

# FINANCIAL AID

St. Francis College offers a comprehensive financial aid program consisting of federal grants, federal loans, state grants, institutional scholarships, merit aid, need based grants, and student employment. To be considered for any financial assistance, students are required to complete a Free Application for Federal Student Aid (FAFSA) each school year. The FAFSA may be completed on the WEB at studentaid.gov (<https://studentaid.gov/>), beginning October 1st of each year. Current information regarding available program and eligibility requirements can be found on the College's website at <https://www.sfc.edu/>.

## Maintaining Satisfactory Academic Progress (SAP)

Federal regulations require St. Francis College to establish, publish and apply reasonable standards of Satisfactory Academic Progress (SAP) for financial aid eligibility. The purpose of measuring and enforcing these standards is to ensure financial aid recipients make progress toward graduation.

Satisfactory academic progress is comprised of three areas as required by federal regulations. A student must complete their degree within a specified maximum timeframe, demonstrate they are progressing through their program at a pace that will ensure graduation within the maximum timeframe, and achieve a GPA that is consistent with meeting graduation requirements.

All financial aid recipients are required to meet SAP standards toward completion of degree requirements in order to be eligible for Title IV aid, and when applicable, institutional financial aid programs.

## Federal Satisfactory Academic Progress

Federal regulations (CFR 668.34) require that St. Francis College review the academic progress of students who apply for and/or receive financial assistance. Satisfactory academic progress is comprised of three areas as required by federal regulations. A student must complete their degree within a specified maximum timeframe, demonstrate they are progressing through their program at a pace that will ensure graduation within the maximum timeframe, and achieve a GPA that is consistent with meeting graduation requirements. This policy on satisfactory academic progress applies to all undergraduate students who apply for and/or receive federal financial aid and/or St. Francis College scholarships and grants, whether a previous aid recipient or not. Note that the criteria for the New York State Tuition Assistance Program satisfactory academic progress differ from the federal and St. Francis College satisfactory academic progress criteria.

### Financial Assistance Programs Affected

#### Federal Programs:

- Federal PELL Grant
- Supplemental Educational Opportunity Grant (SEOG)
- Federal Stafford Loans both Subsidized and Unsubsidized
- Federal Parent Plus Loan
- Federal Work-Study

#### Institutional Programs:

- St. Francis College institutional scholarships and grants
- Need-Based grants
- St. Francis College Endowment Scholarships

## Annual Evaluation

Annual financial aid Satisfactory Academic Progress (SAP) evaluations will be completed at the end of each academic year and cannot take place until final grades have been posted. This review will determine academic eligibility for the upcoming summer, fall, winter, and/or spring terms. Every student who applies for financial aid must be making Satisfactory Academic Progress, regardless of whether they are a first-time applicant or have received financial aid in the past. Any financial assistance offered for the year ahead is subject to cancellation if the minimum standards of satisfactory academic progress were not met in the year prior.

Incoming freshmen and new transfer students will be considered for financial aid for one academic year prior to the evaluation of Satisfactory Academic Progress. At the end of the first academic year of attendance at St. Francis College, all students will be evaluated for Satisfactory Academic Progress. Students will then be reviewed annually until graduation. First Year Spring Admits and students who transfer to St. Francis College in January will be evaluated after their first semester.

When a student returns from a period of non-attendance from St. Francis College, all prior academic activity will be included in future SAP evaluations.

Each student's record will be reviewed under the direction of the Director of Financial Aid. Students will be notified of their failure to meet the SAP standards by email notification from the Office of Financial Aid.

## Maximum Time Frame for Degree Completion

Federal regulations specify that a student must complete his/her degree within 150 percent of the published length of the program. The maximum timeframe at Cornell is measured in credits. For example, if your degree program requires 120 credits to graduate, the maximum timeframe for degree completion is 180 attempted credits ( $120 \times 150\% = 180$ ). The number of credits required for degree completion, and therefore the maximum timeframe for degree completion, may vary by college and academic program.

