

Financial Aid Satisfactory Academic Progress Policy

Federal regulations require that financial aid recipients at Windward Community College maintain satisfactory academic progress toward the achievement of an eligible degree or certificate.

Student's academic progress will be evaluated annually at the conclusion of each spring term. For students placed on Probation and have Academic Plan requirements, satisfactory academic progress will be evaluated at the end of every payment period.

For students in certificate programs that are less than 24 credits, academic progress will be evaluated at the end of every term.

Satisfactory Academic Progress

Financial aid Satisfactory Academic Progress (SAP) Policy is separate and distinct from the institution's academic progress policy. All credits attempted in any semester of enrollment at the student's home campus, regardless of aid status, will be counted when calculating all measures of satisfactory academic progress.

In order to be eligible for financial aid the student must meet specific academic requirements. Financial aid calculations for GPA and credits earned and attempted include all home-campus coursework ever taken. Transfer credits are only factored into calculations for credits earned and attempted. The minimum academic requirements and the student's current status can be viewed in their MyUH Services portal.

Minimum Standards

Qualitative Measure (GPA)

Students must maintain a minimum cumulative Financial Aid grade point average (GPA) of at least 2.0. For Financial Aid purposes, GPA is calculated by dividing the total points earned by the total credits attempted.

- Grades will be calculated into the student's GPA as follows: (A-4 points, B- 3 points, C- 2 points, D- 1 point, F-0 points, N-0 points).
- The following grades will not be calculated into the student's GPA: Credit/No Credit (CR/NC), Withdrawal (W), Incomplete (I), Record Delayed (RD), Audit (L), Credit by Exam (CE).

Example: Kimo completed his first year in school.

- Fall semester grades: Math 100 'D', Eng 100 'B'.
- Spring semester grades: Math 100 'B', Bio 100 'A'.
- Institutional GPA is 3.33. Kimo's first 'D' grade is no longer counted in institutional GPA because he retook the class and received a higher grade.
- Financial aid GPA is 2.75. Financial aid calculates grades for every class that Kimo has taken.

Kimo is meeting the minimum GPA requirement but this example shows how an institutional and financial aid GPA may differ.

Quantitative Measure (Pace & Maximum Time Frame)

Pace (Completion Rate)

Students must successfully pass/complete at least 67% of all credits attempted (calculation will be rounded down to the nearest percent).

Example: Since Kimo started attending school, he attempted 60 credits. He only successfully completed (passed) 50 credits because he withdrew from a few classes and failed one. The calculation is 50 credits divided by 60 credits equals 83% ($50 \div 60 = 0.833$ or 83%). Therefore, Kimo has met the completion rate criteria.

- Grades: The following grades will be considered as credits attempted but not earned: Failing (F), No Credit (NC), No Grade (N), Withdrawal (W), Incomplete (I), Record Delayed (RD).
- Incomplete Grades An incomplete grade will be calculated as no credit earned. When it reverts to a letter grade, it will be calculated at the next financial aid evaluation period unless the student requests a review through SAP Appeal.
- Audit: Audited classes are not eligible for financial aid and will not be counted towards credits attempted or completed.

- Credit by Exam: Credit by exam (CE) will be counted as credits attempted and completed.
- Portfolio-Based Assessment (PBA): PBA credits will be counted as attempted and completed.
- Transfer Credits: All transfer credits will be counted as credits attempted and completed.
- Repeat Courses:
 - Students who repeat a course for which they have already earned a passing grade may be allowed to receive funding to repeat that course only ONCE.
 - All repeat courses will count as credits attempted and earned (if passed) which may be different from the institution's academic progress policy.
- Concurrent Enrollment Courses (Financial Aid approved):
 - Concurrent enrollment courses taken at another campus that are "completed" will be factored into the completion rate when the courses are transferred to the student's home campus.
 - Concurrent enrollment courses that are not completed/earned but have been included towards the student's financial aid credit load will be counted as an attempted but not completed credit(s) towards your completion rate.
- Administrative Withdrawal Credits: Administrative Withdrawal credits may be counted as attempted but not completed credit(s).
- Academic Renewal: Any credits forgiven through academic renewal will still be counted as credits attempted for the credit completion rate.

Timeframe of Eligibility

Students must complete their degree program within 150% of the credits required for their degree program. All attempted credits previously mentioned will be applied towards a student's time frame. Students who are unable to complete their program and achieve minimum SAP standards by the end of their timeframe may be determined ineligible for financial aid.

- Change of Major: Students may choose to change their major at any time, however, all credits previously attempted at the college and accepted transfer credits will be counted in their new major and resulting maximum time frame.
- Remedial/Developmental credits: A student is allowed 30 remedial English and Math credits that are not counted towards the maximum time frame.
- English as a Second Language (ESL): ESL credits are not counted against the time frame.
- Transfer Credits: All credits will be factored into the maximum time frame.
- Non-applicable Program Credits: Non-applicable credits to a student's current major may be factored into the maximum time frame.
- Multiple Degrees: When a student completes a degree at the home campus, the student may continue receiving financial aid for a second or subsequent degree. Please contact your Financial Aid Office for more information.

