

Federal regulations require colleges to set Satisfactory Academic Progress (SAP) standards that students must meet *and* maintain to be eligible for all federal and some state financial aid. Even if you have never applied for or received financial aid, your academic history from all accredited colleges will be evaluated before you are awarded financial aid.

SAP status affects eligibility for Cal Grant and all federal programs including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Work Study (FWS), and Direct Loans.

ANNUAL REVIEW

SAP will be reviewed annually at the end of the summer semester. Your cumulative review will be effective for the following Fall, Spring and Summer semesters. This applies to all students who were previously enrolled at the college.

Please be aware that if you are enrolled in Summer classes, your Fall semester aid may be delayed. Federal aid cannot be disbursed until all Summer grades are posted and SAP is complete. This means federal aid for the fall semester may be delayed for students enrolled in summer classes ending in August.

Students not meeting SAP standards will be notified via email of their disqualification.

COVID-19 IMPACTS

Based on federal regulations, EWs related to COVID-19 withdrawals received during the spring 2020 semester will not be included in the unit and pace calculations for the 2022-2023 aid year. After Spring 2020, EWs with COVID-19 attestations will not be included in SAP calculations. Additionally, students may appeal disqualifications based on COVID-19 impacts, documentation will be required.

MAJOR

Students must be enrolled in an eligible academic program (major) to receive financial aid. Eligible programs include—active Associate Degrees (AA or AS), most Transfer Programs and Certificate of Achievements requiring at least 16 units.

- Transfer majors designated as AS.X, AA.U or an associate degree in one of the University Studies program **are** eligible for federal aid.
- Transfer majors designated (ending in) “.T” and Certificate of Achievements in University Studies **are not** eligible for federal aid.
- Certificate of Proficiency programs **are not** eligible programs and will not be considered for financial aid.

Students are required to declare a major upon admission to the College and ensure that any changes are reported promptly to Enrollment Services using the [Major Change Form](#).

ADMISSION TO SPECIAL PROGRAMS

Admission to the Dental Assisting Program, Nursing Program, Fire Academy, and Police Academy is by special application. For information about their application process, contact the individual program. Only students confirmed by the department will be considered in an eligible program.

If you have not been accepted into the program, please select another financial aid eligible major.

For inquiries about your status in the program, please contact the department using the links below.

- [Nursing](#)
- [Registered Dental Assisting](#)
- [Basic Police Academy](#)
- [Fire Academy](#)
- [Paramedic Training](#)

Students needing assistance choosing a major are encouraged to meet with an academic counselor (available by [appointment](#)) as soon as possible.

PREVIOUS COLLEGE ATTENDANCE

If the Palomar College Records Office has received official transcripts (see list of acceptable accreditations below) we will include all units with a grade of C and higher as well as grades of P (passing) or CR (credit) in your SAP calculation as units attempted and completed. This will impact your unit limit and pace calculations.

Transcripts received after your initial annual SAP review will be evaluated for the following aid year and may impact your eligibility for financial aid.

GRADE POINT AVERAGE

The College requires a minimum cumulative GPA of 2.0 to obtain a Certificate of Achievement, AA/AS Degree or complete a transfer program. Therefore, students who have attempted twelve or more units (including transfer units) must have and maintain a minimum 2.0 Palomar College cumulative GPA to meet the qualitative portion of SAP standards.

Students struggling with classes are encouraged to seek instructor recommendations/assistance, utilize [tutoring](#) (free to currently enrolled students) and other [student support services](#).

Students with fewer than twelve attempted units (including transfer units) will be considered NEW students and not be held to the 2.0 cumulative GPA requirement.

Students that do not meet the minimum standard will be disqualified. Please see the disqualification and appeals sections for detailed information on reestablishing federal and state aid eligibility.

UNIT LIMIT

Students shall be held to a unit limit equal to 150% of the units required to complete their declared major. Unit requirements are published annually in the [College Catalog](#) available online on the College's homepage or for purchase at the bookstore. Once the unit limit has been exceeded or we determine you will be unable to complete your major within the unit limit, you will be disqualified and no longer eligible for financial aid.

Units attempted at Palomar College (*see exclusions listed below*) and applicable transfer units will count towards your unit limit. Students are strongly encouraged to enroll only in courses required to complete their Palomar College major. If you need help determining required courses you should meet with an academic counselor to review the major requirements published in the College catalog to create an Education Plan that outlines the required courses you have completed and courses you still need to complete your major within your unit limit.

