



Financial Aid Policies

Satisfactory Academic Progress Policy

To achieve and maintain Satisfactory Academic Progress (SAP), a student must be enrolled as a regular student (degree seeking) and must meet the following GPA, Pace, and Maximum Timeframe requirements.

Transfer Students: Students are required to submit official academic transcripts to the CASC Registrar’s Office from all schools previously attended. All transfer hours (including grades of W) will be counted to maintain SAP for financial aid and previous CASC students will be reevaluated. **Financial Aid Eligibility cannot be officially determined until all official transcripts have been submitted and are added to the CASC academic transcript for calculation.**

I. GPA

Freshman students (**0-30 earned hours**) must maintain at least a **1.7** GPA while Sophomore students (**31 or more earned hours**) must maintain at least a **2.0** GPA. CASC Financial Aid uses a cumulative GPA that is evaluated at the end of each semester.

II. Pace

Pace measures the completion rate of the courses taken by the student. Students must earn at least **67%** of all hours attempted. This includes grades of W and all transfer work. Pace is calculated by dividing the cumulative hours successfully completed by the cumulative hours attempted. This is evaluated at the end of each semester.

Which grades count towards pace?		
Grade	Earned?	Attempted?
A, B, C, D, P, S	Yes	Yes
F, I, W, AW, U, NP*	No	Yes
NC, N, WC*	No	No

Enrollment Status for the Fall, Spring, & Summer Terms				
	Full-Time	Three-Quarter Time	Half-Time	Less than Half-Time
Hours	12 or more	9, 10 or 11	6, 7 or 8	5 or less

*Added due to 2020 COVID-19 grading options.

Example 1: Student attempts 12 credit hours and completes 9 credit hours. 9 divided by 12 is 75%, the student has successfully met the requirements.

Example 2: Student attempts 12 credit hours and completes 6 credit hours. 6 divided by 12 is 50%, the student has failed to meet the requirements.

III. Maximum Timeframe (MT)

Carl Albert State College (CASC) offers two-year associate degrees and certificate programs. Students have a maximum of **96 attempted hours** in which to complete his/her academic program. All transfer hours are included in MT. Students not on track to finish their program within the allotted time fall under this category.

IV. Loss of Eligibility and Appeal Process

Students can lose their Financial Aid (FA) Eligibility by: failing to meet the GPA and/or Pace requirements of the SAP Policy (including earning no credits in the previous semester), exceeding the Maximum Timeframe (MT) hours, being reported as having an Unusual Enrollment History (UEH), or a combination of the three. **Students are allowed to appeal their FA Eligibility status once per semester.**

When eligibility is lost, students may submit the appropriate appeal form and all supporting documentation to the Office of Financial Aid. On next occurring appeal meeting as noted on the CASC FA Forms page, the student appeal will be reviewed by the Financial Aid (FA) Committee made up of employees from various departments on both campuses. The FA Committee will meet at least twice a semester to review appeals. Students will be notified of the committee's decision and any follow-up action through their CASC student email.

- a) **Eligibility Loss by SAP:** Students who fail to achieve Satisfactory Academic Progress (GPA/Pace) for two consecutive semesters or students who earn no academic credit in the previous semester will lose their Financial Aid Eligibility. This will be in effect until the student meets all the requirements of the SAP Policy. Students who wish to appeal their FA Eligibility status must submit the Satisfactory Academic Progress Appeal and Degree Evaluation forms as well as a typed and signed statement explaining in detail the circumstances that caused them to fail to meet SAP **and** what has changed to allow the student to regain SAP. If the FA Committee approves the appeal, the student will be placed on either Financial Aid Probation or an Academic Plan and will be eligible to receive financial aid only for the courses approved on their Degree Evaluation.
- b) **Eligibility Loss by MT:** Students who exceed the maximum number of attempted hours (96) or will not complete their program within that time will lose their Financial Aid Eligibility. Students who wish to appeal their FA Eligibility status must submit the Maximum Timeframe Appeal and Degree Evaluation forms as well as a typed and signed statement explaining in detail why they have reached the maximum number of hours **and** what they plan to pursue if they regain their FA Eligibility. If the FA Committee approves the appeal, students will be eligible to receive financial aid only for the courses approved on their Degree Evaluation. **Students enrolled in either the Nursing or Physical Therapy Assistant programs are automatically approved and do not have to be reviewed by the FA Committee but they must still submit all appropriate appeal paperwork to continue receiving aid.**
- c) **Eligibility Loss by UEH:** Due to the Department of Education's efforts to prevent fraud and abuse in the Federal Pell Grant Program, they are identifying students with an Unusual Enrollment History. An example of a UEH is where the student attends an institution long enough to receive a Title IV refund, leaves without completing the enrollment period, enrolls at another institution, and repeats the pattern of remaining just long enough to receive another Title IV refund without having earned any academic credit. Students flagged with a UEH are reviewed and either cleared and continue to receive Title IV aid or ruled to be at fault and lose their FA Eligibility. Students who wish to appeal their eligibility status must submit the Unusual Enrollment History Appeal Form as well as a typed and signed statement explaining in detail the reason for the UEH. If the FA Committee approves the appeal, the student will be eligible to receive Title IV aid and may be placed on an Academic Plan.

