

**NORTH CENTRAL COLLEGE**  
**FINANCIAL AID STANDARDS OF SATISFACTORY ACADEMIC PROGRESS**  
***UNDERGRADUATE STUDENTS ♦ TEACHER CERTIFICATION ♦ SECOND DEGREE***

The United States Department of Education requires institutions of higher education to establish minimum standards of "satisfactory academic progress" for students receiving federally funded financial aid. These standards have been established to encourage students to complete courses for which financial aid is received and to progress satisfactorily toward a degree. North Central College also applies these same standards of academic progress to the recipients of the Monetary Award Program (MAP) from the Illinois Student Assistance Commission (ISAC) and to the recipients of scholarships, grants, and loans awarded or administered by the Office of Financial Aid at North Central College.

**TYPES OF AID COVERED**

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Federal Work Study
- North Central Scholarships, Grants, and Awards
- Tuition Exchange Programs
- Illinois Student Assistance Commission Monetary Award Program (MAP)
- Other Federal/State Grants and Scholarships
- Federal Direct Loan (Subsidized and Unsubsidized)
- Roller Loan
- Legacy Loan
- Federal Parent Loan for Undergraduate Students (PLUS Loans)

**WHO MUST MEET THESE CRITERIA?**

- Students currently receiving financial assistance under the programs listed above who are classified as degree-seeking undergraduates (including full-time, part-time, second degree, and teacher certification students).
- Students who have not applied for financial assistance, but who have attended North Central College and transfer students seeking financial assistance will be expected to meet the minimum cumulative grade point average prior to receipt of financial assistance.

NOTE: A separate SATISFACTORY ACADEMIC PROGRESS POLICY is in place for Graduate Students. A copy of this policy is available in the Office of Financial Aid.

**POLICY**

A student is considered to be making satisfactory academic progress if he or she:

- Completes with passing grades at least 67% of the credit hours financial aid was based upon;
- AND**
- Maintains a minimum cumulative grade point average of:
    - FRESHMEN - 1.8 cumulative grade point average (less than 28 credit hours completed)
    - ALL OTHER UNDERGRADUATES - 2.0 cumulative grade point average (28 or more credit hours completed);
- AND**
- Attempted courses has not exceeded more than 150% of the length of the program (includes courses taken while not receiving federal aid.)

**POLICY NOTES**

- These standards will be measured at the end of each academic semester.
- Some awards require a higher grade point average for yearly renewal.
- For students who transfer hours to North Central, only the credit hours that count toward the current degree program at North Central are included in this monitoring process. All accepted transfer courses will be used in calculating your completion percentage and the 150% total attempted credits outlined above.
- If a student would like to change his or her major/degree program, and s/he has reached the 150% attempted credit hour threshold, the student may provide a letter of appeal in writing to the Office of Financial Aid explaining the change in major/degree program. The Office of Financial Aid will make a determination of whether or not the student's federal aid eligibility can be extended.
- If a student is not meeting satisfactory academic progress, he/she will be mailed/emailed a letter explaining the failure to meet the required standards.

## DEFINITIONS

**COMPLETION OF COURSES** is defined as receiving one of the following grades: A, B, C, D, or P. Credit hours with F grades, withdrawals, or work in progress courses (incompletes) are considered attempted hours but are not considered completed. Although you may not receive credit for some of these courses, they may have been used to determine your financial aid eligibility. Therefore, they must be included in "attempted credits." Courses dropped during the 100% refund period are not included in a student's attempted credits.

**COMPLETION RATE:** The 67% completion rate is measured by taking the total cumulative attempted hours divided by the total cumulative completed hours. The 150% maximum timeframe is determined by taking the scheduled length of the student's program and multiplying it by 150%. For the typical program at NCC it would be 192 attempted credit hours (128 credit hours x 150%.) Credit completion percentage and 150% maximum timeframe will be measured at the end of each semester.

**MINIMUM CUMULATIVE GRADE POINT** requirements will be measured at the end of each semester. The grade point requirements are listed under the "POLICY" section.

### FAILURE TO MEET SATISFACTORY ACADEMIC PROGRESS

**FINANCIAL AID WARNING:** The first semester a student fails to meet the minimum grade point requirements, he/she will be placed on Financial Aid Warning for the succeeding semester. A student in this category is eligible to receive financial aid for the upcoming semester.