Credits included in the maximum timeframe are all attempted credits, even when not a financial aid recipient, and regardless of whether attending full-time or part-time. Attempted credits include:

- Earned credits – Passed (A through D-)
- Repeated courses – both attempts
- Withdrawal
- Failures – Failed (F)
- Incomplete
- All accepted transfer credits (including AP, consortium agreements, and Study Abroad courses) toward the degree program

Federal regulations do not allow for the exclusion of courses in which a student has remained past the drop period and earned a grade of 'W' from its calculation of the maximum timeframe.

## Required Completion Rate

Federal regulations require that a student must progress through their program at a pace that will ensure graduation within the maximum timeframe. Progress is measured for students cumulatively. In order to graduate within the maximum timeframe, a student must earn at least 67 percent of their attempted credits. Earned credit hours include:

- Grades of A through D and P
- Transferred credits and accepted AP credits – provided they meet degree requirements
- Credits earned from a Consortium Agreement or Study Abroad Program

## Required Grade Point Averages

Federal regulations require that a student meet minimum cumulative GPA standards to retain eligibility for aid. To meet Satisfactory Academic Progress standards, a student must maintain a cumulative GPA of at least 2.0. Earned letter grades of A, B, C, D, and F (including repeated courses) are counted toward the GPA.

Additionally, the Higher Education Act requires a specific review of GPA at the end of a student's second academic year (after four semesters). Any student with a cumulative GPA under 2.0 after four semesters will be failing to meet SAP standards.

## New York State Tuition Assistance Program Satisfactory Academic Progress

The New York State Education Department regulations regarding eligibility to receive Tuition Assistance Program (TAP) and all other New York State Scholarships require that students be in good academic standing. To maintain good academic standing a student receiving a general or academic performance award must: (1) pursue the program of study in which he or she is enrolled, and (2) make satisfactory academic progress toward the completion of his or her program's requirements. The two elements of program pursuit and satisfactory academic progress must be met for each term of study in which a State award is received

In pursuit of the program of study, students must enroll in a certain number of credit hours each semester and earn a specific number of credit hours for that semester. To be making satisfactory academic progress toward a degree, students must maintain specified grade point averages and proceed through the program at a pace leading to completion within a specified time frame. Note that the criteria for the New York State Tuition Assistance Program satisfactory academic progress differs from the federal.

The table below illustrates the specific requirements needed to receive TAP. It is important to note that the number of credit hours that must be completed and earned depends on the number of TAP payments the student has received, not on the year of enrollment. Visit the NYS HESC website (<https://www.hesc.ny.gov/partner-access/financial-aid-professionals/tap-and-scholarship-resources/tap-coach/S.html>) for full information.

## State SAP Charts

Effective 2010-2011 for student's receiving first NYS awards payment in 2007-2008 and thereafter.

### Four and Five Year Baccalaureate for students starting after 2007

TAP Payment & Points	Min. Total Credits Completed	Min. Credits Purused Prior Semester <sup>1</sup>	Min. Grade Point Index	Misc. SFC Rqt.
1; 6	0	0	0.00	
2; 12	6	6	1.50	
3; 18	15	6	1.80	
4; 24	27	9	1.80	
5; 30	39	9	2.00	Must have declared a major
6; 36	51	12	2.00	Must have declared a major
7; 42	66	12	2.00	Must have declared a major
8; 48	81	12	2.00	Must have declared a major

<sup>1</sup> Courses must be completed with a grade of A, B, C, D, F or P. Grades of W or X do not demonstrate pursuit of degree.

## Waivers

In extraordinary circumstances (illness, injury, death of a relative, or serious and unanticipated personal problems beyond a student's control), the College may grant an SAP waiver. Waivers are available only once during the student's entire undergraduate career. Students who receive an SAP waiver are expected to make up deficiencies and advance to the level necessary to restore eligibility for future semesters. It is important to note in this regard that a waiver merely makes available to a prospective aid recipient assistance for which he or she is otherwise ineligible and does not change the total number of semesters of his or her eligibility. Please contact the Office of Student Financial Services for further information.

