

Financial Aid Satisfactory Academic Progress (FASAP) Standards

Effective Beginning Fall 2011 / Updated April 2024

To be eligible for financial aid, you must make satisfactory academic progress toward your degree. As required by law, the Financial Aid Office has developed a reasonable policy for monitoring that progress, outlined below. Based on this policy, students are evaluated annually based on quantitative (pace) and qualitative (grade-based) standards.

Grade Point Average (GPA): Students must maintain a minimum cumulative USC GPA of 2.0.

Credit Hour Completion Rate: Students must complete with a passing grade 67% of all attempted credit hours. Grades of "A", "B", "C", "D", and "S" count as attempted and earned credit hours. If a student enrolls in an audit course (AUD), they will not receive financial aid for that class. Grades of "F", "I", "NR", "U", "W", and "WF" count as attempted but not earned credit hours. They will negatively impact the student's percentage of completion. For an example, see the table below.

Hour Attempted	Required % Completion	Must Earn
30	67%	20
24	67%	16
19	67%	13
15	67%	10

Maximum Time Frame Limitations: Students may be eligible to receive financial aid for up to 150% of the published program length. At the USC Palmetto College campuses, the published program length for an associate degree program is 60 credit hours and for a bachelor's degree program is 120 credit hours. If a student meets or exceeds 90 attempted hours for an associate degree or 180 attempted hours for a bachelor's degree, they will be placed on unsatisfactory progress due to meeting or exceeding the maximum time frame. As a reminder, all grades count as attempted hours. ***Please note that effective July 1, 2011, federal regulation stipulates that any student who cannot complete their remaining courses within the 150 percent time frame will be ineligible at the time the calculation is made.***

Students seeking an associate degree will be assessed once they have attempted 75 credit hours to ensure they can complete their degree within the maximum time frame limit. This assessment will occur during the fall and spring semesters. At any point during the academic year, if the sum of the two items listed below exceeds **90** credits, the student will be deemed ineligible to receive federal, state, and private educational loan funds.

- The number of credits attempted (includes all credits: earned, failed, transfer hours accepted, incompletes, and withdrawals)

- The number of credits in which the student is currently enrolled
- The number of remaining credits needed to complete the degree

Students seeking a bachelor's degree will be assessed once they have attempted 165 credit hours to ensure they can complete their degree within the maximum time frame limit. This assessment will occur during the fall and spring semesters. At any point during the academic year, if the sum of the two items listed below exceeds **180** credits, the student will be deemed ineligible to receive federal, state, and private educational loan funds.

- The number of credits attempted (includes all credits: earned, failed, transfer hours accepted, incompletes, and withdrawals)
- The number of credits in which the student is currently enrolled
- The number of remaining credits needed to complete the degree

If a student exceeds the maximum time frame or it is determined that the student cannot complete the degree within the maximum time frame, the student's financial aid will be cancelled immediately, and student will need to complete the FASAP appeal process.

Evaluation of Financial Aid Eligibility

Standards of Satisfactory Academic Progress (SAP) are reviewed annually after grades are posted in spring semester. If a student attends summer school, they will also be reviewed at the end of the summer session(s). Students whose records are not reviewed at the end of spring or summer will be reviewed when they submit the FAFSA for the current or upcoming year.

Students will be placed on financial aid suspension if they have not met the standards of satisfactory academic progress. Students will be ineligible for aid during the suspension. Students will need to raise their GPA and/or completion rate to meet the minimum SAP requirements to regain financial aid eligibility. If applicable, students may appeal their financial aid suspension (see *Appeal Process* below).

The evaluation period will be based on attendance in **all** prior semester(s) and will include **all** classes attempted whether federal aid was received or not. The initial evaluation will be based on all previous institutions attended once the transcripts are received, evaluated, and posted to the student's record.

- The student's cumulative GPA and completion ratio must meet the minimum standards, or the student will be placed on suspension.
- Credits evaluated will include credits attempted at USC, transfer credits accepted by USC, and courses funded through consortium agreement.
- Students who have attempted more than 150 percent of the credits required for their program of study are not considered to be making Satisfactory Academic Progress and therefore, are ineligible for financial aid funds.
- Students seeking second degrees and students with double majors are monitored like any other students under this policy. If or when the student exceeds the maximum time frame allowed for their respective programs, students may appeal if they have mitigating circumstances. All transfer hours accepted by USC will be included when determining maximum timeframe eligibility.

- Students on a *Financial Aid Eligibility Progress Plan* will be evaluated according to the terms of the appeal and/or plan.
- Students who do not meet the Standards of Satisfactory Academic Progress will be notified in writing.
- Students may follow the appeal process as outlined in the appeals section. Students will be ineligible for any further federal aid until they have met Standards of Satisfactory Academic Progress or have been granted an appeal approval.

