

Satisfactory Academic Progress (SAP) Policies

Federal regulations require that students receiving financial assistance must maintain satisfactory academic progress (SAP) toward completion of a degree. The College measures a student's performance for satisfactory academic progress in three areas:

- Completion Rate,
- Maximum Time Frame, and
- Cumulative Grade Point Average

The Standards of Satisfactory Academic Progress apply for all Title IV financial assistance programs including Federal Pell Grant, Federal Work-Study (FWS), Federal Supplemental Education Opportunity Grant (FSEOG), Federal Direct Loan Program, as well as assistance from the state.

A. Completion Rate (Quantitative Measure)

At the end of each semester, a student's academic progress will be reviewed by comparing the cumulative number of attempted credit hours, including transfer hours, with the number of credit hours passed, whether financial aid was received, during that semester. Students must pass a certain percentage of the cumulative hours attempted to remain eligible for financial aid based on the following scale.

Effective Fall 2019:

- Students who have attempted 0-29 semester credit hours must pass 43.5% or more of the cumulative number of attempted credit hours.
- Students who have attempted 30-59 semester credit hours must pass 62% or more of the cumulative number of attempted credit hours.
- Students who have attempted 60 or more semester credit hours must pass 67% or more of the cumulative number of attempted credit hours.

As soon as it becomes apparent a student will be unable to meet the satisfactory academic progress, the student is ineligible for Title IV aid.

***The SAP status is based on the entire academic record at all schools attended (includes all transferable hours) regardless of whether the student received financial aid.**

B. Maximum Time Frame

The maximum time frame for completing a program of study is 150% of the required length of the student's specific program. This maximum time frame includes all attempted hours, transfer hours, and developmental work taken, whether financial aid was received, or courses were successfully completed. A student is no longer eligible for financial aid when he has attempted 150% of the number of hours required for his degree program.

A change in program of study will be allowed; however, aid will be granted only for additional required hours as determined by comparison of the two programs of study.

Remedial Hours

A financial aid recipient may not be paid for more than 30 credit hours of remedial courses.

C. Cumulative Grade Point Average (Qualitative Measure)

Financial aid recipients must maintain the following required grade point averages according to number of hours attempted. This includes all attempted hours, transfer hours, and developmental work taken, whether financial aid was received, or courses were successfully completed. Effective Summer, 2018:

1. Students who have attempted 0-29 semester credit hours at the college must maintain a 1.5 cumulative grade point average (GPA).
2. Students who have attempted 30-59 semester credit hours at the college must maintain a 1.85 cumulative GPA.
3. Students who have attempted 60 or more semester credit hours at the college must maintain a 2.0 cumulative GPA.

If the student has never attended Rust College, then the cumulative GPA from the last college attended will be used. Once the student establishes a GPA at Rust College, that GPA will be used to determine eligibility.

Financial Aid Warning

The Satisfactory Academic Progress (SAP) of financial aid recipients is reviewed at the end of each academic semester regardless of whether the student receives financial aid. If the student is not making satisfactory academic progress, the student will be given one warning semester in which he/she will be eligible to receive financial aid.

Students will receive only one warning during their enrollment at Rust College.

The warning is issued when the student does not meet the following SAP requirements:

- Cumulative GPA
- Completion Rate

After attending on warning semester, the student must have the required GPA and completion rate to continue receive financial aid or financial aid will be suspended.

Suspension

When a student who is eligible for Title IV federal financial aid funds is suspended, whether the student serves the suspension or is readmitted upon appeal, the student is not eligible to receive financial aid. The student will not be eligible again to receive financial aid until s(he) achieves a RC cumulative 2.0 GPA or higher at own expense. If the student's cumulative GPA is a 2.0 or higher, but s(he) still doesn't not meet the two thirds progress, s(he) can then appeal to have financial aid reinstated.

Approval of the student's appeal to the admissions committee for readmission does not reinstate the student's eligibility for financial aid.

Financial Aid Appeals Process

Financial aid recipients who have failed to meet the SAP requirements and are not eligible to receive Title IV funding have the option to appeal in writing to the College Policies and Appeal Committee. Appeals must be written; specifically addressing the extenuating circumstances that

as to why the student did not meet SAP and must provide documentation supporting such claims. Students must submit an appeal packet that includes (but is not limited to):

- The appeals application,
- Supporting documentation of the extenuating circumstance,
- Financial Aid Appeal Degree Plan from an academic advisor.

