



Section 4

Satisfactory Academic Progress Policy

Política de progreso académico satisfactorio de ayuda financiera



Financial Aid

303 University Avenue, Newark, NJ 07102-1798
p: 973-877-3200
Room 3220 | www.essex.edu/fa

Financial Aid Counseling Tips for Students (FACTS)
Consejos de asesoramiento sobre ayuda financiera para estudiantes

SATISFACTORY ACADEMIC PROGRESS POLICY

QUANTITATIVE MEASURE

Grade Point Average

At least a 2.0 GPA is required

QUALITATIVE MEASURE

Pace

Must complete at least 67% of all courses attempted

MAXIMUM TIME FRAME

Must complete academic program within 150% of the published length of the academic program.

Completion Rate Calculation

Total number Credits Attempted did ÷ Total Number of Completed Credits = Completion %

Policy

Regulations governing Federal student financial assistance programs require a student financial aid office to monitor the student progression towards the degree completion for students who are recipients of student aid. Regulation requires both a quantitative and qualitative component to an institution's satisfactory academic progress policy.

- **Qualitative Measure** – *Grade Point Average* – Measures the quality of a student's satisfactory academic progress by reviewing the student's cumulative College credit GPA. Students must earn a minimum 2.0 GPA. Specific federal and state aid programs may require a different GPA along with other standards for renewal and continued eligibility.
- **Quantitative Measure** – *Pace* – This component measures the pace at which the student must progress through their academic program of study to ensure program completion within the maximum time frame permitted. Pace is calculated by taking the cumulative number of college credit hours the student has successfully earned and dividing it by the number of attempted college credit hours. Credits accepted from other schools, and remedial credits (credits that do not count towards the student's degree) are included in the calculation as both attempted and earned credits. To meet this requirement, the student's completion pace must be 67% of or higher.
- **Maximum Time Frame** – A student cannot exceed 150% of the published length of the student's program of study while a recipient of Federal student aid. Example: if the student's program of study requires 60 credits for graduation, the student may not receive aid for more than 90 attempted credits (60 x 150% = 90 credits). This policy is true even if the student changes their major. When the student reaches or exceeds the maximum number of credits, the student is no longer eligible for student aid unless they successfully appeal. The student may appeal maximum time frame only if the student can complete their program of study within one semester or a maximum of eighteen (18) credits.

Eligibility

- Students must maintain at least a 2.0 college grade point average (GPA).
- Students must successfully complete at least 67% of all attempted college level credits (including transfer credits) during the semester.
- Students must complete their program of study within the published length of their major, which is 150% if the published length for the student's program of study.
- Students must register only for courses within their program of study.

Satisfactory academic progress is evaluated at the beginning of each academic year for all students. Students on Financial Aid probation will be evaluated each semester. Courses are considered successfully completed when the student earns the final course grade of either A, B, C, D, or P. Non-passing, unsatisfactory grades are any grade that pertains to a withdrawal (W, WU, WF), a grade that pertains to Incomplete (I), a failure (F), or an audit (AU). The remedial course grades M and N are not calculated in the grade point average but are counted towards the thirty (30) credit remedial attempted count.

All college level and transfer credits will count in the attempted and earned calculation even if students paid for classes with their own resources. Remedial and English as a Second Language (ESL) credits will be excluded from the attempted credit calculation.

Registration Schedule and Enrollment Changes

- Remedial Credits – Remedial (0 Level) and English as a Second Language (ESL) credits are excluded from the calculation of credits attempted (quantitative measure) and earned (qualitative measure) in the satisfactory academic progress requirements at the College. Although they are excluded the student who is enrolled in all remedial or ESL courses must maintain a 2.0 GPA for compliance with satisfactory academic progress for the semester.
- Maximum Number of Remedial Credits – Federal student aid will only pay for a maximum of thirty (30) remedial credits. ESL courses do not count against this limit. Once a student attempts 30 remedial credits, student aid will be paid only for college level courses.
- Withdrawals and Incomplete Grades – If a student withdraws from a course, or is withdrawn from a course by the College (in the absence of a formal withdrawal process initiated by the student), the course credits are included in the count of attempted credits. Withdrawn courses are calculated in the pace and maximum time frame calculations, Credits for Incomplete courses ("I" grades) are always counted as attempted for quantitative and maximum time frame measures but are not included in the grade point average or credits earned until the Incomplete grade changes to a final course passing or failing grade.
- Changes in Academic Major – If a student changes majors the credits the student earns at the College will be included in the qualitative, quantitative and maximum time frame calculations for the new major. Only two (2) changes in majors will be permitted in the satisfactory academic progress calculation.

