



# FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Regulations governing the federal student aid programs require institutions to develop standards of satisfactory academic progress (SAP) for student aid recipients which evaluate the following: (1) the length of time it takes to complete your program of study, (2) the rate of completion, and (3) your cumulative grade point average (GPA).

Your academic record is reviewed at the end of each semester, including summer, to ensure you are meeting the SAP requirements. Every time you remain enrolled in a course through the posted refund date, it is considered as attempted credits and is used to determine satisfactory academic progress. A change of academic program may result in an updated maximum time frame but will not reset your GPA and/or completion rate standard. You must meet all three of the following minimum requirements to demonstrate satisfactory academic progress and keep eligibility to receive financial aid under the Pell Grant, Supplemental Educational Opportunity Grant (FSEOG), Direct Student Loans, Federal Work Study, and Illinois Monetary Award Program (MAP) Grant programs.

## Quantitative/Qualitative Measures:

1. **COMPLETION RATE REQUIREMENT** - You must satisfactorily complete at least **66.667%** of cumulative attempted hours. Completion rate is calculated using all attempted courses, including repeated courses, remedial / developmental courses, dual credit courses, and courses for which you did not receive financial assistance. Transfer credits from other institutions, advance placement tests, and proficiency tests count toward your attempted and completed hours. Grades of E, ER, F, I, TE, W, WP, WF, ZE, ZI, ZTE, ZW, ZF are considered attempted but not completed and will adversely affect your completion rate. It is your responsibility to notify us when incomplete courses are finished and/or grade changes are made.
2. **GRADE POINT AVERAGE (GPA) REQUIREMENT** – You must meet and maintain the minimum grade point average as indicated below. GPA is calculated using all attempted credit hours, including remedial / developmental courses, dual credit courses, and courses for which you did not receive financial assistance. For repeated courses taken prior to Spring 2025, only the grade from the most recent attempt will be used for the GPA calculation. For repeated courses taken Spring 2025 and beyond, only the grade from the best attempt will be used for the GPA calculation. Grades of D, DR, E, ER, F, I, TE, ZD, ZE, ZI, ZTE, ZF will adversely affect your GPA. It is your responsibility to notify us when incomplete courses are finished and/or grade changes are made. Transfer credits from other institutions, advance placement tests, and proficiency tests are excluded from the GPA calculation.

| <u>CREDIT HOURS<br/>ATTEMPTED</u> | <u>MINIMUM<br/>CUMULATIVE GPA</u> |
|-----------------------------------|-----------------------------------|
| 0-12                              | 1.75                              |
| 13-32                             | 1.85                              |
| 33-48                             | 1.95                              |
| 49 – 64 and up                    | 2.00                              |

3. **MAXIMUM TIME FRAME REQUIREMENT** – You must complete your program of study within 150% of the minimum number of credit hours required to complete the program. Maximum time frame is calculated using all attempted courses, including repeated courses, remedial / developmental courses, dual credit courses, and courses for which you did not receive financial assistance, as well as transfer credits from other institutions, advance placement tests, and proficiency tests.

Example: A student pursuing a 64 credit hour associate degree program may not exceed 96 attempted credit hours.

**Number of credit hours required for degree (found in catalog) x 1.5 = Maximum allowed attempted credit hours**  
**(64 credit hours x 1.5 = 96 maximum allowed attempted credit hours)**

NOTE: Deleted courses, cancelled courses, and audited courses are excluded from the Completion Rate, GPA, and Maximum Time Frame calculations.

## **Monitoring SAP Requirements:**

### **Monitoring SAP**

You will be monitored for satisfactory academic progress after grades are posted at the end of each semester, including summer. You will be assigned one of the following SAP statuses: Good Standing, Warning, Termination, Approaching Max Time, or Maximum Time Frame. Monitor your JJC student email account and Financial Aid Self-Service for important notifications regarding SAP status. Log into my.jjc.edu > Self-Service Menu > Pay Bill & View Financial Aid > Financial Aid Self Service > Satisfactory Academic Progress

**Good Standing:** You are meeting all SAP requirements and are eligible to receive Federal Title IV and State financial aid.

**Warning:** You have fallen below the SAP Completion Rate and/or GPA requirement. You are still eligible to receive Federal Title IV and State financial aid. At the end of the warning semester, your SAP will be recalculated. If you successfully meet the SAP requirements, you will move to 'Good Standing'. If you fail to meet the SAP requirements, you will move to 'Termination'.

**Termination:** You have failed to meet the SAP Completion Rate and/or GPA requirements for 2 (or more) semesters. You are not eligible to receive Federal Title IV and State financial aid. You will remain on 'Termination' and be responsible for paying for courses unless you have an approved appeal or have taken enough additional courses to meet all SAP requirements again. SAP 'Termination' does not prevent you from attending JJC.

**Approaching Max Time:** Your number of attempted credit hours is nearing the maximum allowed time frame to complete your program. You are still eligible to receive Federal Title IV and State financial aid.

**Maximum Time Frame:** Your number of attempted credit hours has exceeded the maximum allowed time frame to complete your program. You are not eligible to receive Federal Title IV and State financial aid. You will remain on 'Maximum Time Frame' and be responsible for paying for courses unless you have an approved appeal. SAP 'Maximum Time Frame' does not prevent you from attending JJC.

