

Satisfactory Academic Progress for Financial Aid Policy

To be eligible for financial aid, you must successfully complete (i.e. pass) all credits for which you are enrolled as of the tenth day of the quarter (whether or not you are funded) with a minimum of a 2.0 grade point average (GPA) and have a 2.0 GPA when you have completed 6 quarters. You must also meet the YVC's college-wide Academic Progress Standards, achieve at least a 67% pace of progression and complete your academic program within 150% (Federal) or 125% (State) of the standard length of the program.

Definitions

Appeal: The form and process used to request reinstatement of financial aid eligibility after suspension or dismissal. The YVC appeal form is called the Appeal for Financial Aid Reinstatement. Appeals received after the mid-point of the quarter may be placed in pending until final grades are available.

Enrolled credits: The number credits in which you begin attendance at the start of the quarter.

Funded credits: Funded credits are the number of credits for which you receive funding. The credit level for funding is established on the tenth day of the quarter (census date) or on the day aid is processed while the quarter is in session, whichever is later. Note that for full-time status (12 or more credits), students who successfully complete 12 credits are considered to have met the satisfactory academic progress for financial aid purposes.

Maximum time frame: Maximum time frame is the duration for which a student may receive financial aid. If, at any time, a review of progress shows that the student cannot complete the program within the maximum time frame, the student becomes ineligible for aid and will be notified of their ability to appeal. Maximum time frame is evaluated at the end of each quarter and is calculated using the total number of college-level credits attempted, earned and transferred.

Pace of progression: Pace of progression is evaluated at the end of each quarter and is calculated using the total number of credits earned divided by the cumulative credits attempted.

Unacceptable grades that do not count as passed or completed: I (incomplete), W (withdrawal), F (fail), N (audit), V (stopped attending class without officially withdrawing), NC (no credit), * (missing grade), and any "academic renewal" notations.

Warning status: You will be placed on warning status if your quarter GPA falls to less than 2.0; if you pass 50-99% of the minimum number of credits for which you registered in your funding range; or if you fail to meet the 67% progression standard. When you are on warning, you may continue to receive financial aid, but you must rectify your status by the end of the following quarter or lose your eligibility. There is no appeal of Warning Status.

Suspension status: If you fail to make satisfactory progress while on warning status, or you complete fewer than 50% of the credits in the enrollment range, you will be placed on financial aid suspension. Under financial aid suspension, you lose financial aid eligibility until you successfully bring yourself back into compliance or you successfully appeal. Please see appeal standards below.

Probation status: If you can achieve good standing within one quarter and your appeal for financial aid reinstatement is approved, you may receive financial aid on probation for one quarter only. However, if you are not making progress at the end of the quarter, you will be placed on financial aid dismissal.

Academic Plan: If it will take more than one quarter to achieve good standing and your appeal for financial aid reinstatement is approved, you may receive financial aid while on an "academic plan." An academic plan enables a student to rebuild academic progress while receiving financial aid. The Financial Aid Office will describe the quarterly requirements to maintain eligibility under the plan. Deviation from the plan results in loss of eligibility.

Dismissal status: If you fail to meet the satisfactory progress requirements while on probation or an academic plan for financial aid, you will be placed on financial aid dismissal. Students on dismissal can appeal but must present detailed evidence of extenuating circumstances that are different from those cited in their previous appeal.



Financial Aid

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Monitoring Status and Regaining Satisfactory Academic Progress

Satisfactory Progress is assessed at the conclusion of each quarter and prior to the first quarter of funding for each student who will receive financial aid after attendance without financial aid funding.

Grade changes: Revisions may be made to your satisfactory progress standing if a grade was posted late due to an instructor's failure to submit final grades on time, or your grade was changed because the instructor made an error in calculating or posting your quarter grade. Both of these cases require the student to notify us that a grade has been corrected via the completion of an appeal form.