Enrollment history reports, transcripts on file with the college, current catalog & advising guides will be used to determine federal aid eligibility.

Reminder: Units taken under a prior major will count toward your unit limit. A unit limit adjustment will only be considered on a case-by-case basis through our SAP appeal process. Additionally, students who have completed a Bachelor or higher degree will be disqualified based on the assumption of having completed 120 units.

GENERAL INFORMATION

- Unit limit for many AA/AS is 90 units (60 x 150%) and 45 units for a Certificate of Achievement (30 x 150%). High unit majors will be evaluated based on the current College catalog requirements and random verification course enrollment for students will be conducted to ensure that students are actually taking courses required towards their declared academic program.
- Eligible transfer program majors will be held to the current College catalog. Adjustments based on your specific major or university admission requirements will not be considered.
- Units from repeated courses, including substandard grades (Fs, FWs), academic renewals, and withdrawals (Ws, EWs, MWs, NPs) will be included in your unit limit. You should drop unnecessary courses before the "no notation" [deadline](#) published each semester to minimize your attempted units.
- Up to 30 units of remedial coursework in ENG 10, MATH 10, 15, and READ 5, 10, or 11; and ESL units below 50 will be excluded from your unit limit. However, you must demonstrate academic progression by successfully completing general education or major coursework requirements after your first academic year.

PACE

Generally you must complete at least 67% of your attempted units to make sure you are able to complete your major within the unit limit. We will round your percentage to the nearest whole number (66.50% or higher will be rounded up to 67%). Only units receiving grades “A” through “D” or “P” will be considered completed units. Pace is calculated as cumulative units completed (UC) ÷ cumulative units attempted (UA). We will include all Palomar (*including remedial & ESL units*) and applicable transfer units in your pace calculation.

Students with fewer than twelve attempted units will be considered NEW students and not be held to the 67% cumulative Pace requirement.

Students that do not meet the minimum standard will be disqualified. Please see the disqualification and appeals sections for detailed information on reestablishing federal and state aid eligibility.

DISQUALIFICATION

You will be disqualified and not eligible for financial aid if you meet any of the following conditions:

- Exceed or are unable to complete your major within your unit limit. We will use the College catalog, your recent Educational Plan, or self-certified unit limit review to determine your unit limit status. Students are encouraged to review and update their Educational Plan at the end of each academic year.
- Cumulative GPA is below minimum standards based on attempted units;
- Pace is below minimum standards based on attempted units;
- Complete all required coursework for your declared major (even if the degree has not been awarded)
- Have a BA/BS or higher degree from a U.S. or foreign post-secondary institution.

Note: Students who fail to inform the Financial Aid Office that they have earned any of the degrees listed above will be immediately disqualified and reported to the U.S Department of Education Office of Inspector General for possible fraud investigation.

FAVSS will send a disqualification notification email with the specific SAP standard(s) that were not met. Disqualified students with extenuating circumstances may submit a SAP appeal to reinstate their eligibility for federal financial aid (see the appeal details below). Generally, students remain ineligible for the **entire** academic year. SAP status will be re-evaluated the following academic year. Disqualified students that meet SAP status (unit limit, GPA, and pace) at the end of a semester through improved academic performance can request a SAP review to determine if financial aid eligibility can be reinstated for the upcoming semester.

APPEALS

If you do not meet SAP standards based on coursework attempted prior to Fall 2022 you will not be eligible for financial aid for the 2022-2023 academic year. However, if you have an extenuating circumstance you may submit an appeal to reinstate your eligibility for federal financial aid.

Appeals must be submitted by 2022-2023 deadlines. A comprehensive education plan will be required documentation for students that have been disqualified for exceeding units or students unable to complete their program within their unit limit.

First level appeals may be submitted online using our Student Forms mobile application. Our second level appeal (known as an Appeal to the **Director**) form is available on [our Appeals and Special Circumstances](#) webpage. All second level appeals will also require the submission of a comprehensive education plan.

You must make an appointment to see an academic counselor to create a comprehensive education plan. Select the link: [Counseling Appointment](#) to schedule an appointment for education planning and financial aid appeals.

