

Terms and Conditions of Your Award

Awards

The packaging policy is the basis for institutional scholarship and grant aid. All financial assistance is awarded on an annual basis, using costs for a full-time enrollment. If you are in attendance for less than an entire academic year, you will receive a proportional amount of the original award.

Full Time Status

Your financial aid award has been computed on the basis of full-time enrollment. At AMSC, full-time status is defined 12 or more hours. If, at any time during a term, you consider dropping to a course load of less than 12 hours, contact the Office of Financial Aid to determine the changes that might be made to your financial aid award.

Outside Scholarship Policy

Often, students receive grants and scholarships. Federal and state regulations require the incorporation of any outside aid into your need-based financial aid award. Please inform our office of all grants and scholarships you expect to receive that do not appear on your financial aid award. The college policy regarding the incorporation of outside aid is as follows: Outside scholarships will be used to reduce self-help in the following order —reductions will be made evenly in the Student Employment and Subsidized Federal Loan programs.

Changes in Financial Situation

We assume your family's financial situation will continue as reflected in your application for financial aid. If, however, your family does experience a financial reversal or crisis, be sure to let us know so that we may reconsider your award.

Student Satisfactory Academic Progress (SAP)

Students receiving financial assistance through a federal program or Georgia HOPE Scholarship program must be making satisfactory progress toward a degree, diploma or certificate at Atlanta Metropolitan State College. The financial aid office monitors the progress of all students to ensure that they are making satisfactory progress (SAP) toward completion of their program in a reasonable period of time. The cumulative SAP review determines the student's eligibility for financial assistance based on his or her complete academic history. **Students determined not making SAP can appeal.**

Standards are measured by both Cumulative Credit Hours (Quantitative Measure) Cumulative and Grade Point Average (Qualitative Measure):

Measurement of Quantity

Minimum 67% Pace of Completion

Undergraduate student financial aid applicants and recipients must demonstrate they are making measurable progress toward earning a degree by **successfully completing a minimum of 67%** (see example) of all hours attempted at the College and all hours accepted in transfer (including those hours attempted when the student did not receive federal or state student aid).

- Grades of A, A-, B+, B, B-, C+, C, C-, D*, or S **are successfully completed hours as long as credit is earned.**

*Note: students cannot earn D grades in courses that are required for program of study or courses in area A of course plans see college catalog for additional information

- Grades of F, W, WF, WP, I, IP, U, NR, ER, NG, or repeated courses are not successfully completed hours.
- V (audited courses) do not count as attempted or successfully completed hours.

Maximum Allowable Total Attempted Hours

Students cannot receive financial aid once they have attempted 150% of the number of hours required to complete their first undergraduate degree program. For most undergraduate programs of study, this provides students up to 99 attempted semester hours to complete a 60 semester hour Associate degree program and up to 180 attempted semester hours to complete a 120 semester hour Bachelor's degree program. All hours attempted at the College and all hours accepted in transfer by the College (including all hours attempted when the student did not receive federal or state student aid) are included and apply toward the Maximum Allowable Total Attempted Hours.

Once it is apparent a student will be unable to complete an undergraduate degree within the 150% maximum total attempted hour time frame, the student will no longer be eligible for financial aid. **Students with max hour issues can appeal, however students will be required to provide documentation of progress toward graduating within a reasonable amount of time to remain eligible to receive aid.**

Measurement of Quality

All undergraduate students must maintain at least a 2.0 overall cumulative Grade Point Average (GPA) at the end of every semester regardless of the total number of attempted and earned hours. SAP standards use the official grading scale of the College of Georgia. More information on the grading scale can be found in the Atlanta Metropolitan State College Catalog.

Changing Majors

Undergraduate students who change majors during the academic year are strongly encouraged not to withdraw from any classes as they still must successfully complete a minimum 67% of the hours attempted at the College including all hours accepted in transfer. Students who change majors or degree programs are at risk of exceeding the Maximum Allowable Total Attempted Hours before obtaining a degree. Students who decide to change majors or degree programs should do so early in their academic career so as not to jeopardize future eligibility for student financial aid at the College.