Conditions under Which a Student Is No Longer Eligible for Aid

- A student will no longer be eligible for student aid if any of the following conditions occur:
 - Student fails to earn a cumulative College grade point average of at least 2.0;
 - Student fails to complete 67% of the college level credits attempted during the semester;
 - Student earns maximum number of credits allowed for the student's program of study;
 - The student fails to make satisfactory academic progress during the Financial Aid Probation period;
 - The student fails to maintain conditions of their academic plan;
 - The student has completed all of the requirements for their degree or certificate program.

Financial Aid Probation

The student will be notified that they have failed at least one of the satisfactory academic progress variables. Students who lose eligibility for financial aid may submit a written Financial Aid Probation Appeal. The Financial Aid Probation appeal must be addressed to the Financial Aid Appeal Committee and must include documentation of any substantiation noted in the appeal. Appeals without substantiation of claims will be summarily denied. Verification of circumstances must only come from a professional third party, such as a medical professional, clergy, or social service agency. The professional should state whether the issue(s) for which they write pertinent to the student are resolved and must provide a professional opinion regarding the student's ability/potential ability to return to enrollment.

PLEASE NOTE

- ALL correspondence from the third-party substantiating the appeal must be on professional letterhead, signed and dated.
- Immediate family members cannot provide verification of circumstances.
- Please do NOT submit copies of medical/test results.

The chart on the next page provides some examples.



**SATISFACTORY ACADEMIC PROGRESS
SUPPORTING DOCUMENTATION FOR APPEAL**

CIRCUMSTANCE(S)	REQUIRED DOCUMENTATION
EMPLOYMENT-RELATED RELACIONADOS CON EL EMPLEO	
Required overtime and/or change in work schedule	Employer letter with effective dates(s) and whether the increase in hours was necessary
Reduced hours resulting in increased child care need, layoff, job loss.	Employer correspondence Termination/separation letter
MEDICAL CONDITION	
Serious illness or change in health status	Correspondence from medical/dental provider regarding condition, dates of care, and assessment of applicant ability to return to education.
Surgery/hospitalization	
Mental Health issue	
Dental emergency	
STUDENT CHILDCARE ISSUES CUESTIONES DE CUIDADO INFANTIL DE LOS ESTUDIANTES	
Child's medical condition	Letter from medical provider advising period of recovery. Letter from child care/day care provider regarding why child unable to attend.
Daycare issue	Correspondence from new and/or former daycare provider.
OTHER POTENTIAL CATEGORIES OTRAS CATEGORÍAS POTENCIALES	
Death of loved one	Letter from counselor, religious leader verifying death of loved one. Obituary and/or funeral program (with proof of direct familial connection - only for immediate family (parent, sibling, grandparent)).
Eviction	Eviction notice Letter from transitional housing program Verification letter from social worker, counselor, faith leader.
Assault/domestic violence	Supporting correspondence from clergy, social worker, counselor, medical provider, or law enforcement representative.

Note Regarding Previous Withdrawal

A student who has previously withdrawn from the College for medical reasons cannot use the medical withdrawal as a basis for submission of a financial aid probation appeal. In such a case, the student must demonstrate, with appropriate documentation, what changed since the withdrawal to permit the student to make satisfactory academic progress. If an appeal is approved, the student will be eligible for financial aid either via Probation or via the requirement for an Academic Plan.

A student with an approved appeal is placed on Financial Aid Probation. At the conclusion of the probationary status, academic progress will be checked again by the Financial Aid Office. The student on probation will need to meet the qualitative standard in order to continue to be eligible for student aid. The student must successfully pass all courses during the Financial Aid Probation period with a 2.0 GPA or better. The student may not receive the following grades during the financial probation semester/term: F, I, any Withdrawal-related grade or a No Show (NS). If a student earns any of these grades during the Financial Aid Probation period, the student will be denied student aid. At the end of the Financial Aid Probation period the student must meet satisfactory academic progress standards.