Appeal Process: If your financial aid eligibility is suspended or dismissed, you may appeal for reinstatement if unusual, unforeseeable, or unavoidable circumstances prevented your progress and the circumstances have been resolved. The appeal process requires that you explain and document the circumstances that hindered your progress and the remedies you have put in place so that you can meet the academic progress requirements your next term of enrollment. This provision is intended to accommodate students who fail to make progress due to a one-time unanticipated event such as an incapacitating illness or injury to the student or death of a close relative.

Regaining good standing for satisfactory progress: In order to regain satisfactory academic progress after being placed on warning status, probation, or an academic plan, you must pass all the credits you take with a quarterly GPA of 2.0 or higher in your next quarter of enrollment. A higher quarterly GPA may be required in some cases. Good standing requires: pace of progression of 67% or higher, GPA of 2.0 or higher and the ability to complete your program within 125% (state funding) or 150% (federal funding) of the required credits. Failure to achieve good standing will initiate the next level of the academic progress sanctions.

Repeating courses: Students receiving financial aid may repeat a passed class one additional time. A passed class is considered a D- or higher. Each repeated course counts as credits attempted, but course credits count as passed only once. Because repeating classes impacts both maximum time frame and pace of progression; it may jeopardize funding your program through to completion.

Transfer credits: Credits transferred to YVC are counted as credits attempted and as credits earned.

Here are some examples showing how the policy is applied.

Enrollment/Aid Awarded for	Successfully passed	Progress status
Full-time (12 or more credits)	12 or more credits with 2.0 GPA	Satisfactory
	Completion rate of 50-99% with 2.0 GPA	Warning (unless already on Warning)
	Completion rate of less than 50% with 2.0 GPA	Suspension (or Dismissal if current reinstatement)
Three-quarter time (9-11 credits)	All credits passed with 2.0 GPA	Satisfactory
	Completion rate of 50-99% with 2.0 GPA	Warning (unless already on Warning)
	Completion rate of less than 50% with 2.0 GPA	Suspension (or Dismissal if current reinstatement)
Half- time (6-8 credits)	All credits passed with 2.0 GPA	Satisfactory
	Completion rate of 50-99% with 2.0 GPA	Warning (unless already on Warning)
	Completion rate of less than 50% with 2.0 GPA	Suspension (or Dismissal if current reinstatement)
Less than half-time (5 or fewer credits)	All credits passed with 2.0 GPA	Satisfactory
	Completion rate of 50-99% with 2.0 GPA	Warning (unless already on Warning)
	Completion rate of less than 50% with 2.0 GPA	Suspension (or Dismissal if current reinstatement)

Time limits for completing your program with financial aid eligibility.

- For federal aid, you must complete your program of study within 150% of the normal time frame and, for state aid, within 125% of the normal time frame. For example, federal policy requires that a 6-quarter program that is 90 credits in length be completed in no more than 135 credits.
- If at any time we determine that it is mathematically impossible for you to complete your program within the 150% maximum time frame, all Title IV federal aid must stop.
- Additional time (50% up to 45 credits) is granted for remedial classes (courses numbers 099 and below, i.e. Math 085). This can add up to 45 credits of remedial coursework. As a result, some students may be funded for up to 45 remedial credits and 150% of the required number of credits for the program.

Financial Aid Repayment

A separate policy affecting some students who do not make Satisfactory Academic Progress for financial aid.

For federal and state financial aid, YVC is required to calculate the portion of financial aid that has been “earned” by any aid recipient who does not complete the quarter and determine if “unearned” aid must be returned by the school or the student. Recipients who do not begin attendance must repay any aid that was disbursed. Those who begin attendance, but withdraw from classes, are expelled, or otherwise stop participating, may owe a repayment based on “unearned” aid. The earned portion of aid is calculated by dividing the calendar days of attendance by the calendar days in the term (excluding any period of 5 or more consecutive days when classes are not held). If the student has completed more than 50% of the term for state aid or 60% for federal aid, the student will not owe a repayment. But if the student did not attend beyond these benchmarks, the “unearned” aid percentage is calculated by subtracting the earned percent from 100%. For this policy, the “award amount” is the amount of grants and the net amount of any loans for which the student was eligible. All federal aid is included in the repayment calculation whether it was disbursed to the student’s account or directly to the student; however 50% of federal and state grants are protected from student repayment for term start-up costs; work study earnings are not considered.

