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 students have never applied for or received financial aid, their academic history from all regionally accredited colleges will be reviewed before being awarded financial aid. SAP is run automatically for all students who are currently enrolled in Palomar College classes.

Students who are academically struggling are encouraged to seek instructor recommendations/assistance, utilize **tutoring** (free for currently enrolled students), and access other **student support services.**

SAP status affects eligibility for the following state and federal student 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 who do not meet SAP standards because of extenuating 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 Certificates of Achievement requiring at least 16 units and approved by the Department of Education. Certificate of Proficiency programs are not eligible for financial aid purposes. **List of Eligible Financial Aid Majors**

Students are required to declare a major upon admission to the College and promptly report any changes to the Admissions Office by submitting a Major Change Form located under the Academics menu on the left-hand side of the **MyPalomar** page. Students should schedule an **appointment** with an academic counselor for help choosing a major. More information regarding major changes and catalog rights can be found here:

Major Changes and Catalog Rights Information

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 students have not been accepted into the program, they will need to select another financial aid eligible major. For inquiries about a student's status in the program, the department should be contacted using the links below.

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

Grading

Grades of A, B, C, D, P, CR (Credit) are considered completed coursework. Grades of FW, I (Incomplete), RD (Report Delayed), IP (In Progress), W (Withdrawal), *EW (Excused Withdrawal), MW (Military Withdrawal), and NP (No Pass) are not considered completed coursework in determining if SAP standards are met. 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, EWs 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 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 who 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

Palomar College requires students to complete at least 67% of attempted units to ensure completion of their major within the unit limit. Percentages will be rounded 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). All Palomar units (including ESL units beyond 30 units) and applicable transfer units are included in the pace calculation.

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

Students who 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 who have attempted 125% of program units will be placed on “Warning” status, and students who have attempted 150% of the program units required to complete their declared major will be disqualified. Unit requirements are published annually in the College Catalog available online on the College’s homepage.

Once the unit limit has been exceeded or Palomar College determines the student will be unable to complete their major within the unit limit, the student 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 toward the student's unit limit. Students are strongly encouraged to enroll only in courses required to complete their Palomar College major. If students need help determining required courses, they 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 completed and courses still needed to complete the major within the unit limit.

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

Reminder: Units taken under a prior major will count toward the unit limit. A unit limit adjustment will only be considered on a case-by-case basis through the SAP appeal process. Additionally, students who have completed a bachelor's degree or higher 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 of student course enrollment will be conducted to ensure that students are taking courses required toward their declared academic major.
- Eligible transfer program majors will be held to the current College Catalog. Adjustments based on a 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 the unit limit. Students should drop unnecessary courses before the "no notation" **deadline** published each semester to minimize attempted units.
- Remedial coursework in ENG 10, MATH 10, 15, and READ 5, 10, or 11; and ESL units below 50 will be excluded from the unit limit. Up to 30 transferable ESL units (example: ESL 106) will also be excluded from the calculation. However, students must demonstrate academic progression by successfully completing general education or major coursework requirements after the 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 toward 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, all units with a grade of D- and higher as well as grades of P (passing) or CR (credit) will be included in the SAP calculation as units attempted and completed. This will impact unit limit and pace calculations.

Transcripts received after the initial annual SAP review will be evaluated for the following aid year and may impact eligibility for financial aid. However, if a student requests a transcript evaluation after the initial annual SAP review and the evaluation results in a disqualification, the student may be required to repay the financial aid already received.

Evaluation

SAP will be reviewed annually at the end of the summer semester. The 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.

Students enrolled in summer classes may experience a delay in the disbursement of fall semester aid. Federal aid cannot be disbursed until all summer grades have been 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 One (1) Year or Less

Per federal regulations, students enrolled in programs with a length of one (1) year or less must be reviewed at the end of each semester to ensure they meet SAP standards. Palomar College defines these programs as academic plans (majors) requiring fifty-two (52) weeks or less of instruction. Students who do not meet SAP standards after the first semester review (end of fall) will be placed on an automatic "Warning" status and will remain eligible to receive aid for one (1) additional semester. Students who do not meet 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 the correct major is on file.

Treatment of Students with Less Than 12 Attempted Units

Except for one (1) year programs listed above, students with fewer than 12 overall attempted units will be making satisfactory academic progress regardless of cumulative GPA or pace. This provides flexibility for new students who may need time to adjust to college-level academics. 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.