All documents must be submitted to the Office of Financial Aid prior to or by the deadline indicated on the Rust College webpage or the financial aid appeals application.

Careful consideration will be given to appeals with extenuating circumstances, which may include, but are not limited to, the death of a family member, an injury or illness of the student or their immediate family member, or other special circumstances that are generally outside of the control of the student.

Supporting documentation must be provided with all applications submitted or the student's appeal is subject to be denied. All appeals are reviewed on a case-by-case basis. If the College Policies and Appeals Committee approves a student's appeal and determines that the student should be able to meet SAP requirements by the end of the next term, the committee may place the student on financial aid probation and reinstate the student's financial aid for one term only. If the Committee determines that it is not possible for the student to meet SAP by the end of the next term, and the Committee approves the student's appeal, the Committee will develop an Academic Plan for the student, that if followed, will ensure that the student is able to meet SAP requirements by a specific point in time, as determined by the Committee.

If, after exhausting all available institutional processes, a student's appeal remains unresolved, the student may appeal to the Vice President of Academic Affairs for an official Student Complaint Form: www.rustcollege.edu.

Students are allowed to submit one financial aid appeal. If the student's appeal is granted, the student must follow the plan and is only allowed to take the specified hours determined by the

College Policies and Appeals Committee. Appeals will be granted for Pell Grant funds first, unless the Pell Grant funds are not enough to cover the student's tuition and fees.

Deadlines

For Financial Aid (Pell Grant and/or Student loans) to pay for tuition and fees up front, all Financial Aid application and initially requested documents must be submitted by deadlines posted on the website (one week before the first day of classes for each semester).

To qualify for SEOG funds for the Fall semester of the prospective academic year, the FAFSA must be submitted to the central processor by May 1 of the academic year (Priority date). SEOG is awarded to financial aid students with the lowest EFC until the SEOG funds are exhausted.

After priority date, SEOG is awarded to financial aid students with the lowest EFC until the SEOG funds are exhausted.

Academic Scholarships Applications are accepted January 1 – March 1 of the prospective year. All applicants must submit a complete packet consisting of application, recommendation Essay and transcript.

Special Circumstances

Federal regulations permit financial aid administrators to use their discretion on a case-by-case basis to modify data used to calculate the EFC by performing a Professional Judgment, Dependency Override, resolve conflicting information, and report cases of fraud.

Professional Judgment

There are special circumstances that can be considered that may affect the student's financial aid eligibility such as unemployment due to termination, lay-off, close of business, or medical conditions. In these rare cases, the Financial Aid department may exercise professional judgment to adjust the student's Cost of Attendance or the data that determines the student's Expected

Family Contribution. There must be a significant change to the family's income to be considered for a Professional Judgment.

Dependency Override

There are special circumstances that may impact a student's financial aid eligibility due to a change in Dependency status. Federal regulations permit the College, at its discretion, to determine if unusual circumstances can be documented which would result in a dependency status change from Dependent to Independent for federal financial aid purposes. Unusual circumstances are parent(s) deceased, parent(s) incarcerated or unusual parental circumstances such as parent's whereabouts are unknown, abusive family environment, abandonment by parent, etc.

If a student believes, he/she has special circumstances that may permit a Professional Judgment or Dependency Override they may request a review of his/her special circumstance prior to the offer of a Financial Aid award. The student must provide supporting documentation that may vary depending on the student's extenuating circumstances.

A Financial Aid Administrator must provide all required documentation within 10 business days of request. Requests will be reviewed on a case-by-case basis and all information will be kept confidential. The Financial Aid department will notify students of the status of his/her Request via College e-mail. The submission of a request does not guarantee an approval. The Financial Aid department must reaffirm each year that the special circumstances persist. The student must go through the same process every year if circumstances still exist.

Conflicting Data

The College has a proactive approach to identify conflicting information of students regardless of the source and whether the student is selected for verification. If any conflicting information is provided on any of the verification documents or verbally by the student, then changes are made to the student's ISIR by the financial aid department. If there is a substantial difference of

conflicting information, additional documentation may be required from the student in addition to the required verification documents. If the financial aid department suspects that a student, employee, or other individuals has misreported information or altered documentation fraudulently obtain federal funds, the act may be reported, and evidence provided to the Office