Additional Financial Aid Satisfactory Academic Progress (FASAP) Policies

Academic Forgiveness – Financial Aid regulations do not have a provision for academic forgiveness; therefore, all credits and grades removed for academic forgiveness must be used to calculate Financial Aid SAP standards.

Academic Plan – If a student has an approved FASAP appeal but it is NOT possible for them to maintain the required course completion rate and GPA to maintain FASAP after one semester of enrollment, they will be placed on a FASAP Academic Plan. If the student fails to meet the conditions of the Academic Plan, the student is ineligible to receive aid.

Consistent Applications – Federal regulation requires all students, *including those students not currently receiving any financial aid*, to be evaluated and notified of eligibility status based on Financial Aid SAP standards.

Developmental/Remedial Coursework – Federal regulation limits the number of developmental credits covered by financial aid funds to 30 hours. Developmental/remedial coursework will count towards the credit hour completion rate.

Double/Change Major(s) – The FASAP policy does not allow the university to increase the maximum time frame of attempted hours due to double majors or a change in major. Such students will have to appeal if they exceed the maximum time frame for their degree.

FASAP Academic Year – Under FASAP guidelines, the academic year is comprised of the fall, spring and summer sessions.

Financial Aid Programs Covered by these FASAP Standards:

- Federal Pell Grant
- Federal Work-Study
- Federal Supplemental Educational Opportunity Grant
- Federal Direct Loans (Subsidized and Unsubsidized)
- Federal Direct PLUS Loans
- Private Educational Loans
- South Carolina Teacher Loan Program
- South Carolina State Need-based Grant
- South Carolina LIFE Scholarship
- South Carolina Palmetto Fellows Scholarship
- South Carolina Lottery Tuition Assistance Program

- Other federal or state programs as required

Incomplete Grades – Hours for which an incomplete grade is received will count toward attempted but not earned hours in the calculation of the course completion rate. The final grade for the incomplete hours will be calculated into the GPA when the course is graded. It is the student’s responsibility to notify the Financial Aid Office when the course is graded.

Pass/Fail Coursework – Students who take pass/fail courses will receive a grade of “S” or “U”. A pass/fail grade of “S” will be included in hours attempted and earned. A pass/fail grade of “U” will be included in hours attempted but not hours earned. Pass/fail grades will not be included in the calculation of the GPA.

Repeated Coursework – All hours attempted (original and repeated) will count toward the completion rate and maximum time frame. Only grades counted by the Records Office will count in the cumulative GPA for financial aid purposes.

Second Degrees – A student may receive financial aid to earn a second degree so long as he or she completes the second degree within the 150 percent maximum time frame (210 total attempted credit hours combined for all undergraduate degrees). Such students must also include a Graduation Plan signed by their academic advisor for review.

Transfer Hours and GPA – A transfer student’s completion rate, GPA, and maximum time frame requirement will be evaluated for FASAP based on the transfer credits and grades accepted by USC at the time of acceptance.

Withdrawals –

- Students who officially withdraw from the University are required to continue to meet the course completion rate, minimum GPA, and maximum time frame.
- Students who unofficially withdraw from the University, or if the only grade received is an F, then the student must appeal to have their financial aid reinstated.
- Please be aware the University has a policy regarding the repayment of financial aid due to withdrawing.

Financial Aid Satisfactory Academic Progress (FASAP) Statuses

1. **FASAP Good Standing** – The student is meeting all FASAP criteria.
2. **FASAP Academic Plan** – The student’s appeal for FASAP has been reviewed and approved. Approvals are granted for one semester at a time. At the end of each semester, the Financial Aid Office will review the student’s record to determine the following:
 - a. Is the student meeting all FASAP standards; or,
 - b. Is the student successfully completing the requirements of their academic plan.

If the student is not meeting one of the above conditions, the student status will return to the Suspension status.

3. **FASAP Graduation Plan** – Student’s appeal for FASAP has been reviewed, approved, and a time frame provided for graduation. At the end of each semester, the Financial Aid Office will determine if the student is progressing based on their plan.
4. **FASAP Suspension** – Students who fail to meet any of the FASAP criteria, singularly or in any combination, will be placed on Financial Aid Suspension from the time of the status calculation until the next calculation period (end of the spring term). Any student who is on Financial Aid Suspension will have their financial aid suspended until at time when they have successfully met all FASAP criteria and have been placed back into good standing at the next calculation period (end of the spring term).

If the student has mitigating circumstances that have caused them to be placed in Financial Aid Suspension, such as a major illness, a death in their family, or another tragic event, AND the student can provide documentation of the mitigating circumstance, the student may submit an appeal.