Repeated Courses

All repeated courses and their grades will be included in the 67% and Maximum Allowable Total Attempted Hours calculations.

Undergraduate Transfer Students

Undergraduate transfer students are also subject to the 67% Minimum Pace of Completion, the Maximum Allowable Total Attempted Hours and the minimum 2.0 overall GPA requirement. As previously stated, **all hours attempted while enrolled at the College and all transfer hours accepted by the College are included in SAP determination.**

Additional Bachelor's Degree

Students who have graduated with a Bachelor's degree and wish to pursue a second Bachelor's degree will be allowed 60 additional attempted hours as their Maximum Allowable Total Attempted Hours. The Minimum Overall Completion Percentage (67%) and the 2.0 overall cumulative grade point average remain based on all hours accepted for transfer credit by the College plus all the hours attempted at the College.

Evaluation of Undergraduate Satisfactory Academic Progress (SAP)

SAP standards will be evaluated at the end of every semester. After grades are posted, FAO will send an e-mail to any affected financial aid recipients and applicants informing them of the need to review their SAP status on the AMSC student portal, which will outline the reason(s) for their failure to maintain SAP. The information provided the student will include the specific SAP standard(s) not being met and a link to the SAP Appeals Policy & Procedures

Financial Aid Warning Status

Financial Aid Warning status is defined by federal regulation and cannot be altered or modified. Undergraduate financial aid recipients who were previously maintaining SAP but are identified at the end of a semester as failing to maintain any of the SAP standards will be automatically placed on **Financial Aid Warning** status for one semester of enrollment. Although students placed on **Financial Aid Warning** status are no longer making SAP, they are still eligible to receive any federal or state financial aid for which they are otherwise eligible during their one semester on Financial Aid Warning. All financial aid awarded for any semesters subsequent to the **Financial Aid Warning** semester will be cancelled.

Students who have been placed on **Financial Aid Warning** due to their overall GPA being less than 2.0 and/or completing fewer than 67% of their total attempted hours, will retain their financial aid eligibility if at the end of their **Financial Aid Warning** semester they are again meeting both of these SAP requirements. Previously cancelled aid for which they are otherwise eligible will be reinstated.

SAP Appeals Policy & Procedures

Federal Student Aid (FAO) regulations permit **(but do not require)** colleges to establish a SAP Appeals Policy. Furthermore, if an institution chooses to implement a SAP policy which permits appeals, it is left solely to the institution to specify when and how such appeals will be permitted as well as how many times a student may appeal.

FAO established the following SAP Appeals Policy and Procedures to assist students who have failed to maintain SAP due to mitigating circumstances **which have now been resolved or stabilized**. Under this policy,

students may submit to the Financial Aid Office (FAO) for consideration, a signed, written appeal explaining their circumstances. **Mitigating circumstances are essentially unanticipated and unavoidable circumstances beyond the student's control which directly affected his or her ability to be academically successful, and which have been resolved or stabilized so he or she is now able to be academically successful. Examples of mitigating circumstances are:**

1. serious injury/illness or an acute mental health condition of the student, or of an immediate family member, or
2. death of an immediate family member, or
3. any other circumstances deemed as sufficiently mitigating by FAO.

As part of a SAP appeal, students must also provide supporting documentation which confirms the occurrence/circumstances. In addition, the student must explain and provide documentation regarding how the situation has been resolved or stabilized; thereby, enabling the student to now be academically successful. **In addition to providing an explanation and documentation for extenuating circumstances, students who are flagged for maximum time frame (150% or near 150%) must also provide a copy of his/her degree plan signed by their advisor outlining the course still needed for graduation.**

Financial Aid Probation Status

Financial Aid Probation status is defined by regulation and cannot be altered or modified. If FAO finds that the student's appeal circumstances were sufficiently mitigating, AND if either (1) it is mathematically possible for the student to re-attain SAP by the end of the semester of enrollment following the student's **Financial Aid Warning** semester, or (2) FAO has approved a **Financial Aid Academic Plan**, the student will be placed on **Financial Aid Probation** for one semester. Students placed on **Financial Aid Probation** can still receive any federal or state financial aid for which they are otherwise eligible.

