



Indian River State College

Office of Student Financial Aid

Standards of Satisfactory Academic Progress Policy

Satisfactory Academic Progress (SAP) ensures that financial aid recipients are moving through their academic program of study at a reasonable rate and are making progress toward their degree. Federal regulations require that the student meet basic standards of academic progress to receive federal student aid. This policy applies to all applicants/recipients of federal student aid.

Evaluation of SAP

SAP is evaluated at the end of every semester to determine financial aid eligibility for the upcoming semester. You must meet the following three SAP criteria to be eligible to receive federal financial aid:

1. CUMULATIVE GPA

The student must maintain a minimum cumulative Grade Point Average (GPA) dependent upon the number of credit hours the student has attempted. This includes all course work the student has taken at IRSC or transfer credits from any college or university (this includes college level classes taken during high school), even if the student did not receive financial aid for those classes. Failed courses that are repeated and passed, only the passed grade will be factored into the cumulative GPA. See Academic Forgiveness.

Minimum Attempted Credit Hours	Maximum Attempted Credit Hours	Minimum GPA
0	15	1.5
16	30	1.7
31	999	2.0

2. COMPLETION RATE

The student must successfully complete at least 67% of all of the classes in which the student has taken. This includes all credit hours attempted at IRSC, credit earned during dual enrollment, developmental courses, and credits transferred from other schools, and courses the student failed or withdrew from, even if the student did not receive financial aid for those classes.

This includes those attempted credits transferred from other schools, and also includes F's, W's or repeated courses

Completion Rate Calculation: Total Units Earned divided by Total Units Attempted.

3. TOTAL ATTEMPTED HOURS (Maximum Time Frame)

The student must complete their degree within 150% time frame. Example: An Associate degree that takes 60 credits/units to complete must be completed within 90 credits/units; while a bachelor's degree that takes 120 credits/units to complete must be completed within 180 credits/units.

The total credits counted includes those attempted credits transferred from other schools, and also includes F's, W's or repeated courses, even if financial aid was not received for those classes. Students who have reached the maximum time-frame and have not earned the degree they were pursuing, will be not be eligible to receive financial aid, even if they meet the minimum GPA requirement and the minimum completion rate requirement.

There are three (3) SAP statuses and at the end of each term, SAP will be calculated and the student will be assigned one of the following statuses:

1. Passed

If the student is “passed” that means the student met the minimum GPA requirement and the minimum Completion Rate requirement, and has not exceeded the maximum time frame (attempted more than 150% of the normal credits) required for the student’s degree or certificate program and will have continued financial aid eligibility for the next term of enrollment.

2. Warning

The first time that the student’s cumulative GPA and/or cumulative Completion Rate fall below the standards of SAP, the student will be placed on one term of financial aid “Warning”. At the end of that warning term the student must meet the minimum standard of SAP to have continued financial aid eligibility.

3. Failed

While on warning, if the student does not meet the minimum GPA and/or the cumulative Completion Rate requirements at the end of the student “warning” semester, the student will be placed on failed status. The student will no longer be eligible for financial aid until the student raises their cumulative GPA and completion rate to meet the above standards. This does not apply to the Promise Program.

The student will also go to “failed” status If the student has attempted more than 150% of the student program, even if the student has met the minimum GPA and the cumulative completion rate.

Appeals (Petition)

The student that does not meet SAP due to an extraordinary (mitigating/extenuating) circumstance beyond their control, may appeal to the IRSC Financial Aid and Scholarship Committee for consideration of restoration of financial aid eligibility. A student must complete an appeal form and MUST supply documentation of the extraordinary circumstance. The documentation must cover all terms that caused the student to have “failed” status. The committee will review the information supplied by the student, and will render a final decision. The committee’s decision is not open to further appeal. Examples of extraordinary circumstances include serious illness, hospitalization, or a death in the student’s immediate family. If approved, the student must follow a financial aid plan until their SAP is “Passed”.

Other Information on Satisfactory Academic Progress

Academic Grade Forgiveness

Courses that have been retaken, (with the same course ID number) only the passing course will be included in the Financial Aid GPA (academic forgiveness); however, all course attempts including failed, withdrawn, and passing courses will be included in the student's completion rate.

Transfer Students

All Transfer Students have a Transfer Hold that prevents their Financial Aid from being processed. Their transcripts will be evaluated to determine if they meet IRSC's Satisfactory Academic Progress before awarding.

Second Degree override

Students who have met the GPA requirement and the Completion Rate requirement but have exceed the Maximum Time frame (Over the Credit Limit), may have their eligibility for financial aid reviewed if:

- They have successfully completed an A.A. degree and are pursuing an A.A.S or A.S degree; or have completed an A.A.S or A.S. degree and are now pursuing an A.A. Degree.
- They have completed a Bachelor's degree (here or at another institution) and have been accepted into one of our Selective Admission Health Science or Nursing Programs. These students will be eligible to apply for student loans for the duration of the program as long as they have not exceeded their aggregate loan limit, and continue to meet the minimum GPA requirement and the required completion rate.

Students in these two categories will be reviewed at the end of each semester to ensure that they are completing each term with a minimum term GPA of 2.0 and 67% completion rate. Students who fail to meet these term requirements, will lose their financial aid. These students will be eligible to appeal the decision for extenuating circumstances.

Promise Students

Students who receive Promise Funding must adhere to the initial three components of the SAP rules: Cumulative GPA, Cumulative Completion Rate, and Maximum Time frame.

If a student becomes ineligible for the Promise Program, they can regain eligibility only through an appeal process, reserved for exceptional circumstances beyond the student's control.

Promise funding will cover credits until the completion of the student's first Associate Degree. Once a student completes their first Associate degree funded by Promise, they will no longer be eligible for Promise funding or the second-degree override.