Notification of Status and Right to Appeal

Students will be notified in writing of changes to their FASAP status and any appeal decisions.

Students who are not in Good Standing must bring their academic progress back into compliance or have an appeal approved to have their aid reinstated. The inability to pay out of pocket for their classes or sitting out a semester while on Financial Aid Suspension is not grounds for reinstatement of aid.

A student whose appeal has been approved will be placed into a Financial Aid Eligibility Progress Plan (Academic or Graduation) status for the following semester of enrollment. The appeal approval notification may list restrictions or requirements that the student must follow. Failure to follow restrictions or requirements may result in the immediate forfeiture of financial aid.

FASAP Appeal Process

A student who loses their financial aid eligibility due to extenuating circumstance may appeal. Extenuating circumstances that may be considered include personal illness or accident, serious illness or death within the student’s immediate family, or other circumstances beyond the student’s reasonable control.

Students appealing their FASAP status are required to submit an appeal packet for review. **The appeal packet MUST contain the following items and information:**

1. **Provide an appeal statement** that must:
 - a. Be typed. No handwritten appeals will be accepted.
 - b. State what caused the student to fail the SAP policy (the mitigating circumstance).
 - c. State what corrective action or steps the student has taken to maintain FASAP by the next evaluation period.
2. **Provide supporting documentation** that helps to explain or prove the student’s mitigating circumstance or corrective action. Examples include (but are not limited to):
 - a. Newspaper obituaries or death certificates to substantiate deaths.
 - b. Physician’s written statement to substantiate illness or accident.

- c. Written statement from clergy, family member, or other third party who knows the student's situation.
 - d. Written statement(s) from academic advisor or professor.
3. Provide an Academic Plan by working with your academic advisor to develop a plan that includes all the courses required for your major, those courses that have been successfully completed, and all remaining coursework.
 - a. The Academic plan must be signed by the student and advisor.
 - b. Future FASAP determinations will be based upon the Academic Plan, so any change in this plan must be submitted to the Financial Aid Office prior to the determination date (end of the spring semester).
 - c. Transfer hours will be considered in determining successful completion of FASAP.

(OR)

4. Provide a Graduation Plan. If the student is exceeding the maximum time frame, then they must submit a graduation plan with their appeal packet. This graduation plan should consist of the classes and number of hours left to graduate as well as the signature of the student's advisor.

The Financial Aid SAP Committee will not review cases arising from poor academic and/or social choices made by the student or the student's "need" to have financial aid to continue as a student. Your appeal will be deemed incomplete if it does not address all the items listed above. Incomplete appeals will not be forwarded to the FASAP committee for review but returned to the student.

FASAP Appeal Review Process

The outcome of an appeal may include a denial or an approval with an Academic Plan or Graduation Plan to assure students meets the FASAP Standards. Appeals are reviewed by the FASAP Committee whose decisions are final. The student may not submit any subsequent requests for funding consideration. If denied, the student can regain eligibility for financial aid by meeting the FASAP standards on their own.

Students will be notified in writing of the results of the appeal, and of any restrictions or conditions pertaining to their appeal.

Why must my FASAP appeal and other documentation be in writing?

Our FASAP policy is governed by federal regulations and audited each year by the Department of Education through our state auditor. Those federal regulations state that our office is required to base appeal decisions equally and consistently to all students who fail to meet FASAP standards. Since our posted policy state that students must submit their appeal in writing to be considered, we cannot deter from that position. Any issue related to a student's FASAP appeal must be in a written format. Unfortunately, since we are required to have your appeal in writing, any information you may decide to prove that is NOT in a written format (such as information provided verbally) cannot be admissible for consideration by the FASAP committee for approval or denial.

Appeal Deadline

The deadline to submit a FASAP appeal to the Student Financial Aid Office for the term financial aid reinstatement is requested are as follows:

Term Student Desires Financial Aid	Priority Deadline	Deadline to submit appeal
Fall	August 1	September 30
Spring	December 1	January 30
Summer	April 1	May 30

Understanding Fee Payment

- If your appeal is submitted before the priority deadline and you had financial aid deferring the payment of your tuition and fees at the time your suspension was posted, your tuition and fees will continue to be deferred until a decision is made on your appeal.
- If you *did not have financial aid* at the time your suspension was posted, then you will need to make payment arrangements to prevent your class schedule being dropped for non-payment. You can either pay your tuition and fees out-of-pocket or enroll in the tuition payment plan.
- If you register for classes, you **must** attend them to be considered eligible for financial aid.
- If your appeal is denied, then you are responsible for any unpaid tuition and fees. You **MUST** contact the Business Office to make fee payment arrangements.
- Due to the large volume of appeals submitted, it may take several weeks for all appeals to be reviewed. Once a decision on your appeal has been made, you will receive a written notification.

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