- For federal aid, YVC must return the unearned percentage of institutional costs charged by the school. The student is responsible for the remaining “unearned” amount of grant funds (after 50% is protected). If the student had loans, loan funds are repaid according to the loan’s promissory note. For state aid, YVC does not return funds directly to the state unless funds become available due to a refund of tuition. The student will be billed for 50% of any unearned state grants.
- If attendance is verified but a last date of attendance is not established, 50% of aid must be returned. If the financial aid office is able to determine the last date of attendance, the office may recalculate the repayment amount based on this date.
- You may do your own federal calculations by downloading the worksheet, Treatment of Title IV Funds When a Student Withdraws from a Credit-Hour Program, at:
<http://ifap.ed.gov/aidworksheets/attachments/2010IASGCreditHourFinal.pdf>.

Examples

Example 1. Amy Student was awarded Federal Pell Grant, Supplemental Grant and a subsidized Stafford Loan each quarter. In her second quarter, Amy became ill and missed 2 days of class in the second week. She tried to make up the class work but became ill again a month later and had to withdraw from classes. The day Amy withdrew was the 46th day of the term. There were 75 days in the term. Amy had attended 61% of the quarter ($46 \text{ divided by } 75 = 0.61333$) and did not have to repay any financial aid.

Example 2. Stuart Sample received a Pell Grant and Stafford Loan of \$1000 each in the quarter. Stuart was in an accident and was forced to withdraw on the third day of the quarter. Since there were 75 days in the quarter, Stuart earned only 4% of his aid before the accident ($3 \text{ divided by } 75 \text{ is } 0.0400$). Thus, the unearned portion of his aid was 96% or \$1920. Stuart’s institutional costs (tuition and fees) were \$750 for the quarter. YVC is required to refund to the federal government 96% of the \$750, or \$720, YVC reduced Stuart’s loan for the quarter from \$1000 to \$280 (net).

Since YVC returned \$720 of Stafford, Stuart’s potential obligation was reduced from \$1920 to \$1200. Stuart will already have to repay the remaining \$280 Stafford Loan based on the promissory note he’s already signed, leaving a remaining obligation of \$920. Federal repayment rules protect 50% of federal grants for start of term costs. So \$500 of the Pell Grant is protected from repayment and Stuart will need to repay \$420 of his Pell Grant (the \$920 potential debt less the protected \$500). Since Stuart withdrew in the first week classes and he was entitled to 100% tuition refund. If Stuart applied the \$30 federal aid payment on his tuition account to his Pell Grant repayment obligation, his Pell Grant repayment would be reduced to \$390.

Example 3. Emmy Awardee was a student who withdrew on the 30th day of the quarter. Like Stuart, Emmy received \$1000 in Pell Grant and \$1000 in Stafford Loan that quarter and was charged \$750 in tuition and fees. However, Emmy earned 40% of her financial aid ($30 \text{ days divided by } 75 \text{ days is } 0.4000$) and 60% of her aid or \$1200 was “unearned”. YVC returned \$450 to her Stafford loan (60% of her \$750 charges), reducing her net loan for the quarter to \$550. Since she will repay the remaining \$550 Stafford Loan according to her promissory note, her remaining obligation is just \$200. Since \$500 of her Pell Grant is protected (i.e. 50% of her federal grant), Emmy will not have to repay any Pell Grant. However, because Emmy did not withdraw until 30 days into the quarter, she is not entitled to a tuition refund. Therefore, of her \$750 tuition, \$450 was returned to the government; Emily now owes \$300 to YVC for her tuition.