



Western Nebraska Community College

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SUPPORTING: Federal Compliance Q5 (SAP)

Note: Individuals eligible for Veterans Administration (VA) educational benefits may apply at any time in the Veterans Upward Bound or Military/Veterans Affairs (MVA) Office.

How Aid is Disbursed

The method and timing of disbursements depends upon the type of aid awarded, the status of the student's application and the enrollment level. Funds from financial aid sources must first be used to pay direct educational expenses (tuition, fees, campus room and board, and authorized bookstore charges) before being made available to students for other education-related expenses.

1. Funds from grants and scholarships are usually applied to the student's WNCC account the fourth week of each semester. If the amount of aid exceeds the amount owed to WNCC, a refund check for the difference is available to the student no later than the end of the fourth week of classes. Check the website for disbursement dates.
2. Students employed through the Federal Work Study Program receive a paycheck for credits worked each pay period. There are two pay periods per month.
3. Student loan funds are transmitted to WNCC electronically by the federal government. If the student has completed a loan request form before the beginning of the semester or year for which he/she is requesting aid, the loan funds should be available in the same manner as described in one (1) above. Other disbursement rules apply for first-year, first-time borrowers, and for students receiving a semester-only rather than academic year loan. Students must also complete Direct Loan Entrance Counseling and a Master Promissory Note (MPN) online before loans are originated. Loans requested and originated later in the semester are available on the Friday after funds are received.
4. Instructors must verify a student's attendance in each class before the student can receive his/her first disbursement.

Census Date — A student's initial financial aid awards are based on full-time enrollment. However, the student's eligibility is adjusted to reflect his/her actual enrollment on the financial aid census date, which is typically during the third week of classes each semester.

Satisfactory Academic Progress

Student Academic Progress (SAP) measures a student's performance in the following three areas: cumulative completion rate, cumulative grade point average (GPA), and maximum time frame. The Financial Aid Office is responsible for reviewing the cumulative academic

progress of all enrolled degree-seeking students receiving financial aid at the end of each payment period. The purpose of this review process is to determine whether a student is making satisfactory progress towards their educational goal in both qualitative and quantitative measurements. The qualitative measurement consists of the cumulative grade point average of all credits transcribed, regardless of whether the student received financial aid for those credits.

The quantitative measurement contains two components: (1) the cumulative completion rate of credit hours completed versus credit hours attempted expressed as a percentage rate of completion and (2) the maximum time frame allowed for a student to complete their certificate or degree program expressed as a percentage of 150% of the total credit hours required.

Review of SAP will take place at the end of each payment period for all enrolled degree-seeking students who received financial aid. A student's entire academic record will be reviewed and evaluated for SAP whether or not financial aid was received. The process to review financial aid SAP eligibility will be the same for all students evaluated. All coursework, including coursework for which a college has offered academic amnesty must be included in the review process. The College will notify financial aid applicants of their SAP status. A student is considered to be a financial aid applicant if they complete the Free Application for Federal Student Aid (FAFSA) or if they are offered funding to assist in educational costs through the Financial Aid Office.

The SAP standards apply to all applicable forms of financial assistance programs including Federal Pell Grant, Federal Work-Study (FWS), Federal Supplemental Educational Opportunity Grant (FSEOG), Direct Stafford Loans, Direct PLUS loans, as well as assistance from the State of Nebraska. The College will determine what institutional funds will be affected by the student's SAP status.

Definitions of Financial Aid Satisfactory Academic Progress Status

Students who fail to meet either the quantitative or the qualitative criteria will be notified of their status in accordance with the definitions below:

Satisfactory

The student is eligible to receive all types of aid.

- Student has cumulative GPA at or above 2.0.
- Student has pace (cumulative completion rate) at or above 70%.
- The student has attempted less than 150% of required number of credit hours for enrolled degree or certificate program. All transcribed credits, including

transfer credits are included in the calculation for the maximum time frame.

Warning

The student was previously in satisfactory standing but failed to meet one or both of the SAP criteria stated below. The student will continue to receive aid while on warning status.

- Student has cumulative GPA below 2.0; and/or
- Has pace (cumulative completion rate) below 70%.

Suspension

The student failed to comply with stated SAP criteria while on warning or probation. The student is not eligible to receive financial aid (federal, state or designated institutional financial aid).

- Student has under a 2.0 GPA and/or 70% pace (cumulative completion rate).
- Student has attempted 150% or more of required number of credit hours needed for degree or certificate program.

