

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

Federal regulations require students to demonstrate Satisfactory Academic Progress toward an eligible degree or certificate program in order to qualify for financial assistance. Satisfactory Academic Progress includes both **quantitative** (i.e. number of credits earned divided by the number of credits attempted) and **qualitative** measures (i.e. “financial aid grade point average”).

Satisfactory Academic Progress (SAP) for financial aid applicants is reviewed at the end of each semester, including the summer session, regardless of whether the student received financial aid for the semester(s) being reviewed.

Requirements

- o Students must maintain a cumulative financial aid grade point average of 2.0 to retain eligibility for financial assistance.
- o Students must earn at least 67 percent of all cumulative credits attempted. For example, students who have attempted 9 credits, must earn 6 credits to maintain a 67 percent completion rate. Students who have attempted 24 credits cumulatively, must earn 16 credits cumulatively.
- o Students must complete their program of study within 150 percent of the time frame allowed. For example, students enrolled in a 60 credit degree program must complete their program before exceeding 90 attempted credits.
- o The first 30 credits of a student’s developmental coursework do not count toward the 150 percent limit; however, developmental credits attempted and grades earned in these courses are counted in the qualitative and quantitative academic progress measures. Any developmental coursework above 30 credits will count toward the 150 percent limit and may therefore affect the student’s eligibility to receive financial aid. Financial aid does not cover any developmental coursework above the allowed 30 credits.
- o The “financial aid GPA” includes all grades from developmental coursework. The institutional GPA excludes developmental coursework.
- o All courses withdrawn from are considered credits attempted but not earned.
- o Attempted credits are all credits registered for at the end of the add/drop period. To earn credits, a student must receive a final grade of A, B, C, D, S, or P. Students who receive a final grade of F, I, IC, NA, NR, NS, W, WP, WF, or NS will not earn credits for their courses.

- o The Financial Aid Office is not notified when grades are changed after the final grading period. It is the responsibility of the student to request a re-evaluation of their eligibility.
- o Students may be allowed to receive financial aid funding for one course repeat in order to improve upon a passing grade, when a higher grade is not required for progression in a student’s current program of study.

Consequences for not meeting the requirements:

- o Students who do not meet the requirements will be notified via letter and e-mail following the semester that their progress falls below the standards. Students may also view their current SAP status on the Financial Aid page of myccri.edu
- o If a student fails to meet the SAP policy described above, the student may be granted a “warning” semester during which time aid can be received. During the warning period, the student must complete 67 percent of credits attempted with a financial aid grade point average of 2.0 or better. If at the end of the warning period the student still does not meet the cumulative SAP measures, the student will become academically ineligible for financial aid for the next semester.
- o A student will become academically ineligible and placed on financial aid suspension if not making SAP following any warning or probationary period. This will result in the ineligibility for all federal, state and institutional financial aid. Once placed on financial aid suspension, a student may regain financial aid eligibility by completing a cumulative average of 67 percent of all attempted credits with at least a 2.0 cumulative financial aid grade point average at CCRI.
- o When a student becomes academically ineligible, they have the right to appeal the suspension of their financial aid based on mitigating circumstances. All appeals must be submitted in writing and documentation must be provided when applicable. Situations such as serious illness and family emergencies may be considered as mitigating circumstances. The Office of Financial Aid may then grant the student a “probationary” semester based on these mitigating circumstances and may adjust the maximum time frame requirements.
- o Students who are placed on probation after exceeding the 150 percent time frame will be given a plan of study by an academic adviser. During the probationary period, students must earn all credits attempted with at least a 2.0 “financial aid GPA,” and must continue to enroll in only those courses outlined in the plan of study and/or courses specifically required for graduation from their current program of study. Failure to follow these conditions will result in the loss of financial aid for subsequent semesters without the right of appeal.

The Community College of Rhode Island offers financial assistance to students who would otherwise be unable to further their education without such support. Depending on the type of aid, eligibility is based on one or more of the following criteria: financial need of the individual (in the case of dependent students, family need is used), educational costs, academic program and availability of funds.

