

# Financial Aid Satisfactory Academic Progress (FA-SAP)

## Student Financial Aid

### Des Moines Area Community College (DMACC) has two standards for measuring academic progress:

1. The U.S. Department of Education has defined the academic standard measurements the Financial Aid Office must use when determining eligibility for financial aid. The policy must measure both grade point average (GPA) and credit hours earned. These standards apply to a student's entire academic record at Des Moines Area Community College whether or not financial aid was received for prior terms of enrollment.
2. DMACC's standard academic policy for all students ES 4650 can be found at the following link: [www.dmacc.edu/student\\_services/int/Procedures/ES650 Final.pdf](http://www.dmacc.edu/student_services/int/Procedures/ES650%20Final.pdf).

#### General FA-SAP Requirements

Federal regulations require that students maintain Satisfactory Academic Progress (SAP) in the program of study they are pursuing in order to receive financial aid. The College's records are reviewed at the completion of every semester of enrollment (Fall, Spring, Summer) to determine compliance with the SAP policy.

#### There are three components to the financial aid SAP policy:

1. **Minimum GPA** – Students must maintain a cumulative GPA of a 2.0 or higher to remain eligible for financial aid.
2. **Minimum Pace of Completion** – Students must complete coursework at a minimum cumulative rate of 67%. (Credits earned / credits attempted = Pace of Completion). Credits earned include any credits for which a student receives a passing grade along with transfer credits. Credits attempted include passed credits, failed courses, course incompletes, withdrawals, repeats, and transfer credits. (Pace of Completion examples are provided on the next page.)

Financial aid Warning status occurs after a student's first term of not meeting one or both of the GPA and Pace of Completion requirements. Students on Warning status are still eligible for financial aid their next term of enrollment.

Financial aid Suspension occurs when a student receiving financial aid on Warning status fails to meet the GPA and Pace of Completion requirements following their next term of enrollment. Students on Suspension status are not eligible for financial aid. Students who fail to complete any courses within their first term of enrollment (e.g., combination of W's and/or F's) will be placed on Suspension for the following term.

3. **Maximum Time Frame** (Duration of Eligibility) – Federal regulations limit financial aid eligibility to 150% (for example, 96 credits for a two-year program) of the published length of the education program, as measured in attempted credit hours. Transfer credit hours (if available) are counted in the calculation of duration of eligibility.

When a student has attempted over 150% of the number of credits required for their program, they are placed on financial aid Suspension.

#### Appealing Financial Aid Suspensions

Students who have extenuating circumstances may appeal their financial aid suspension. For details on how to appeal, see the College Policy ES 4300 - [www.dmacc.edu/student\\_services/int/Procedures/ ES4300 Final.pdf](http://www.dmacc.edu/student_services/int/Procedures/ES4300%20Final.pdf)

## Pace of Completion Examples:

Cumulative 2.0 GPA is assumed for all examples.

Pace = Cumulative credits earned ÷ Cumulative credits attempted

### Example 1 - Natalie - First Year Student

	<i>Fall Semester</i>	<i>Spring Semester</i>	<i>Cumulative Total</i>
Hours Completed	6	10	16
Hours Attempted	12	12	24
Pace of Completion	50%	83%	67%
Financial Aid Status after Semester	Warning	Satisfactory	Eligible for Aid

### Example 2 - Sarah - First Year Student

	<i>Fall Semester</i>	<i>Spring Semester</i>	<i>Cumulative Total</i>
Hours Completed	6	8	14
Hours Attempted	12	12	24
Pace of Completion	50%	67%	58%
Financial Aid Status after Semester	Warning	Suspension	Not Eligible (needed 67%)

\*Student met 67% requirement for the semester, but did not meet the cumulative 67% pace required for financial aid.

### Example 3 - Ben - Continuing Student

	<i>Fall Semester</i>	<i>Cumulative Total</i>
Hours Completed	3	50
Hours Attempted	12	72
Pace of Completion	25%	69%
Financial Aid Status after Semester	Satisfactory	Eligible for Aid

	<i>Spring Semester</i>	<i>Cumulative Total</i>
Hours Completed	6	56
Hours Attempted	12	84
Pace of Completion	50%	67%
Financial Aid Status after Semester	Satisfactory	Eligible for Aid

	<i>Summer Semester</i>	<i>Cumulative Total</i>
Hours Completed	3	59
Hours Attempted	6	90
Pace of Completion	50%	65%
Financial Aid Status after Semester	Warning	Remains Eligible (needs 67%)

	<i>Fall Semester</i>	<i>Cumulative Total</i>
Hours Completed	8	67
Hours Attempted	12	102
Pace of Completion	67%	66%
Financial Aid Status after Semester	Suspension	Not Eligible (needs 67%)