Probation

The student will be placed on probation, if the student was previously on suspension status, made an appeal, and the appeal was granted. The student will be eligible to receive financial aid for one term while on probation, unless an academic plan has been incorporated into the SAP appeal.

Academic Plan

The student who has eligibility reinstated to probation under an approved academic plan and is successfully following that plan is eligible to receive financial aid and continues to be eligible for aid while following the approved academic plan. Financial aid eligibility will be reviewed at the end of each payment period according to the approved academic plan.

Financial Aid Satisfactory Academic Progress Criteria

In order to meet SAP requirements, financial aid applicants and recipients must meet the qualitative and quantitative measurements outlined below:

Qualitative Measure

Cumulative GPA Requirement:

Students must maintain a minimum cumulative grade point average of 2.0 for all credit hours attempted.

Quantitative Measure

Pace (Cumulative Completion Rate):

- Students must complete at least 70% of cumulative attempted credit hours.

- The completion rate is defined as the percentage of the total number of credit hours completed divided by the total number of credit hours attempted over the entirety of a student's academic record at the college performing the calculation. (Credit hours completed/credit hours attempted) x 100=completion rate.)
- Transfer credit hours on the student's record are included when computing the student's completion rate.
- Remedial credit hours and all repeated credit hours are included in the calculation of the cumulative completion rate.

Maximum Time Frame

- Federal regulations allow financial aid recipients to receive financial aid for a maximum number of attempted credit hours. Students attempting credit hours in excess of 150% of the required number of credit hours to complete their program of study will be placed on financial aid suspension status. If at any point in time it is determined that a student cannot complete their program of study within 150% of the program length, the student will be ineligible for aid.
- Transfer credit hours are included in the calculation of maximum time frame. WNCC requires submission of transcripts from all prior institutions prior to disbursement of federal and state aid to determine credits for maximum time frame calculation.
- Attempted credit hours under all courses of study are included in the calculation of attempted and earned credit hours.
- All remedial credit hours and repeated credit hours are included in the maximum time frame calculation.
- ESL courses are included in the maximum time frame calculation.

Evaluation of Financial Aid Satisfactory Academic Progress

1. Review of SAP will take place at the end of each payment period. The student's academic history is reviewed for: a) cumulative GPA requirement; b) pace (cumulative completion rate); and c) maximum time frame.
2. A student's entire academic record will be reviewed and evaluated for SAP, whether or not financial aid was received. Based on all academic history a student may be considered ineligible for aid.
3. The SAP evaluation process will occur at the end of each payment period of enrollment. When the

student applies for financial aid (receipt of the Free Application for Federal Student Aid), the evaluation process will be completed based on the student's last term of enrollment and then updated at the end of each term for which the student is enrolled. All terms of enrollment will be considered in the SAP evaluation whether or not the student received financial aid during those terms.

4. All students who fail to meet SAP criteria will be placed on warning or suspension. Financial aid applicants will be notified of their status.
5. The Financial Aid Office will review GPA and credit hours attempted/completed through consortium agreements.

Treatment of Completion and Repeats

1. Grades of D- or higher earned during all periods of enrollment will be considered acceptable for courses completed.
2. Grades of F, NP, I, W, CR, and AU earned during all periods of enrollment will not be considered acceptable for SAP.
3. Repeated courses are counted for all qualitative and quantitative measurements, as is coursework removed from the permanent transcript through an academic amnesty appeal.

Treatment of Grade Changes

1. Students are responsible for notifying the College Financial Aid Office of all grade changes that might affect current or future financial aid eligibility. A reevaluation of the students' status will be performed by the Financial Aid Office once the grade change has been communicated to the Financial Aid Office.
2. The College reserves the right to notify students of this requirement based on the College's official means of communication.

Student Financial Aid Academic Progress Appeals

The College is required to have a primary and a secondary process for students to appeal their eligibility. The secondary process is meant to address appeals of denied appeals from the primary process.

All decisions made at the secondary level are final.

The process for appeals at the primary and secondary level will be defined by the College. A student may appeal when they have been placed on suspension status. These appeals must be submitted to the College Financial Aid Office or designated location with supporting documentation. The student is responsible for presenting sufficient information and documentation to substantiate the existence of extenuating circumstances. The College

may request additional documentation as student's extenuating circumstances warrant it.

Appeal forms are available from the Financial Aid Office or online at www.wncc.edu/cost-aid/apply-aid/forms. Appeals should be submitted as soon as possible following notification of suspension, but ***no later than mid-term of the semester for which the student is requesting aid.***

Appeals must include the following information:

- why the student failed to make SAP; and
- what has changed that will allow the student to make SAP at the next evaluation.