**FINANCIAL AID CANCELLATION:** Cancellation occurs if a student fails to maintain the minimum cumulative grade point after their semester of "Warning." Cancellation also occurs if the student is not maintaining the proper completion rate or has exceeded the 150% of the length of their program. The student is ineligible for financial aid while they are in a "cancellation" status. See "APPEAL PROCEDURE" below.

### REGAINING ELIGIBILITY FOR FINANCIAL ASSISTANCE

**REINSTATEMENT:** If a student is denied aid because the required number of courses was not completed for the period that aid was received, the student must complete the necessary course work at his/her own expense before being considered for future aid, unless an appeal is granted. See "APPEAL PROCEDURE."

A student denied aid because he/she did not meet the minimum cumulative grade point average must bring his/her average to the minimum standard to regain eligibility. Course work needed to complete this requirement will be undertaken at the student's own expense, unless an appeal is granted. See "APPEAL PROCEDURE."

**SUMMER SCHOOL:** If a student is denied aid at the end of an academic year, he/she may enroll in summer school (either at North Central College or another college) to regain eligibility for assistance. NOTE: Before enrolling in summer school elsewhere, check with the Registrar's Office at North Central College for approval.

**APPEAL PROCEDURE:** The Office of Financial Aid acknowledges there are certain uncontrollable circumstances that may have influenced the student's ability to maintain satisfactory academic progress (death of a relative, an injury or illness of the student or family member, or other

**CLASS REPEATS** are for the purpose of this policy, any class that can be repeated for a change of grade will count toward completion percentage. However, a failure in a repeated course may affect your ability to maintain satisfactory academic progress. Refer to the sections entitled "COMPLETION OF COURSES" and the "POLICY" for minimum cumulative grade point average.

**INCOMPLETE GRADES:** It is the student's responsibility to notify the Office of Financial Aid when incompletes have been satisfactorily completed. An incomplete is considered an "F" for SAP purposes. Once an incomplete is converted to one of the letter grades, the financial aid SAP status can be reevaluated upon student request.

**DEVELOPMENTAL COURSEWORK:** Developmental course work will count toward satisfactory academic progress if completed satisfactorily. These courses will be included as attempted credit for determining completion percentage and the 150% maximum timeframe, but will not be part of the student's GPA.

**DISMISSAL:** If a student is dismissed from North Central College for any reason, he/she is not eligible for further financial assistance. If the student should be readmitted, he/she must be re-evaluated for financial aid.

**FINANCIAL AID PROBATION:** As you will see in the "APPEAL PROCEDURE" below, a student has the ability to appeal a cancellation. If an appeal is granted, he/she will be placed on probation. The student will receive a letter outlining the terms of their probation. Probationary terms are dependent on the type SAP requirement the student is not meeting. In general, students must have a GPA above 2.0 each semester they are on probation and if completion percentage is also an issue, the student will be expected to complete 100% of the courses they are enrolled in (for each semester they are on probation). As long as he/she follows the terms of the probation letter, he/she will be eligible to receive financial aid for the upcoming term(s). If the student does not meet the terms of their probation letter, he/she will be placed back on financial aid cancellation and may be ineligible to receive additional financial aid

special circumstance). If the student has been placed on SAP cancellation, the student may submit a written appeal detailing the reasons for failure to meet the standards as well as appropriate third party documentation (e.g. letter from doctor, counselor, minister, priest, etc.). The appeal should also address steps that will be taken to meet the standards during future semesters. If the appeal is approved, the student will be placed on probation, receive a letter from the Office of Financial Aid with specific requirements that must be met in order to maintain financial aid eligibility. While on probation, a student's progress will be monitored each semester. If the appeal is denied, the student will not be eligible for any type of financial aid listed above until the student takes the necessary steps needed to meet the requirements outlined in the "POLICY" section of this document.

Satisfactory Academic Progress Appeals should be submitted to:

[finaid@noctrl.edu](mailto:finaid@noctrl.edu)

or

North Central College  
Office of Financial Aid  
30 N Brainard Street  
Naperville IL 60540