The U.S. Department of Education requires that all students who receive financial aid make progress toward their program of study. Satisfactory Academic Progress (SAP) is the measure of a student’s overall academic progress. Northern Essex Community College has created the following standards to comply with the federal regulations. Students who fail to meet these standards may not receive financial aid, including loans.

A student’s entire academic history is reviewed for the purposes of determining SAP, including credits not paid for by financial aid. For all students, progress is reviewed at the end of each academic term after grades have been submitted.

**Standard 1: Cumulative Grade Point Average (GPA).** Students must maintain a minimum cumulative GPA based on the number of credits attempted as follows:

<table>
<thead>
<tr>
<th>Number of Credits Attempted</th>
<th>Minimum Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 12</td>
<td>1.7</td>
</tr>
<tr>
<td>13 – 24</td>
<td>1.8</td>
</tr>
<tr>
<td>Above 24</td>
<td>2.0</td>
</tr>
</tbody>
</table>

**Standard 2: Completion Rate.** Students must successfully complete (with letter grades A, B, C, or D) a minimum of 67% or 2/3rd of all courses attempted.

**Example:** A student who has attempted three (3), 3 credit courses (total of 9 credits) must successfully complete 6 credits to meet this standard.

**Attempted credits** - all credits in which a student has registered are considered attempted credits whether or not the course is completed. Repeated courses as well as grades of F, course withdrawals (W), courses from which a student has been dropped for non-participation (NW) and courses that are not completed (I) at the end of the semester are included as attempted.

**Incomplete credits (I)** - credits which are attempted but not completed (I) are included as attempted credits. If the course remains incomplete by the end of the following term the class is coded as a failure (F).

**Repeated credits** - these credits are included in the calculation for both attempted and earned credits. If a student retakes a course for which they have already earned credit, they may only receive aid to cover the repeated course once. If a student has taken a course more than three times and has not yet earned credit, eligibility for financial aid to cover the course will follow the academic repeat policy.

**Transfer credits** - credits from other colleges that were accepted by NECC are counted as attempted and earned.

**Standard 3: Maximum Timeframe (150% Rule).** Students must complete their program within 150% of the published length of the educational program. Part-time attendance counts in the maximum timeframe calculation. Students who do not complete their program within this timeframe are no longer eligible to receive financial aid. Up to 30 developmental credits and all ESL courses are exempt from this requirement.
Transfer Credits: All transfer credits that have been or could be applied to the student’s current program of study are considered in calculating the maximum timeframe requirements for the program.

Program changes: All attempted and earned credits (including grades of F, W, NW, I and repeats) that have been or could be applied to the new program of study are considered in calculating the maximum timeframe requirements for the new program.

SAP Review Status:

Financial Aid Warning. Students who do not meet Standards 1 and/or 2 are placed on financial aid warning but are eligible to receive financial aid during that time. At the end of the financial aid warning period the following action will occur:

- A student is removed from FA warning if the student is now meeting all SAP standards.
- A student is placed on FA suspension if, after the warning period, the student has not met the requirements of Standard 1 and/or 2.
- Additionally students need to meet the requirements in Standard 3.

Financial Aid Suspension. If the SAP standards are not met after the warning period, a student is placed on financial aid suspension and is no longer eligible to receive any form of financial aid, including loans. Financial aid eligibility can be reinstated if a student either

- Enrolls and pays for courses raising his/her GPA and/or completion rate to meet the SAP standards, or
- Successfully appeals the suspension status.

Appeal Procedure:

A student has the right to appeal a suspension of financial aid due to mitigating circumstances such as, but not limited to, illness, military service, or a previously undiagnosed learning disability. The following must be completed and submitted to your financial aid counselor:

- Appeals must be submitted to the Financial Aid Office using the Satisfactory Academic Progress Appeal Form. The Appeal Form must be complete, reviewed, and signed by the student as well as the student’s Academic Advisor or an Academic Advisor from the Career Planning and Advising Centers (CPAC).
- Adequate documentation verifying the special circumstances must be attached (e.g., doctor’s letter, third-party letter).
- An Academic Progress Plan is required for all appeals.

The Financial Aid Office considers all appeals. Notification of the decision is sent to the student’s NECC email account. The student will receive notification of the decision within two (2) weeks of the date the appeal is received or after the semester’s final grades have been posted.

At the end of that term, the student’s academic progress is reviewed and the conditions of the student’s appeal are evaluated. If the conditions of the appeal are not met, the student is longer eligible for financial aid until such time that SAP is met. If the conditions of the appeal are met, the student continues to be eligible for aid. However, the conditions of the appeal are reviewed each term until the student is making satisfactory academic progress.