FSC assistance.
- Students are also allowed to appeal their financial aid package by completing the Financial Aid Appeal form.

### WORK PROGRAMS

- A \$1200 award represents approximately 6 hours per week at minimum wage. Students electing to pay FSC charges with these earnings will sign a guarantee to do so. Students must submit required hiring documents prior to beginning work on campus. A work study award is **not a guaranty of student employment.** Open positions are listed online at [http://www.flsouthern.edu/finaid/job\\_board.htm](http://www.flsouthern.edu/finaid/job_board.htm).

### LOANS

- Federal Perkins Loans are repayable at 5% interest.
- Direct Loans are funded by the federal government. For subsidized loans only, the federal government pays the interest while in school. For unsubsidized loans we recommend the interest be paid while in school.
- Visit <https://studentloans.gov> to activate your Direct Loans.
- **First-time Direct Loan Borrowers** need to complete a Master Promissory Note, and **must complete entrance loan counseling.**
- **Direct Loan Renewals** are made when the first signed award letter is returned to the Financial Aid Office.
- Direct Loan amounts may change if you receive additional unexpected assistance, and your signature on the first award letter acknowledges that we will make these changes automatically and send a revised award letter.
- The award letter reflects maximum Stafford Loan or Direct Loan eligibility. If you wish to borrow a lesser amount, please indicate this amount on the front of this award letter. You may cancel or reduce Direct Loans within 14 days after they are disbursed.
- An *approved* Direct Loan means the process is complete, and no further action is necessary.
- For Direct Parent (PLUS) loans, parents must complete the Parent PLUS application including the credit check and parents receiving PLUS loans must sign and submit the application each year. PLUS loans also require a completed Master Promissory Note.

### DISBURSEMENTS

For the fall of 2011 federal funds will be credited to student accounts on approximately September 9<sup>th</sup> and on approximately January 26<sup>th</sup> for the Spring 2012 semester.

**Return to Receive Financial Aid Payments**

I have read and understand these conditions and the Satisfactory Academic Progress Policy on the reverse side.

Student Signature

Student Number

Date

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