Federal regulations mandate that a student receiving Financial Assistance under Title IV programs must maintain satisfactory academic progress in his/her course of study regardless of whether or not financial aid is awarded each semester. South Texas College’s Financial Aid Satisfactory Academic Progress Policy is applied consistently to all Financial Aid recipients. Students pursuing a Certificate, Associate, or Bachelor degree are responsible for understanding and adhering to the financial aid satisfactory academic progress policy.

Mandated by Federal and State Regulations, Financial Aid (FA) Satisfactory Academic Progress is measured with the following standards:

- Qualitative Standard (Cumulative Grade Point Average),
- Quantitative Standard (Pace of Progress)
  - Cumulative Pace of Progress
  - Maximum Time Frame

**QUALITATIVE STANDARD**

Students will be expected to maintain the minimum academic standards as outlined in the Scholastic Progress Standards Section of the South Texas College (STC) Catalog. STC uses a 4-point scale for grade point average (GPA), and requires students to have a 2.0 average after each semester.

**QUANTITATIVE STANDARD (Cumulative Pace of Progress)**

The quantitative standard is used to accurately measure a student's progress in a program. There are two components of the quantitative standard:

1. **Cumulative Pace of Progress:** Students must complete 67% of the total Attempted hours at the end of each semester to meet the required pace of progress at STC. You calculate the pace at which a student is progressing by dividing the total number of hours successfully completed or earned at the end of each semester by the total number of hours attempted at the end of each semester; if the result is greater than or equal to 67%, the student is meeting the requirement of pace of progression by semester. The chart below shows credit hour totals and the number of credits that must be completed to meet this requirement. Developmental remedial course work will be counted in the 67% calculation after each semester.

<table>
<thead>
<tr>
<th>Total Attempted Semester Hours</th>
<th>Total Earned/Completed Semester Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>60 Credit Hours</td>
<td>40 credit hours</td>
</tr>
<tr>
<td>36 Credit Hours</td>
<td>24 credit hours</td>
</tr>
<tr>
<td>24 Credit Hours</td>
<td>16 credit hours</td>
</tr>
<tr>
<td>12 Credit Hours</td>
<td>8 credit hours</td>
</tr>
</tbody>
</table>

2. **Quantitative: Maximum Time Frame (MTF):** is the pace at which students must progress through their program of study to ensure that they will graduate within a maximum timeframe; students must complete their program of study within a period no longer than 150% of the published length of the program. This is measured by dividing the number of credit hours that the student has attempted by the number of credit hours that are required to complete the student’s program of study. If the student reaches 150 percent or if the result of the division is 1.50, then the student has reached Maximum Time Frame. The following table contains three examples:

<table>
<thead>
<tr>
<th>Total Attempted Hours</th>
<th>Completion Requirement Hours</th>
<th>Maximum Time Frame Percentage</th>
<th>Has student reached Maximum Time Frame?</th>
</tr>
</thead>
<tbody>
<tr>
<td>182 Credit Hours</td>
<td>120 Credit Hours</td>
<td>1.52</td>
<td>Yes</td>
</tr>
<tr>
<td>179 Credit Hours</td>
<td>120 Credit Hours</td>
<td>1.49</td>
<td>No</td>
</tr>
<tr>
<td>82 Credit Hours</td>
<td>42 Credit Hours</td>
<td>1.48</td>
<td>No</td>
</tr>
</tbody>
</table>

In the first example, the program of study requires 120 credit hours to graduate. The student has attempted 182 credit hours (182 / 120 = 1.52) and in this case the student is going over 1.50 percent, so student has reached the Maximum Time Frame. In the second example, the program of study requires 120 credit hours to graduate too but the student has attempted 179 credit hours (179 / 120 = 1.49); in this case student has not yet reached Maximum Time Frame. In the third example, the program of study requires 42 credit hours to graduate and the student has attempted 62 credit hours, (62 / 42 = 1.48); in this case, student has not reached Maximum Time Frame.

**How are my grades evaluated under the FA Standards of Academic Progress?**

- The student's cumulative Grade Point Average (GPA) must be a 2.0 or higher to satisfy the requirements of the qualitative standard of the FA Satisfactory Progress Policy.
- Grades of “A”, “B”, “C”, “D” and “P” will be considered credit hours attempted and earned.
- Grades of “F”, “W”, “WP”, “WF”, “DP”, “DF”, “IP”, or “I” will be considered as credit hours attempted for the semester for the 67% Pace of Progress Rule and for the Maximum Time Frame (MTF) Rule.
- Students who withdraw from the college must still maintain FA Satisfactory Academic Progress to meet the 67% Pace of Progress and MTF Rules.
What happens if I fail to meet FA Standards of Academic Progress?