Financial Aid Warning: Students who fail to achieve SAP, including students who transfer in with poor coursework, will be placed on Financial Aid Warning. The warning semester is in effect for one payment period (semester) and students may continue to receive Title IV funds and/or State funds. If at the end of the warning semester, students still fail to meet the requirements for SAP, they will no longer be eligible to receive aid until they are meeting all the requirements of the SAP Policy or successfully granted an appeal.

Financial Aid Probation: Students are placed on Financial Aid Probation if the FA Committee approves the appeal and determines that the student should be able to meet all the requirements of the SAP Policy by the end of one payment period (semester). The probation semester is in effect for one payment period and students may continue to receive Title IV funds and/or State funds. If at the end of the probation semester, students still fail to meet the requirements for SAP, they will no longer be eligible to receive aid until they are meeting all the requirements of the SAP Policy or successfully granted an additional appeal.

Financial Aid Probation is separate from Academic Probation.

Academic Plan: Students are placed on an Academic Plan (AP) if the FA Committee approves the appeal and determines that the student will require more than one payment period (semester) to meet all the requirements of the SAP Policy. Each AP is developed on a case-by-case basis with an enrollment advisor and the student. Progress will be reviewed at the end of each payment period to determine if the student is meeting all the requirements of the SAP Policy and/or the requirements of the Academic Plan. If the student is meeting all requirements, he/she will be in good standing and will be eligible to continue receiving Title IV aid. If the student is not meeting all SAP requirements but is meeting the requirements of the Academic Plan, the student is eligible to continue receiving aid. If the student fails to meet all SAP and AP requirements, he/she will again lose FA Eligibility. **Academic Plan students must appeal to change degree plans and will only receive financial aid for classes needed to complete that degree.**

Withdrawal

Withdrawing from Classes After Receiving Financial Aid: Financial aid recipients who withdraw from classes (officially or unofficially) or are expelled from CASC on or before the 60% point of any semester may owe a repayment of the financial aid they received (also known as a Return of Title IV Funds). Students who withdraw after the 60% point will not owe any repayment of financial aid funds disbursed; however, SAP will still be evaluated. **Complete withdrawals due to COVID-19 will not be subject to a Return of Title IV repayment. This only applies through December 31, 2020 unless otherwise extended by the Department of Education.*

Coursework

Zero Level Courses: Title IV aid will only pay for zero-level courses completed within the first 30 credit hours. Students who take only zero-level courses must be enrolled as a regular student (enrolled to obtain a degree or certificate at CASC as declared by the Registrar's Office) to be eligible to receive financial aid. All zero level courses will be calculated in Pace and GPA (passing grades for these courses will result in a 2.0 for the FA calculation).

Repeated Courses: Title IV funds may only pay for one repeat of a previously passed course. Title IV funds may pay for two repeats of a course not previously passed. All repeated classes will be calculated in the Pace and GPA.

Consortium Courses: Students paid for consortium courses are required to submit official academic transcripts to the CASC Registrar's Office at the end of each semester. All consortium hours must be added to the CASC academic transcript and will be counted in GPA and Pace to maintain SAP.

Financial Aid Usage Limits

Pell Grant Lifetime Eligibility Used (LEU): Federal regulation changes made by the Consolidated Appropriations Act, 2012 limits the duration of a student's eligibility to receive a Federal Pell Grant to the equivalent of twelve semesters. Students may access/view their LEU information on the National Student Loan Data System (NSLDS) using their FSA ID.

Subsidized Usage Limit (SULA): Federal regulation changes made to the Higher Education Act of 1965, as amended by the Moving Ahead for Progress in the 21st Century Act, established new Direct Loan Program regulations that provide that a first-time borrower on or after July 1, 2013, is no longer eligible to receive additional Direct Subsidized Loans if the period during which the borrower has received such loans meets or exceeds 150 percent of the published length of the program in which the borrower is currently enrolled. More information is available at StudentAid.gov under Understand Aid.

Verification – More information can be found in the Verification Policies on the CASC website.

Verification: This is a process required by the Department of Education that confirms the information you and/or your parents provided on the Free Application for Federal Student Aid (FAFSA). Students who are selected for verification will be asked to provide supporting documentation of income, household size, number in college, untaxed income and benefits, or any combination of these to verify the data provided on the FAFSA. You should not submit tax returns/transcripts or other verification documents unless it is requested by the CASC Office of Financial Aid.

Professional Judgement: Students requesting consideration for unusual circumstances must complete verification, if selected, before any type of professional judgment will be considered. An Unusual Circumstance Application can help determine whether a student may need a Dependency Override or Parental Data Override, while a Special Condition Application can help determine if changes to the FAFSA data or student Cost of Attendance (COA) is necessary. All professional judgements are reviewed on a case-by-case basis and are not always granted. Students will be notified of approval or denial through their CASC student email.