

Board Policies

STUDENT

433.00 SATISFACTORY ACADEMIC PROGRESS (SAP)

Cowley College recognizes the need to provide financial assistance to qualified students. Federal regulations require students to make "Satisfactory Academic Progress" (SAP) in order to receive federal aid. This includes Pell Grant, SEOG, Work Study, and Direct Loans.

SAP progress of all students will be measured at the end of each semester, Fall, Spring, and Summer. SAP status will be evaluated based on cumulative hours attempted and completed, grade point average (GPA), and the maximum timeframe allowed for the degree or certificate in which the student is enrolled. Max time frame is 150% of a programs' required hours for completion – the Max Timeframe for an Associate's Degree is 95 credit hours.

A student must successfully complete a minimum of 67% of all cumulative credit hours attempted. This percentage is calculated by dividing the total number of credit hours successfully completed by the total number of credit hours attempted. In addition, students must maintain a cumulative grade point average of 2.00.

A class that is a DROP (D) – those classes that are removed from your record and charges refunded to you – will not count as part of your hours attempted.

A class that is a WITHDRAW (W) – those classes you drop AFTER the refund period, but the corresponding charges remain on your account – WILL count as part of your hours attempted each semester.

A class that has an Incomplete (I) grade present on the student's record at the time of review will be calculated as attempted hours with an "F" grade. Any changes in a grade will be included in the next formal evaluation period but will not change the current SAP status.

Notification of a change in your SAP status will be sent in writing to the student's school issued e-mail within 15 days after the last day of each semester or the latest ending class to which the student was enrolled.

This policy is implemented through AP 433 - Satisfactory Academic Progress Procedure.

Adopted October 18, 1993
Revised October 16, 1995
Reviewed July 21, 2003
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Revised July 20, 2026

AP 433 – SATISFACTORY ACADEMIC PROGRESS

Associated Board Policy: 433.00 – Satisfactory Academic Progress

Procedure Owner: Director of Financial Aid

Related Procedure: None

I. Procedure Scope and Purpose

A student's eligibility for federal financial aid will be evaluated each semester that aid is requested and is based on financial need, enrollment in a degree or a certificate program, satisfactory academic progress from previous semesters, and availability of funds. Summer is considered a trailing semester at Cowley College and will also be used to evaluate progress.

II. Definitions

Satisfactory Academic Progress (SAP) is defined as follows:

Good Standing: A student completes a minimum of 67% of all cumulative credit hours attempted with a ~~a~~ cumulative grade point average of 2.00 or higher. A Withdraw (W grade) from a class does NOT exclude it from hours attempted. A student must also be below the 150% maximum timeframe requirement in total attempted hours.

Warning: A student fails to meet the minimum SAP requirements in the most recently completed semester. These include having a minimum 2.0 cumulative GPA, and meet the 67% completion rate requirement. Students on Warning status are still eligible for all federal aid types. At the end of a Warning semester, if the student meets all minimum cumulative standards, they will return to Good Standing. If any standards are not met while on Warning, the student will then be on Denial.

Denial: A student who was previously on Warning status and did not meet one or more of the required SAP standards will move to Denial status. Denial status means the student is NOT eligible for Federal Financial Aid , including Pell grants, loans, SEOG, and work-study.

III. Procedure

- A. The following items are used to determine the level of Satisfactory Academic Progress:
 1. Remedial hours - Remedial hours are included in GPA and hours attempted calculations for financial aid SAP purposes. However, remedial hours are not included in graduation calculations and therefore may reflect differently than what is reflected on your transcript.
 2. Repeated hours - A student may repeat a course previously passed ONE time and receive Federal Financial Aid for that class. A student who has failed (F) a class or withdrawn (W) without ever passing it may repeat the course and receive federal aid until they receive a D grade or better. All attempts of repeated courses will count towards hours attempted.

3. Prior College Credit – A student may request official transcripts from all prior colleges attended. All previous college credits attempted and completed officially on file that count towards your program of study will count towards the student's GPA and maximum hours attempted, regardless of whether federal aid was used towards those transfer hours. New transfer students enrolled at Cowley will have a formal evaluation upon receipt of the FAFSA. Students not in good standing will enter on Warning and receive notification via their Cowley student email.
 4. Maximum Attempted Hours - Students are allowed to attempt 150% of a program's hours required before they are no longer eligible for federal aid at Cowley College. 150% of an Associate's Degree is 95 credit hours. Certificate requirements will vary based on program length and will be calculated at 150% of the required credit hours for the program certificate.
 5. Academic Reinstatement due to pause in attendance - Cowley College offers a Fresh Start opportunity for returning students who have not enrolled in classes at any institution for two or more years. These courses, although no longer shown on your transcript or reflected in your GPA for academic purposes, are still required to be included in the evaluation of all SAP elements for your current program of study.
- B. Students on federal financial aid denial will not be eligible for further federal aid at Cowley College until they have been reinstated by either successfully completing enough coursework to meet the minimum standards for Good Standing, including a cumulative GPA of 2.0 and a completion rate of at least 67%, or by being granted an approved appeal.
- C. Federal Aid Appeal - Students on Federal Aid Denial may appeal the denial by completing the Financial Aid Appeal Form located in the forms section of the Cowley website. Students requesting an appeal review must provide an explanation of the extenuating circumstances that caused the student to fail to meet the SAP requirements, and what changes the student has made in their life to now be able to meet those requirements. Documentation to support the circumstances must be included. Examples of reasonable extenuating circumstances include the death of an immediate family member, injury or long-term illness of the student, family difficulty such as divorce, birth of a child, or other situations beyond the student's control that cause undue hardship. The student must submit an approved Academic Plan from a Cowley Advisor, signed by both the advisor and student, along with the appeal form and documentation supporting their unusual circumstance that contributed to their inability to meet the SAP requirements to the financial aid office by the published deadline found on the Cowley website.
1. If a student has an APPROVED appeal from Denial status and can regain Good Standing in one semester, the student will be reinstated on "SAP Probation" status. This means that the student is eligible for Title IV aid for their next semester and must meet all standards during the semester they are on probation, or they will return to Denial status for the next semester of attendance. If the student is unable to regain Good Standing status within one semester, the student who receives an approved appeal will be placed on "SAP Probation with Academic Plan".
 2. If the student does not follow the requirements of the appeal approval, follow the approved academic plan and its stipulations, and/or continue to make progress towards regaining Good Standing, the student will lose all federal aid eligibility and be placed back on Financial Aid Denial.

3. If all requirements of the appeal approval are met, once the student meets the minimum SAP criteria, they will be placed back in Good Standing.
4. Appeal approval is not guaranteed. Students will be notified via their Cowley school email regarding the appeal committee's decision. .

IV. Effective Date(s)

This procedure first became effective: May 15, 2024

This procedure was revised on: June 16, 2026

V. Signature and Title

This procedure implemented by: Lena Spencer

Title: Director of Financial Aid