- Following the first semester in which the student does not meet the FA Standards of Satisfactory Academic Progress Policy (except in cases where the student exceeds the MTF limit for the declared program of study), the student will be placed on FA warning for the next semester of enrollment. The student may be allowed to receive financial aid funds while on FA warning as long as they are otherwise eligible.
- Students who are on FA warning and who improve their academic performance as defined by the qualitative and quantitative standards will be placed back in good standing and may be eligible to continue to receive financial aid for following semesters.
- Students who are on FA warning who fail to meet the FA Satisfactory Academic Progress Policy will be placed on FA Suspension and denied further funding until they meet the qualitative and/or quantitative standards again.
- Students who exhaust the Maximum Time Frame allowed for a program of study will be placed on financial aid suspension.
- A student who successfully appeals a GPA suspension status is placed on FA probation and eligible to receive Title IV aid as long as the student continues to complete 100% of the courses enrolled each semester and earns a term-GPA of 2.0 or higher.
  - The student’s record is reviewed after the first semester of FA probation. If the student has brought his cumulative GPA back up to a 2.0 and has also successfully completed 67% of the total number of cumulative credits attempted for the FA probation semester, he will be placed on FA warning.
  - If, after the probation period/semester:
    - the student fails to complete 100% of the total number of credits, he will be placed on FA suspension;
    - the student completes 100% of the courses attempted and his cumulative GPA is less than a 2.0 but the term GPA is a 2.0 or better, the student will be eligible for one additional semester of FA probation.
  - This review of FA probation to students is done manually by a FA Representative. Students who are on FA probation are notified by email and regular mail of their status. Students are also required to provide a complete Financial Aid Academic Plan outlining the expectations after a FA appeal has been approved.
- A student who successfully appeals a 67% suspension status, is placed on FA probation and eligible to receive Title IV aid for as long as the student continues to complete 100% of the courses enrolled each semester and earns a 2.0 GPA or higher.
  - The student’s record is reviewed after the first semester of FA probation. If the student has successfully completed 67% of the total number of credits attempted (cumulatively) and his cumulative GPA is a 2.0 or higher, he will be placed on FA warning.
  - If, after the probation period/semester:
    - the student fails to maintain a cumulative GPA of 2.0 or higher, he will be placed on FA suspension;
    - the student successfully completes 100% of the total number of credits attempted for the semester but his cumulative GPA is less than a 2.0, the student will be placed on FA suspension;
    - the student’s cumulative GPA is a 2.0 or higher but he does not complete 100% of the total number of credits attempted for the semester; he will be placed on FA suspension;
    - the student successfully completes 100% of the total number of credits attempted for the semester and his cumulative GPA is a 2.0 or higher, he will be eligible for one additional semester on FA probation.
  - This review of FA probation to students is done manually by a FA Representative. Students who are on FA probation are notified by email and regular mail of their status. Students are also required to provide a complete Financial Aid Academic Plan outlining the expectations after a FA appeal has been approved.

ADDITIONAL INFORMATION

The effect of Incomplete grades
Courses where the student receives an incomplete (I) at the end of the semester or term, will count as attempted credit hours and as a non-passing grade when assessing if the student will meet 67% Pace of Progress Rule and/or if the student will be within the Maximum Time Frame Rule limit.

Complete withdrawals and the Financial Aid Satisfactory Academic Progress Policy
Students who withdraw from the college must still maintain FA Satisfactory Academic Progress. A complete withdrawal will always have a negative effect on a student’s standing under this policy. If a student withdraws from school during the semester, his grades for the semester will be all “W”s. These grades are not passing; therefore the student will not meet the 67% Pace of Progress Rule and will be placed either on FA Warning or FA Suspension depending on what the student’s status was before the semester began.

The effect of repeating courses
There is no specific limitation on the number of times a student may attempt a course under the FA Satisfactory Academic Progress Policy. All course attempts, even repeated courses, will count when assessing if student will meet the 67% Pace of Progress Rule and/or the Maximum Time Frame limit. Please see the Maximum Time Frame section on this document. In addition please see section Repeated Coursework within Financial Aid section of the catalog or the Financial Aid Website, for more information.

Transfer hours and the 67% Pace of Progress Rule
Transfer hours which have an STC equivalent are counted in the assessment of the 67% Pace of Progress Rule.

Transfer hours and Maximum Time Frame
Transfer hours which have an STC equivalent are counted in the Maximum Time Frame calculation. Students may request an additional review of transferred courses if these courses count toward graduation at STC in their chosen major by providing a degree plan from the Office of Counseling and Advising. The degree plan will be reviewed by a Financial Aid Officer to determine exactly which transferred credit hours apply to a student’s current program of study. Transferred hours that appear on a student's record but do not count toward graduation from the student's current program of study will be eliminated from the total.