At the end of the one semester on **Financial Aid Probation**, the student must again be meeting either all SAP criteria, **or** must be meeting all the requirements of his or her FAO approved **Financial Aid Academic Plan** in order to continue to be eligible for financial aid. See "**Financial Aid Academic Plan**" below for more information.

Students whose appeals are approved will continue to be reviewed at the end of each semester to determine if they are meeting all SAP requirements, or are meeting all the requirements of their **Financial Aid Academic Plan**.

Financial Aid Academic Plan

FAO's review of student SAP appeals will include consideration of and possible approval of, an individual student **academic plan**.

FAO may work with students on a case-by-case basis to identify an **academic plan** that will be designed to get the student back on track and be academically successful. This is the purpose of an **academic plan**. Students for whom FAO reinstates federal student aid eligibility under an **academic plan** will retain that eligibility as long as they strictly adhere to their FAO approved **academic plan**.

Depending on the individual student situation, an **academic plan** may be as simple as a mathematical calculation by the FAO that specifies the percentage of coursework the student must now successfully complete and/or the minimum grade point average the student must earn each semester, or it may be as complicated as a course by course degree plan and/or limiting the number of hours in which a student may enroll. In many cases FAO will instruct the student to meet with his or her AMSC academic advisor to formulate a structured **academic plan** which clearly sets forth the courses in which the student must enroll,

and the minimum GPA he or she must earn each term. The student will then provide a copy of the formal **academic plan** to FAO for consideration.

Students for whom FAO approves an academic plan can receive federal or state financial aid for which they are otherwise eligible as long as they strictly adhere to their approved plan. Students on an FAO approved **academic plan** will be evaluated following each semester of enrollment and a student's failure to meet **ALL** the requirements of his or her **academic plan** may result in immediate loss of financial aid eligibility.

Appeal Denial Policy & Procedure

When Financial Aid Appeal Committee **does not approve a student SAP appeal** based on its determination the student's circumstances were not sufficiently mitigating, or that although the circumstances were mitigating, the student has not sufficiently documented the circumstances are now resolved or stabilized, the student may request further consideration by the College's **Satisfactory Academic Progress Appeals Committee**. This Committee meets once a month and is composed of both AMSC faculty and staff.

To request further consideration by the College's Satisfactory Academic Progress Appeals Committee, the student needs only to send FAO a signed written request (or e-mail from their AMSC Mail account). The decision of the College's Satisfactory Academic Progress Appeals Committee is final.

It is important to note that all stipulations and requirements of an FAO approved **academic plan** are final and are not subject to further consideration by the College's Satisfactory Academic Progress Appeals Committee.

Student Financial Counseling May Be Required

Students who previously received Federal Direct Student Loans or previously failed to maintain SAP may also be required to complete additional financial counseling before eligibility for student financial aid can be re-established.

Effective Semester When SAP Students Can Regain Student Financial Aid Eligibility

A student may be awarded Federal Pell Grants, Federal Perkins Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Direct Loans and state financial aid (HOPE Scholarship, Zell Miller Scholarship, etc.) for the semester **in which the student is now making SAP or the semester for which a SAP appeal and/or an academic plan has been approved.**

All other rules and regulations governing federal and state student financial aid programs still apply.

If you have questions concerning the Satisfactory Academic Progress Policy for Student Financial Aid Recipients telephone (404) 756-4002 or visit FAO on the first floor of the Academic Building or email at finaid@atlm.edu.

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