



50 Sunset Lane

Paxton, MA 01612

Email: [finaid@annamaria.edu](mailto:finaid@annamaria.edu)

### **Undergraduate Satisfactory Academic Progress**

#### *Financial Aid Policy 2019-2020*

In order to be eligible for financial aid at Anna Maria College, a student must maintain SAP (Satisfactory Academic Progress). All students are evaluated for academic progress on an annual basis, after spring semester grades are posted, for financial aid purposes. The Federal Government requires that students be evaluated both quantitatively and qualitatively.

The ***quantitative evaluation*** is determined by counting the number of credits earned versus those that have been attempted. Attempted includes all classes passed, failed, withdrawn, repeated, or incomplete. Required percentage of classes passed:

Freshman must pass 50% of all classes attempted

All upper classman (students earning 30+ credits) must pass 67% of all classes attempted

The ***qualitative evaluation*** is determined by the cumulative GPA (Grade Point Average) which is calculated by the QPA (Quality Point Average). Please see Academic Policies & Procedures for more information on the QPA:

Freshman must earn 1.50+ cumulative GPA

All upper classman (students earning 30+ credits) must maintain a 2.00+ cumulative GPA

When SAP is verified in June of each year, a student who does not meet either of the two categories above is immediately placed on financial aid suspension and all financial aid funded through the federal government, state, and institution are cancelled for future semesters.

Students can repeat courses as many times as required to pass the course. However, if a student wishes to repeat a course to improve their grade, they can only receive aid for courses repeated one time.



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### **Appeal Process**

Students who have been placed on Financial Aid Suspension, but who are allowed to return academically, have the right to appeal their financial aid suspension in writing within 10 days of the notification.

A student may appeal by submitting a letter with the following information:

1. A complete explanation as to why the student was not academically successful. This can include extenuating circumstances such as illness, injury, death in the family, etc. Any medical verification, death certificate, or other documentation must be provided to support the circumstance.
2. The changes the student will put in place to address the situation so that they will be successful in future semesters.

The letter should be submitted to the Financial Aid Office. Allow 5 days for review and response. If a student's appeal is approved, the financial aid will be reinstated until the end of that academic year. At the end of that academic year, the student's cumulative GPA and number of credits earned will be reevaluated. If they are not at the required level, the student will not be eligible for any federal, state, or institutional aid, but may apply for a credit-based student loan that does not require SAP for the cost of education. They may also pay cash.

Denied appeals will result in the student being ineligible for financial aid until minimum Satisfactory Academic Progress standards are met. Students denied an appeal may apply for a student alternative loan that does not require a SAP component.

### **Re-Establishing Financial Aid Eligibility**

A student may regain financial aid eligibility by successfully meeting the college's SAP policy requirements or successfully meeting the requirements of an established academic plan.

- A student's SAP will be checked after the completed academic year to determine if they will continue to be eligible for financial aid
- A student may appeal only two times, while enrolled at Anna Maria College.
- Exceptions may be made in certain circumstances.



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### **Other Academic Elements**

**Certain elements that affect the academic progress evaluation, specifically:**

**Withdrawals** are not factored into the cumulative GPA, but are counted toward the number of credits attempted.

**Incomplete grades** are not factored into the cumulative GPA, but are counted toward the number of credits attempted (once a grade is submitted, the student may request a recalculation).

**Repeated Courses** remain on the student's record. If a student fails a course and then repeats it, only the better of the two grades is factored into the GPA. Both classes are counted into the number of credits attempted.

*A student may repeat a class that they passed (to improve their grades) only one (1) time and receive financial aid for the cost of that class. A student may not receive financial aid for the same class more than two times.*

**Transfer credits** are NOT included in determining the cumulative GPA, but are counted toward the number of credits earned.

**Change in program** affects SAP. Classes from the previous program count toward the new program for both cumulative GPA and number of credits earned. Classes from the previous program that do not count toward the new program will not be counted in the aggregate amount of credits attempted. CAUTION: a student may run out of eligibility for loans if they change programs and are enrolled longer than 5 years.

**Withdrawal** from Anna Maria College for a period of time and then returning is not sufficient to regain financial aid. The student has to make SAP before he or she can regain eligibility for financial aid. An appeal can be made if there were or still are extenuating circumstances. For example, if a student attended another college in his or her time away from Anna Maria College and has made SAP at that other college, then the student can appeal the Financial Aid Suspension.

### **Students in graduate programs:**

*Graduate students must maintain a cumulative GPA of 3.0 at all times and pass 67% of all attempted courses. All of the additional information above other than the GPA and attempted percentage apply to graduate students.*



Academic Year 2019-2020  
Semester: Fall 2019 \_\_\_\_\_ or Spring 2020 \_\_\_\_\_

Have you previously appealed for Financial Aid since you have been enrolled at Anna Maria College?

Yes \_\_\_\_\_ No \_\_\_\_\_

*You may only appeal twice and it cannot be two years in a row.*

Student's name \_\_\_\_\_ ID # \_\_\_\_\_

1. Please list the reasons why you did not meet the satisfactory academic policy for required GPA and/or number of credits attempted and passed (Please be thorough and specific-feel free to use the back of the form):
  
  
  
  
  
  
  
  
  
  
2. Please list the changes that you have made or will make in your life that will help you to be successful in the upcoming semester:

I have read the attached satisfactory academic policy and understand that Anna Maria College only allows two appeals if allowed to return by the academic committee and that the Department of Education does not allow an appeal for two consecutive semesters. Should I not be successful this semester in meeting the AMC Satisfactory Academic Policy, I understand that I will not be eligible for any federal, state, or institutional financial aid, but may apply for a student alternative loan that does not require a SAP component.

\_\_\_\_\_  
Student's signature Date

The Financial Aid Office will notify you in writing within 5 days of the decision from this appeal. Please feel free to call the Financial Aid Office at (508) 849-3366 with any questions.

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Approved/denied by \_\_\_\_\_ Date \_\_\_\_\_  
Student notified on \_\_\_\_\_