TYPES OF FINANCIAL AID

- o **Pell Grant** – A federal grant awarded when the student does not have a B.S./B.A. degree equivalent. Awards are based on students' enrollment status and their expected family contribution. Awards for full-time students range from \$555 to \$5,550 per academic year.
- o **Supplemental Educational Opportunity Grant (SEOG)** – A federal grant that is awarded when a student demonstrates exceptional need and does not have a B.S./B.A. degree or equivalent.
- o **College Work Study Program (CWS)** – A federal work program that provides jobs to help pay for educational expenses. This program encourages community service and work related to the student's course of study. Students will be paid at least the federal minimum wage and can work up to 15 hours per week.
- o **Student Help** – A CCRI institutional non-need-based student work program on campus. Student will be paid at least the minimum wage and can work up to 15 hours per week. Students who are not eligible for need-based CWS work may be considered for the Student Help program.
- o **Direct Loans** – When a student's need cannot be met with other forms of financial aid, a Federal Direct Stafford Loan may be recommended. Eligible students may qualify for federal interest benefits and may not be required to repay the loan until they complete their education or leave school. Loans are repayable according to a payment schedule arranged by the Department of Education
- o **Federal Direct Subsidized Stafford Loan** – Need-based, federally subsidized loans with a fixed rate of 3.4 percent for undergraduate students. Repayment is deferred until students graduate, withdraw or enroll less than half-time. Interest is paid by the federal government until six months after students graduate, withdraw or drop below half-time enrollment. A 1 percent origination fee is charged at disbursement.
- o **Federal Direct Unsubsidized Stafford Loan** – Not based on need. "Unsubsidized" means the interest is not deferred while in school. However, repayment may be deferred until after students graduate, withdraw or enroll less than half time. Unsubsidized loans have a fixed interest rate of 6.8 percent. A 1 percent origination fee is charged at disbursement.
- o **Federal Direct Plus Loan** – PLUS loans allow parents of dependent undergraduate students to borrow up to the cost of education minus other financial aid. There are no aggregate loan limits. The program has a fixed interest rate of 7.9 percent. An origination fee of 4 percent is charged at disbursement. Unless deferred, repayment begins 60 days after the loan is fully disbursed.
- o **Rhode Island State Grant** – A grant for Rhode Island residents pursuing higher education. The Rhode Island Higher Education Assistance Authority determines eligibility for this award. Funding is contingent upon state appropriations. Application deadline is March 1 of each year.
- o **Massachusetts State Grant** – A grant for Massachusetts residents who are pursuing their education. The Massachusetts Department of Education determines eligibility for this award. Funding is contingent upon state appropriations. Application deadline is May 1 of each year.
- o **CCRI Grant** – A CCRI institutional grant for students enrolled in an eligible certificate or degree-granting program. Student must be enrolled for at least six credits each term and meet certain eligibility requirements.
- o **Scholarships** – Awarded by the CCRI Foundation to assist incoming, continuing, graduating and transferring students in meeting their financial needs. More than 70 scholarships, which are both need-based and/or merit-based are awarded to deserving students each year. Detailed information about each scholarship and application is available in the Library at any campus or on CCRI's Web site at www.ccri.edu.