## **SAP Appeal Process:**

### **SAP Appeal**

If you have lost Federal Title IV and State financial aid eligibility due to a 'Termination' or 'Maximum Time Frame' SAP status, you may appeal for reinstatement of financial aid eligibility for one semester. Completing a SAP appeal does not guarantee approval. SAP appeal forms, with detailed instructions, are available on [jjc.edu/financialaid](http://jjc.edu/financialaid) and on Financial Aid Self-Service. You are responsible for payment of courses until a final determination on your appeal is made.

**'Termination' Appeal:** You may appeal for reinstatement of financial aid eligibility if you have experienced circumstances beyond your control which have impacted your progress. Extenuating circumstances may include serious medical condition, death in the family, legal situations, withdrawal due to military service, etc. Supporting documentation is required. You must demonstrate that the circumstance directly contributed to poor academic progress in the term(s) they you did not meet the SAP requirements. You will not be permitted to use the same extenuating circumstance as a basis for multiple appeals. Your appeal must address what has changed in your situation that will allow you to meet SAP requirements at the next evaluation.

**'Maximum Time Frame' Appeal:** You may appeal for an extension of financial aid eligibility beyond 150% of the published length of your program if you have experienced circumstances beyond your control which have impacted your progress. Extenuating circumstances may include serious medical condition, death in the family, legal situations, withdrawal due to military service, etc. Supporting documentation is required. The SAP Appeal Committee will determine if certain credit hours (such as military credit, transfer credit, and/or credit hours not applicable to your current academic program) can be excluded from your maximum time frame calculation and if they can grant you additional hours.

**One-Time Reset Appeal:** You may appeal for a One-Time Reset if you've had a program or major change which has caused you to exceed your maximum time frame (for example, you were pursuing an Associate in Arts program and were recently accepted into the Sonography program). Your appeal should explain why you are requesting additional credit hours to complete the new program, and how the program will assist you in achieving gainful employment or transferring to a four-year program.

### **SAP Appeal Deadline Dates**

The Satisfactory Academic Progress Committee meets on the first Tuesday of every month. Appeals must be submitted by the Wednesday prior to the meeting. To be considered for reimbursement for the current semester, your appeal must be submitted by the following deadlines: Fall Semester – October; Spring Semester – March; Summer Semester - July.

### **SAP Appeal Outcomes**

The Satisfactory Academic Progress Committee will review your appeal to determine if you are eligible to continue receiving financial aid. Monitor your JJC student email account and Financial Aid Self-Service for important notifications regarding appeal status. Log into my.jjc.edu > Self-Service Menu > Pay Bill & View Financial Aid > Financial Aid Self Service > Satisfactory Academic Progress.

#### **Appeal Approved**

If your SAP appeal is approved, you will be granted ‘Probation Limited Cond’ status which will reinstate your financial aid eligibility for one semester. You will be provided an academic plan which outlines your responsibilities for the probation semester. For example, your plan may limit the amount of credit hours you can attempt, require you to meet with your academic advisor to discuss your academic progress, and require a minimum completion rate and GPA for the probationary period. Only the credit hours needed to complete your current program will be approved. Refer to your approval email for specific requirements. If you continue to make progress as identified by your academic plan, you may be eligible to have your probation status continued into future semester(s).

#### **Appeal Denied**

If your SAP appeal is denied, you will remain ineligible for Federal Title IV and State aid. You are responsible for paying for classes or dropping them within the refund period. To regain financial aid eligibility after a ‘Termination’ appeal denial, enroll in and successfully complete courses to raise your cumulative completion rate and GPA above the minimum SAP requirements. If you do not believe you’ve received a fair outcome based on your situation, you may request a second review of the appeal by the Director of Financial aid.

### **Academic Support**

To maintain your SAP requirements, work to earn a grade of C or above in all attempted courses. If you are having difficulty with your courses, seek out assistance from your instructor and/or contact one of the following departments for academic support. Please take advantage of these services which are available to JJC students to help you complete your college degree.

| <u>OFFICE</u>                   | <u>LOCATION</u>                | <u>PHONE NUMBER</u> | <u>EMAIL</u>                                                               |
|---------------------------------|--------------------------------|---------------------|----------------------------------------------------------------------------|
| Student Advising Center         | A1155 or RMA-1029              | (815) 280-2673      | <a href="mailto:academicadvising@jjc.edu">academicadvising@jjc.edu</a>     |
| Career Services                 | A1175                          | (815) 280-2756      | <a href="mailto:careers@jjc.edu">careers@jjc.edu</a>                       |
| Project Achieve/TRIO            | A1115                          | (815) 280-2456      |                                                                            |
| Disability Services             | A1125                          | (815) 280-2230      | <a href="mailto:disabilityservices@jjc.edu">disabilityservices@jjc.edu</a> |
| Tutoring & Learning Center      | C2010 or RMB-1080 or JCTR-6004 | (815) 280-2730      | <a href="mailto:tutoring@jjc.edu">tutoring@jjc.edu</a>                     |
| Mental Health & Wellness Office | A1100                          | (815) 280-2936      |                                                                            |

**Main Campus**  
Financial Aid Office  
1215 Houbolt Road  
Joliet, Illinois 60431

**Romeoville Campus**  
Financial Aid Office  
1125 West Romeo Road  
Romeoville, Illinois 60446

Phone: (815) 280-2528 Fax: (815) 280-2528 Email: [finaid@jjc.edu](mailto:finaid@jjc.edu)