Disqualification

Students will be disqualified and ineligible for financial aid if any of the following conditions apply:

- Exceed the unit limit or are unable to complete the major within the unit limit. We will use the College Catalog, the most recent Educational Plan, or self-certified unit limit review to determine unit limit status. Students are encouraged to review and update their Educational Plan at the end of each academic year.
- Have a cumulative GPA below the minimum standard based on attempted units
- Have a Pace below minimum standard based on attempted units
- Complete all required coursework for the declared major (even if the degree has not been awarded)
- Hold a bachelor's degree or higher 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 who 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, or if your GPA/PACE meet eligibility standards mid-year, students can request a reassessment of their SAP status. Please note that simply taking a semester off will not automatically reinstate eligibility for student aid. To request a review, please complete form and email it to finaid@palomar.edu or bring it to one of our **campuses**.

Appeals Process

If students do not meet SAP standards based on coursework attempted prior to Fall 2025, they will not be eligible for financial aid for the 2025-2026 academic year. However, students with extenuating circumstances may submit an appeal to reinstate eligibility for student financial aid. A comprehensive Education Plan that reflects all external transcripts on file will be required for students who have been disqualified for exceeding units or students unable to complete their program within their unit limit.

Note: Students disqualified at the 150% limit without extenuating circumstances may appeal with their Education Plan and an explanation as to why they were unable to complete their program within the 150% limit.

Appeals must be submitted by the published **2025-2026 deadlines**.

- First level appeals may be submitted online using our **Student Forms** mobile application or by requesting a paper appeal application.
- Second level appeals are also available using the **Student Forms** portal or by requesting a paper appeal application. All second level appeals will also require the submission of a comprehensive Education Plan.
- Students 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, students are encouraged 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

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

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

Appeal Submission Guidance

Appeals must be detailed and should include documentation supporting the extenuating circumstance(s), along with a comprehensive Education Plan prepared by an academic counselor. Students are advised to retain copies of all submitted documents for their records. Appeals are available online at our Student Forms website. Paper copies are available in the Financial Aid Office.

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

For example, if you received multiple W's (Withdrawal), FW's (Failed Withdrawal) or I's (Incomplete) in a particular semester, you could determine if an extenuating circumstance occurred in that semester and use that as a basis for your appeal.

Students may also obtain a statement from a college instructor or academic counselor (by appointment only) if the instructor or counselor can confirm or support the request for reinstatement based on the student's documented extenuating circumstance(s).

Acceptable documentation may include, but is not limited to, a death certificate, a medical letter or summary, an eviction notice, a court document, or a course syllabus. The supporting documentation must clearly correspond to the semester(s) in which the student failed to 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 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 fifteen (15) business days by a Financial Aid Advisor. After the appeal is reviewed, the student will be sent an appeal decision notification via email.

- If the appeal is denied, the student will be given a brief explanation that may be used as a basis to submit a second level appeal.
- If the appeal is approved, the student will be reinstated on Probation status and will regain eligibility for financial aid beginning with the semester of approval (eligibility is not retroactive to prior semesters). The appeal approval may prescribe a specific academic plan or other appeal conditions that the student 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 they experience extenuating circumstances.

Minimum Probation conditions include:

- Completing all classes. Classes with grades of FW, W, EW, MW, NP, RD, or I will not be considered completed classes.
- Earning a minimum semester GPA of 2.00 (unless otherwise indicated in the appeal approval communication)
- Major changes will void Probation and students will no longer be eligible for student aid
- Only courses that are required for completion of the approved Palomar College major will be considered as enrollment for payment (disbursement)
- Probation will only be carried over for one primary semester of non-enrollment. If Probation is in effect for fall and the student does not attend fall, Probation will carry over to spring. However, if the student does not attend the following spring semester, they will be disqualified again. Summer is not considered a primary semester.

If a student feels that their academic history was incorrectly evaluated based on our published SAP standards (GPA, unit limit or pace) or would like to address concerns regarding Probation conditions, they may submit a **Second Level Appeal**. An appeal at this level will require further clarification of extenuating circumstances and/or additional documentation that clearly supports the circumstance(s), issues, or concerns. Once the second level appeal has been reviewed and sent an appeal decision, the student 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.