Appeals may be submitted for extenuating circumstances, such as:

- medical problems (family illness);
- family emergency (death of a family member); or
- other documented extenuating circumstances beyond the student's control.

Students may also appeal on the basis of:

- funding for an additional degree or certificate.

Western Nebraska Community College may approve an appeal if:

- the College has determined the student will be able to meet SAP standards at the end of the subsequent term given the merits of the appeal and reasonable resolution of a student's extenuating circumstance; or
- the College and the student develop a plan that ensures the student is able to meet the College's SAP standards by a specific time or that the plan takes the student to successful program completion.
- students will be notified by the College of the outcome of their appeal. Under no circumstances can probation be assigned to a prior term.
- the College may notify students prior to the end of the term or prior to official posting of the financial aid SAP status if the student's academic progress indicates they will be ineligible for aid at the end of the term. This includes students who withdraw from the term or fail to meet the terms of their conditional probation.

The College will set deadlines for the processing of financial aid prior to the end of a term. The College may limit the number of SAP appeals that will be considered after review on a case-by-case basis of the student's academic and appeal history.

Reinstatement of Aid

1. Students who lose financial aid eligibility because they are not meeting the college's SAP standards will regain eligibility when they are again meeting the

qualitative and quantitative standards as set previously in this policy.

2. Students may also regain eligibility through the appeal process.
3. Upon successful reestablishment of eligibility, the student will be awarded financial aid based on the availability of funds at the time of reestablishment. Reinstatement will not be retroactive to a prior term of ineligibility.

Students may, or may not, receive all funds awarded prior to the loss of eligibility. ***Financial resources other than federal financial aid, including loans, must be used to pay for educational expenses during these terms.***

Impact of Withdrawals on

Financial Aid

Financial aid recipients who officially withdraw from all their classes or cease attendance without notifying the school may be required to repay a portion of the federal funds they received for that term. This is determined on a pro-rata basis by multiplying the percentage of term not attended by the Title IV aid received. Federal regulations specify the calculation used to determine if and how much repayment is required. All types of federal aid, including loans, are included in the calculation. Federal Work Study funds that have been earned are not included. If a student attended more than 60% of the term, no return of funds is required. After the amount of Title IV aid to be returned is calculated, a determination of how much must be returned by the institution and how much must be returned by the student is made. If a student owes a repayment, it is applied to the following programs in this order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant
6. Other federal aid programs

Any loan funds required to be returned must be repaid by the student in accordance with the terms of the promissory note. Any amount of unearned grant funds that must be returned is considered an overpayment. The maximum amount of grant overpayment is half of the grant funds received or scheduled to be received.

Any return of Title IV funds required by the student must be paid prior to receiving additional financial aid at WNCC or any other institution. Any funds returned by WNCC on the student's behalf must be repaid by the student to WNCC prior to attempting to register for subsequent terms.

The requirements for Title IV program funds are separate from WNCC's refund policy. Therefore, students may still owe funds to WNCC for unpaid institutional charges.

Additional details regarding this policy are available from the Financial Aid Office.

Transfer and Financial Aid

If a student transfers from one school to another, financial aid does not automatically transfer. The amount and type of aid offered by the new school may differ due to variations in the school's cost of attendance, funding availability, and academic requirements. A transferring student should contact the Financial Aid Offices at both schools for the correct procedures, deadlines, and policies. Annual aid limits apply if a transferring student received federal student aid during the academic year at his/her previous institution. Official transcripts from all previous institutions attended must be submitted to WNCC's Registrar prior to disbursement of federal aid to determine credits for maximum time frame calculation.

Other Financial Resources

There are many websites containing tips and information about applying for financial aid. Live links to federal resources, private organizations that support higher education, free scholarship search engines, and other helpful resources can be found at wncc.edu/admission-aid/financial-aid/application-materials/deadlines.

Students are advised to be careful of scholarship scams and any online or phone request for Social Security, credit card, or bank account numbers, or any other personal identification that could be used for identity theft. Contact the Financial Aid Office to check on scholarship or other aid legitimacy.

Enrollment

Academic Advising

Western Nebraska Community College strives to help students achieve their academic goals, and personal academic advising is an important part of this process. Counselors and advisors can assist students in identifying an appropriate program of study. They will also help students draft an academic plan outlining the courses they will need to complete in order to meet the requirements for graduation. This academic plan can be modified each semester based upon course offerings and student progress.

All new first-year students will meet with a professional advisor in the Career Planning and Advising Center who