Because some award programs have limited funding and specific disbursement criteria we encourage students to submit an appeal as soon as possible to maximize their award potential.

Appeals will be considered for the following extenuating circumstances:

- Recent disability or job layoff that requires retraining or further education to a different career (major).
- Severe illness or injury, death of immediate family member or
- Long lapse in enrollment or recent academic improvement (progression)
- Other unforeseen extenuating circumstance.

Your appeal must include an explanation **and** documentation supporting your extenuating circumstance(s) and must address:

- Why you failed to meet SAP standards;
- What has changed or what steps you have taken that will allow you to meet SAP;
- If you have an AA/AS degree or higher, why you are enrolling at a community college and the purpose of returning to a two-year program **or**
- Why you are unable to complete your major within your unit limit.

APPEAL SUBMISSION GUIDANCE:

Appeals should be detailed and we recommend appeals include documentation that supports your extenuating circumstance(s) and comprehensive education plan by an academic counselor. **Keep a copy of all documents you submit for your records.**

We encourage you to print an unofficial copy of your academic transcript to help you address the specific semester(s) that affected your overall academic performance. Students with extenuating circumstances and a high number of transfer credit should provide detailed reason(s) for not completing their degree at another college or for seeking to complete another degree at Palomar College.

For instance, if you received multiple Ws, FWs or Incompletes in a particular semester you can determine if an extenuating circumstance occurred in that semester and use that as a basis for your appeal.

You may also obtain a statement from a college instructor or academic counselor (*available by appointment only*) if he/she can confirm or support your request for reinstatement based upon your specific extenuating circumstance(s).

Documentation may include, but is not limited to, copy of a death certificate, doctor's or other medical letter or summary, eviction notice, court document, course syllabus, etc. It is imperative that the supporting documentation clearly relates to the semester(s) you did not meet SAP standards.

Example: In Fall 2020 I was in a car accident about 1 week before my midterms. I spent 2 days in the hospital and another week recovering at home. I was unable to attend classes for almost 2 months because of mobility and pain issues. I also had multiple medical appointments and was unable to make up the all the required coursework.

Applicable documentation would include copies of medical or insurance records that document the dates related to the hospitalization, follow-up and physical therapy appointments. Also, emails or letters sent to or received from the instructor(s) that support the absences or attempts to make up assignments.

APPEAL DECISION REVIEWS

First-level appeals will be reviewed within ten (10) business days by a Financial Aid Advisor.

After your appeal is reviewed, you will be sent an appeal decision notification via email. If your appeal is not approved you will be given a brief explanation that you may use as a basis to submit a second level or [Appeal to the Director](#).

If your first-level appeal is approved, you will be reinstated on a "Probation" status and will be eligible for financial aid. You will be eligible for financial aid as of the semester you are approved (eligibility is not retroactive to a prior semester) Your appeal approval may prescribe a specific academic plan or other appeal conditions that you will be required to follow.

If placed on "Probation" your SAP status will be reviewed at the end of each semester to ensure you comply with any academic plan or other appeal approval condition(s). If you do not comply with your probation conditions you will be disqualified again. You will be able to submit another appeal for future aid consideration if you experienced another extenuating circumstance.

Minimum probation conditions include:

- Completing all classes. Classes with grades of FW, W, EW, MW, NP or I will not be considered a completed class.
- Earning a minimum semester GPA of 2.00 (unless otherwise indicated in the appeal approval communication)
- Major changes will void your probation and you will not be eligible for additional student aid
- Only courses that are required for completion of your approved Palomar College major will be considered as enrollment for payment (disbursement)
- Your probation will only be carried over for one primary semester of non-enrollment. If your probation is in effect for fall and you do not attend fall, your probation will carry over to spring. However, if you do not attend the following spring semester, you will be disqualified again. Summer is not considered a primary semester.

If you feel your academic history was incorrectly evaluated based on our published SAP standards (GPA, unit limit or pace) or would like to address concerns regarding your Probation conditions, you may submit an [Appeal to the Director](#) form. An appeal at this level will require further clarification of your extenuating circumstance and/or additional documentation that clearly supports your circumstance(s), issues or concerns. Once the director has reviewed and sent an appeal decision you may schedule an appointment to review and discuss the decision including recommendations for further appeal review.

Appeal approvals are effective the semester in which they are approved and will not be retroactive to prior semesters.