Example: Kimo's degree program requires 60 credits to graduate; therefore, he must complete his degree program within a total of 90 credits (60 credits x 150% = 90 credits).

Financial Aid Suspension

Students who do not meet the cumulative 2.0 GPA or the 67% completion rate of total credits attempted (pace) will be suspended from financial aid eligibility at Windward Community College. Financial aid suspension means that the student is not eligible to receive financial aid at Windward Community College until minimum satisfactory academic progress standards are met. It will be the student's responsibility to secure other financial resources during this suspension period. Students on Financial Aid Suspension will be notified in writing of their status.

Reinstatement

To reinstate eligibility, a student must meet all three of the following conditions:

1. Have a minimum cumulative GPA of at least 2.0.
2. Complete at least 67% of all credits attempted (includes all credits reflected on the transcript).
3. Be able to graduate within the 150% time frame allowed by Federal regulations.

Appeal of Financial Aid Suspension

A student who is not eligible may appeal if they have experienced unusual hardship that prevented the student from meeting the minimum standards. Such situations must be exceptional, generally beyond their control, and non-recurring in nature. Common situations that may cause a student to fail to meet SAP standards include:

- Family difficulties, such as divorce or illness;

- Interpersonal problems with friends, roommates, and significant others;
- Difficulty balancing work, family responsibilities, etc., and school;
- Financial difficulties.

The appeal must explain why the student failed to make satisfactory academic progress and what has changed in the situation that will allow the student to demonstrate progress at the next evaluation. Student's must complete and submit a Satisfactory Academic Progress Appeal Form to the Financial Aid Office. Students will be notified of an appeal decision via their UH email. Please contact your home campus Financial Aid Office for any deadlines.

A student's appeal will not be considered if they are unable to meet the minimum cumulative academic standards (2.00 cumulative GPA and 67% cumulative completion rate) by the end of their financial aid timeframe.

Financial Aid Probation

If an appeal is approved, the student is placed on Financial Aid Probation for one term and given academic requirements to complete each semester until they meet the overall Satisfactory Academic Progress requirements. The academic conditions will be monitored after every payment period. Students who do not meet the academic conditions will be suspended and ineligible for financial aid. Students are notified of their suspension status via their UH email.

Students with an approved appeal will be required to meet with a Financial Aid Advisor to discuss the academic requirements of their plan. For students with an Academic Plan, the Financial Aid Office will review their progress at the end of each payment period. Students will be notified of any updates to their academic standing via UH email.

Official and Unofficial Withdrawal

When a student who is receiving financial aid from a campus partially withdraws, completely withdraws, or stops attending classes, a revision is made to their financial aid award. It is the student's responsibility to follow the official withdrawal process and to notify the Financial Aid Office of any changes made to their enrollment status. View the campus catalog for the official withdrawal process.

Official Withdrawals

- Withdrawing from all classes during a term may result in a change in institutional charges and will change the financial aid awards for that term. Recent changes to Federal financial aid regulations have created a new [Return of Title IV Funds Policy](https://windward.hawaii.edu/paying-for-college/financial-aid/financial-aid-disbursement-refund/return-of-title-iv-funds-policy/) (<https://windward.hawaii.edu/paying-for-college/financial-aid/financial-aid-disbursement-refund/return-of-title-iv-funds-policy/>).
- Upon withdrawing, the Financial Aid Office will do a calculation to determine how much aid a student "earned". This is based on a pro-rated schedule of enrollment up through the 60% point in an enrollment period that shows how much aid the student and school will need to return to the Federal aid programs. Basically, it is any "unearned" aid that must be returned to the Federal aid programs; which Federal aid program funds will need to be returned; and does the student have a post-withdrawal disbursement due to them, if so, how it will affect the student and their future eligibility.
- Students who are considering withdrawing from classes should contact the Financial Aid Office to discuss the impacts it will have on their current financial aid and future financial aid eligibility.

Unofficial Withdrawals

- Students who cease attending all classes during a term may also be subject to the [Return of Title IV Funds Policy](https://windward.hawaii.edu/paying-for-college/financial-aid/financial-aid-disbursement-refund/return-of-title-iv-funds-policy/) (<https://windward.hawaii.edu/paying-for-college/financial-aid/financial-aid-disbursement-refund/return-of-title-iv-funds-policy/>). In all cases, official withdrawal procedures should be followed. This is based on a pro-rated schedule of enrollment up through the 60% point in an enrollment period. The calculation will show any "unearned" aid that the student and school will need to return to the federal aid programs.
- Also, students who fail all classes during a term will be reviewed to determine if the failure was due to not attending the class. Students who have stopped attending classes before the end of the term will be treated as an unofficial withdrawal.

For inquiries on financial aid, contact the [Financial Aid Office](https://windward.hawaii.edu/paying-for-college/financial-aid/) (<https://windward.hawaii.edu/paying-for-college/financial-aid/>) at 808-235-7449, email wccfao@hawaii.edu, visit the Financial Aid Office in Hale Alaka'i 106 A/B.