Summer Sessions Attempted hours
Hours attempted in any Summer Session will be included in the assessment of the 67% Pace of Progress Rule and the Maximum Time Frame Rule limit. STC offers three summer sessions. All three summer sessions are considered one entire semester when calculating the 67% Pace of Progress Rule and the Maximum Time Frame Rule.

Academic Probation and Suspension
Successfully approved Academic appeals for Academic Probation or Academic Suspension (G.P.A. less than a 2.0), have no effect on students’ standing with the FA Satisfactory Academic Progress Policy; those students will still be on FA Suspension and would have to appeal their FA Suspension to our STC Student Financial Services Department. Please reference the Financial Aid Appeals Process section on this document for more information.

Notification of FA Satisfactory Academic Progress status
Students placed on FA Warning or FA Suspension will be notified via email and regular mail, of their status after grades post on STC’s computer system.

The effect of Developmental coursework on the 67% Rule
Developmental (or remedial) coursework will be included when calculating the 67% Pace of Progress Rule.
The effect of Developmental coursework on the MTF calculation
30 credit hours of developmental coursework can be eliminated from the Maximum Time Frame calculation. After the student attempts more than 30 credit hours of developmental coursework, any additional developmental credit hours attempted will count in the Maximum Time Frame calculation.

The effect of dropping a course
Students who reduce their course load by dropping a course after the semester has begun, risk non-compliance with 67% Pace of Progress Rule.

The effect of FA Suspension on Financial Aid Awards
Title IV aid consists of grants and work-study; therefore, all grants and work-study awards will be cancelled (or discontinued in the case of work study) if a student is on FA Suspension.

Consortium agreements and the FA Satisfactory Academic Progress Policy
When South Texas College has a consortium agreement with a participating institution, the student must meet the FA Satisfactory Academic Progress Policy of the institution that is awarding aid.

Maximum Time Frame Adjustment for Change of Major
Students who change their major may have credits attempted and grades earned excluded from the Maximum Time Frame calculation if those credit hours do not count toward the new major. Exclusion of credit hours from the Maximum Time Frame Calculation will be allowed once, for change of major. All developmental courses and academic courses where the student earned grades of "F", "W" or "I" will be excluded from the Maximum Time Frame calculation when those courses are between the first major and the second major change; these grades cannot be excluded after the second major. Note that Undeclared Degree seeking major is not a valid major but credit hours taken while under this major, will be counted as attempted and earned (or not earned, depending on the grade).

Students who graduate and return to STC for a Second degree
If a student graduates from STC and re-enrolls at STC to pursue another educational program, all developmental courses and academic courses where the student earned grades of "F", "W" or "I" will be excluded from the Maximum Time Frame calculation. Students may request a review by providing a degree plan furnished by the Office of Counseling and Advising and submitting it to the Student Financial Services Office for review. The degree plan will be reviewed by a Financial Aid Officer to determine exactly which credit hours from the graduated program apply to the student’s new program of study. Classes from the program the student graduated from, which do not count toward graduation for the new program, will be eliminated from the total. The review for a new degree after graduation is limited to one degree plan review per graduation.

Exceeding Maximum Time Frame – Appeal Process
Students who are placed on Financial Aid Suspension because they reached their maximum time frame have the option to appeal, as long as they meet the following requirements:
- Be meeting the cumulative 2.0 GPA;
- Be meeting the 67% cumulative completion rate;
- Graduate within the semester where Maximum Time Frame Appeal was submitted;
- Provide degree plan signed by South Texas College Student Success Specialist;
- Submit a FA Appeal, including the FA Academic Plan to the South Texas College Student Financial Services Office.

Appeals will be approved/disapproved by the Student Financial Services Director. If an FA Appeal is approved, the student will be placed on financial aid probation and will be expected to follow the FA Academic Plan. Students can check the status or decision of their financial aid appeal two weeks after submitting it, by login in to their JagNet account and checking the financial aid active messages section of it.

67% and/or GPA - Appeal Process
Students who fail to meet the STC FA Satisfactory Academic Progress Policy because of unusual circumstances, such as (illness, death in the family, accidents, etc.) have the right to appeal. During the appeal process the student must be prepared to pay his/her own expenses, such as tuition, fees, books, supplies, etc. Please follow the procedure below to appeal a FA suspension.
- A Financial Aid Appeal, including the FA Academic Plan, must be obtained from and submitted to the STC Student Financial Services Office.
- Documentation supporting the extenuating circumstances must be available for review.
- Appeals will be approved/disapproved by the Financial Aid Committee. If a FA Appeal is approved, the student will be placed on FA probation and expected to follow the FA Academic Plan.
- All decisions made by the Financial Aid Committee are final.
- Student can check the status or decision of his financial aid completed appeal two weeks after submitting the appeal, by login in to his JagNet account and checking the financial aid active messages section of it.

For the most updated Financial Aid Information, please refer to our Financial Aid Website at http://studentservices.southtexascollege.edu/finaid/

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