## Failing to Meet Satisfactory Academic Progress

Students failing to meet Satisfactory Academic Progress standards will lose their financial aid eligibility. They will be notified in writing of their status by the Office of Financial Aid.

Students terminated from receiving financial aid can reestablish eligibility by successfully earning the cumulative credits and GPA required for SAP. Neither paying for one's classes nor sitting out a semester is sufficient to reestablish the financial aid eligibility of a student who has failed to meet SAP. If a special or unusual circumstance contributed to a student's lack of satisfactory academic progress, the student may appeal the denial of financial aid.

## Appeal Process

The letter of denial from the Office of Financial Aid will describe the appeal process and a link to fill out the appeal form will be provided. Examples of special or unusual circumstances are personal injury or illness, the death of a relative, or other circumstances as determined by the student's college. The appeal must explain why the student failed to make satisfactory academic progress and what has changed in the situation that will allow the student to make satisfactory academic progress at the next evaluation. The Office of Financial Aid may request additional documentation at any point while evaluating an appeal. Documentation examples include, but are not limited to a letter from a doctor, medical care provider, or objective third party (e.g. a minister, social worker, counselor, facilitator, or other professional) that supports the student's situation. The appeal must be submitted to the office of financial aid for evaluation. The college will respond to the appeal in writing within two weeks of receiving the complete appeal.

If the appeal is approved and the college determines that the student should be able to meet cumulative SAP standards by the end of the fall semester, the student may receive aid during the fall semester while on financial aid probation. If the appeal is approved and the college determines that the student will require more than one semester to meet cumulative SAP standards, the college may develop an academic plan specifically for the student and the student may receive aid during the fall semester while on financial aid probation. All students on financial aid probation during the fall semester will have their SAP reevaluated before the spring semester. To remain eligible for financial aid during the spring semester, the student must be meeting cumulative SAP standards or standards specified in their academic plan. The Office of Financial Aid will monitor whether a student met the requirements of their academic plan and will work in conjunction with the CSS office for clarification as necessary. Students who fail to make SAP by the end of the fall semester will have their future financial aid eligibility terminated and will be notified in writing by the Office of Financial Aid. As stated previously, students terminated from receiving financial aid can reestablish eligibility by successfully earning the cumulative credits and GPA required for SAP.

If the appeal is denied by the Office of Financial Aid, the student will be notified by email of the decision. This notification will also make the student aware of their opportunity to respond and provide more information and documentation regarding their extenuating circumstances, if applicable. While there is no official appeal deadline, all information should be submitted during the term the student is seeking aid, and not after.

Federal regulations prevent a student from submitting the same appeal two semesters in a row. However, there is no limit to the number of appeals a student can submit if they can document there are new circumstances preventing the student from meeting SAP standards. Similarly, there is no limit to the number of semesters a student can be on financial aid probation as long as an approved appeal or academic plan is in place and the student continues to make progress toward their degree.

Appeals must be submitted promptly to provide adequate time for review and processing. If an appeal is received after a payment period has ended, you will not be eligible for any Title IV aid in the payment period that has ended, even if the appeal is later approved.

You must submit a signed letter of explanation. Be sure to include the nature of the problem, the date the problem occurred, how your studies were affected, and steps you have taken to prevent the problem from occurring again.

## Type of Appeal

**Maximum Timeframe** - explain why you have exceeded the number of credits required for graduation from your program of study.

**Minimum GPA** – explain why you do not have the minimum cumulative GPA of 2.0.

**Completion Rate (Pace)** - explain why you were unable to complete at least 67% of all hours attempted at SFC.

## Submit Supporting Documentation

Documentation of the extenuating circumstances you described in your statement. Examples might include: Medical documents, Death/birth certificates, Accident reports, Police reports

## Academic Plan

Once you receive notification to your SFC email that your SAP appeal has been conditionally approved, your next step is to create an Academic Plan with the Center of Student Success and submit this to the Office of Financial Aid for review.