WITHDRAWAL FROM THE COLLEGE – REPAYMENT OF TITLE IV FUNDS

Repayment of Title IV Funds

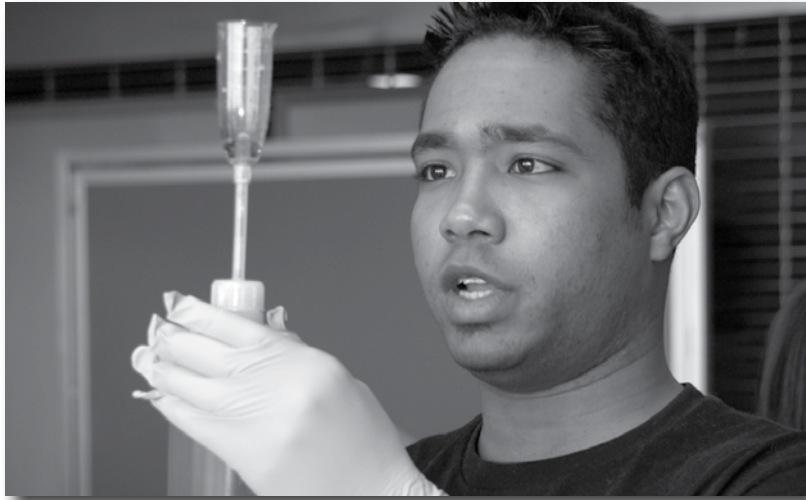
The Federal Financial Aid Title IV Refund Policy requires colleges to calculate how much federal aid a student has earned if they withdraw or stop attending prior to completing more than 60 percent of the semester. Students may have to return a portion of the aid received, as well as owe the college a portion of the tuition and fees.

The policy allows a student to earn a portion of the financial aid awarded for each day of enrollment. In addition, the policy requires a student to repay the U.S. Department of Education a portion of the unearned funds received depending on

the withdrawal date. A student who remains enrolled beyond the 60 percent point earns all aid for the semester for which the aid was awarded.

If the student unofficially withdraws (stops attending) or student's academic transcript reflects unsuccessful completion of all courses, Community College of Rhode Island will have student aid calculated based on 50 percent completion of the term. Documentation of an academic-related activity, including notification from the faculty, may be used to recalculate aid eligibility based on the last date of attendance.

If you have any questions, please contact your campus Enrollment Services or Financial Aid Office.



TRANSFER

The Community College of Rhode Island has transfer articulation agreements with many four-year institutions. Some of these agreements guarantee that CCRI students who graduate with an associate degree and a specified grade point average will be accepted and will receive both transfer credit and advanced standing upon transfer to the four-year college or university. Some agreements are course or program specific. Some agreements are currently under review.

Transfer planning should begin during a student's first semester at CCRI. For transfer information and planning, contact the Department of Advising and Counseling.

Information regarding transfer agreements is available in the Department of Advising and Counseling, in the academic departments and in the Office of Enrollment Services or at www.ccri.edu.

- Anna Maria College (MA)
- Assumption College (MA)
- Bay Path College (MA)
- Becker College (MA)
- Bridgewater State University (MA)
- Bryant University (RI)
- Capella University (online)*
- College of St. Joseph in Vermont
- Curry College (MA)
- Eastern Nazarene College Division of Adult and Graduate Studies (MA)
- Fisher College (MA)
- Fitchburg State University (MA)
- Framingham State University (MA)
- Franklin Pierce College (NH)
- Green Mountain College (VT)
- Johnson & Wales University (RI)
- Johnston State College (VT)
- Kaplan University (online)
- Lasell College (MA)
- Long Island University-Brooklyn (NY)*
- Massachusetts College of Liberal Arts
- Merrimack College (MA)
- The National Labor College
- New England College (NH)
- New England Institute of Technology (RI)
- New York Institute of Technology
- Newbury College (MA)*
- Nichols College (MA)
- Northcentral University (AZ)
- Pine Manor College (MA)
- Providence College*
- Providence College School of Continuing Education
- Rhode Island College
- Roger Williams University (RI)
- Sacred Heart University (CT)
- Salve Regina University (RI)
- Southern Connecticut State University
- Southern New Hampshire University
- Springfield College (MA)*
- Strayer University (online)
- Suffolk University (MA)
- SUNY Maritime College
- University of Bridgeport (CT)
- University of Massachusetts-Dartmouth
- University of Massachusetts-Lowell
- University of Rhode Island
- Vermont Technical College
- Wentworth Institute of Technology (MA)
- Western New England College (MA)*
- Wheelock College (MA)
- Worcester State University (MA)

** Agreements pending*