



### Satisfactory Academic Progress Overview

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 regionally accredited colleges will be reviewed before you are awarded financial aid.

SAP status affects eligibility for these student state and federal aid programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- Federal Direct Student Loans
- Cal Grant
- Student Success Completion Grant
- California Dream Act Service Incentive Grant (DSIG)
- California Chafee Grant

Students not meeting SAP standards because of exceptional circumstances can appeal for reinstatement of student aid eligibility. This SAP policy outlines the minimum SAP requirements and the appeal process.

### Eligible Programs

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 and approved by the Department of Education.

- Transfer majors or an associate degree in one of the University Studies programs **are** eligible for federal aid.
- Certificate of Proficiency programs **are not** eligible programs and will not be considered for federal aid.

Students are required to declare a major upon admission to the College and promptly report any changes to the Admissions Office by completing the Major Change Form available through [MyPalomar](#).

### Special Admit Programs

These programs require an additional application for admission, therefore, only students confirmed by the department will be considered in an eligible program. If you have not been accepted into the program, you will need to select another financial aid eligible major. For inquiries about your status in the program, please contact the department using the links below.

Program/Department Link	Alternative Eligible Program if not already accepted
<a href="#">Nursing</a>	General Studies- Science and Mathematics (GS-SM.S)
<a href="#">Basic Police Academy</a>	Administration of Justice- Law Enforcement (AJ-GEN.S)
<a href="#">Fire Academy</a>	Fire Technology-General (FIRE-GEN.C)
<a href="#">Paramedic Training</a>	Fire Technology-General (FIRE-GEN.C)
<a href="#">Registered Dental Assisting</a>	General Studies- Social & Behavioral Sciences (GS-SBS.A_

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



### Grading

In determining if SAP standards are met, grades of A, B, C, D, P, CR (Credit), or CRE (Credit by exam) are considered completed coursework. Grades of FW, I (Incomplete), IP (In Progress), W (Withdrawal), \*EW (Excused Withdrawal), MW (Military Withdrawal), and NP (No Pass) are not considered completed coursework. All grades are considered attempted units.

\* EWs related to COVID-19 withdrawals received during the spring 2020 semester will not be included in the unit and pace calculations for the 2023-2024 aid year. After Spring 2020, EW's with COVID-19 attestations will not be included in SAP calculations. Additionally, students who were disqualified from financial aid due to COVID-19 circumstances can appeal for reinstatement. Proper documentation of the COVID-19 impact will be required for such appeals.

### Qualitative Standard (GPA)

Palomar 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.

### Quantitative Standard (Pace and Maximum Time Frame)

#### 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.

#### 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:

- The 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 (F's, FW's), academic renewals, and withdrawals (W's, EW's, MW's, NP's) 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 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. Up to 30 transferable ESL units (example: ESL 97) will also be excluded from the calculation. However, you must demonstrate academic progression by successfully completing general education or major coursework requirements after your first academic year.
- Students who have been disqualified due to transfer units are encouraged to appeal for a review of their current program of study and relevant coursework. After the review, any units that do not count towards the current program may be excluded from the SAP calculations, which could potentially improve the student's SAP standing.

### Previous College Attendance

If the Palomar College Records Office has received official transcripts, 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.



# Financial Aid, Veterans & Scholarship Services

## 2024-2025 Satisfactory Academic Progress Policy

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

### Evaluation

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

### Programs of Less Than One (1) Year or Less

Per federal regulations, students in programs of one (1) year or less must be reviewed at the end of each semester to make sure they are meeting SAP standards. Students will be reviewed for unit limit, GPA and Pace. We are defining these programs as academic plans (majors) requiring fifty-two (52) weeks or less of instruction based on our Program Participation Agreement (PPA). Students in these programs that do not meet SAP standards for the first semester review (end of fall) will be placed on an automatic "Warning" status and will be eligible for one (1) more semester of student aid. Students not meeting SAP standards for the second consecutive review (if enrolled) will be disqualified and not eligible for aid in the next semester. Disqualified students are encouraged to appeal. Students should ensure that we have their correct major on file. Please be sure we have your correct major on file.

### Treatment of Students with Less Than 12 Attempted Units

Students with less than 12 overall attempted units will be considered to be making satisfactory academic progress. Once a student has attempted 12 units or more, the SAP standards will be strictly applied. However, this exception for students with less than 12 attempted units does not apply to eligible one-year or shorter programs. For these accelerated programs, SAP is reviewed at the end of each semester, regardless of the number of units attempted.

The rationale is to provide some flexibility for new students who may need time to adjust to college-level academics. But after attempting 12 units, students are expected to meet all qualitative (GPA) and quantitative (pace and unit limit) SAP requirements to maintain financial 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.

The Financial Aid Office 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.

### Reestablishing Eligibility

Students can regain eligibility for federal financial aid by having an approved appeal or otherwise meeting all Satisfactory Academic Progress (SAP) standards, including:

- Maintaining a minimum 2.0 cumulative GPA
- Completing at least 67% of attempted units
- Not exceeding the 150%-unit limit for their program

If grade changes occur, students can request a reassessment of their SAP status. Please note—simply taking a semester off will not automatically reinstate eligibility for student aid.

### Appeals Process

If you do not meet SAP standards based on coursework attempted prior to Fall 2024 you will not be eligible for financial aid for the 2024-2025 academic year. However, if you have an extenuating circumstance, you may submit an appeal to reinstate your eligibility for student financial aid. Appeals must be submitted by the published **2024-2025 deadlines**. A comprehensive education plan that reflects all external transcripts on file will be required 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 are also available using our [Student Forms](#) portal. 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 circumstances

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. Appeals are available online at our Student Forms website. Paper copies are available in our office.

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.

*Example: If you received multiple W's (Withdrawal), FW's (Failed Withdrawal) or I's (Incomplete) 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

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 denied, you will be given a brief explanation that you may use as a basis to submit a second level appeal.
- If your 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.

### Probation

Students placed on “Probation” will be reviewed at the end of each semester to ensure students comply with any academic plan or other appeal approval condition(s). If the student does not comply with the probation conditions, the student will be disqualified again. Students 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 [Second Level Appeal](#). 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.**