Requirement to Meet with Counselor

A student who is planning to submit a Financial Aid Probation Appeal must meet with an academic advisor in the Student Development and Counseling Office before they submit their completed appeal to the Financial Aid office for review. During the meeting with their counselor the student will be counseled about their academic progress and create an academic plan. The student can discuss with a counselor any issues that may be impacting their ability to progress towards academic program completion. The counselor must sign off on the appeal that they have met with the student.

Note: EOF students should meet with their EOF Counselor. Students working with the Disability Support Services Coordinator Ms. Maria Mercado, should meet with her.

Reinstatement to Financial Aid

If a student subsequently fails Financial Aid Probation or has exhausted all appeals a student may be reconsidered for financial aid after the student has completed all of the following:

- Earned a minimum of 6 credits; and
- Earned a semester GPA of 2.0 or better during that semester/term; and
- May not earn any of the following grades in any course taken during the semester/term: F, I, All N grades, any Withdrawal-related grade, or be reported as a No Show (NS) in any courses taken during this semester/term; and
- The student must pay for those courses from their own resources.

After completing these requirements, the student, must submit a Reinstatement of Financial Aid Form to be reconsidered for student aid in the upcoming semester. A student who is approved for financial aid reinstatement is then placed on Reinstatement for one semester/term at a time. At the conclusion of each semester the students, academic progress will be checked again by the Financial Aid Office. A reinstated student must:

- Successfully pass all courses with a semester GPA of 2.0 or better; and
- The student may not receive the following grades during the reinstatement semester(s)/term(s): F, I, All N grades, Withdrawal-related grade, or a No Show (NS)) in any courses going forth; and

- The student meets the minimum standards of the satisfactory academic progress policy established by Essex County College.

If a student does not meet requirements of their reinstatement the student will be denied any further aid until they meet both qualitative and quantitative standards for financial aid.

Maximum Time Frame Appeals

The maximum time frame for student degree completion at the College is 150% of the published length of the student's academic program. This is the time frame for which students must complete their degree program within eligibility for student aid.

Students who have lost eligibility for financial aid due to maximum time frame may submit Maximum Time Frame appeal. The Maximum Time Frame appeal must be addressed to the Director of Financial Aid.

Substantiation of claims pertinent to the Maximum Time Frame Appeal must accompany the appeal and appeals without substantiation of claims will be summarily dismissed.

For example, a typical undergraduate degree requires 120 credits, which would result in a maximum timeframe of 180 credit hours (120x150%).



Note on Degree Programs and Financial Aid

Financial aid will fund one associate degree at the College. Student aid for a second degree will be limited to only the courses required to complete a second degree based on the maximum time frame established for the second degree. Students who already have earned a bachelor's degree may only be eligible to pursue a private/alternative loan.

Financial Aid Only Funds One Associate Degree

Financial Aid will fund one associate degree. Aid for a second degree will be limited to only the courses required to complete a second degree based on the maximum time frame establish for the second degree. Students who have already earned a bachelor's degree may be eligible only for a private education loan.

All decisions by the Financial Aid Office regarding satisfactory academic progress are final.

SUMMARY	
	<ul style="list-style-type: none"> • Have a 2.0 GPA or better • Passing at least 67% of all courses attempted • Have not reached 150% time-frame of published academic program length
	<ul style="list-style-type: none"> • Failure • Fail at least one of the satisfactory academic progress standards • Submit appeal letter, if eligible. To Financial Aid Appeal Committee • Meet with Student Development and Counseling Office counselor

Essex County College Non-Discrimination Policy

Essex County College does not deny admission to any educational program or activity or deny employment on the basis of any legally protected status or discriminate on the basis of race, ethnic or national origin, citizenship, color, sex/gender, pregnancy or pregnancy-related conditions, age, creed, religion, actual or perceived disability (including persons associated with such a person), arrest and/or conviction record, military or veteran status, sexual orientation, gender expression and/or identity, an individual's genetic information, domestic violence victim status, familial status or marital status, or any other category protected by law. Essex County College is an affirmative action/equal opportunity employer."

In addition, certain documentation/publications require the College provide the contact information for the Section 504 Coordinator and Title IX Coordinator:

Title IX Coordinators:

Elizabeth Barkley
(973) 877-3081
barkley@essex.edu

Karen Bridgett
(973) 877-3461
bridgett@essex.edu