



Office of Student Financial Aid
Standards of Satisfactory Academic Progress (SAP)
2026-2027

When students apply for or receive financial aid, they are required to make satisfactory progress towards attaining a degree or certificate. It is a requirement of both the federal and the state governments. The four standards of satisfactory academic progress are described below. The qualitative (Item #1) and quantitative (Items #2 & #3) standards may be equal to or greater than the college's academic requirements and apply to all aid students regardless of enrolled hours or program of study.

ITEM #1 – Minimum Cumulative Financial Aid Grade Point Average (GPA)

Students must maintain a minimum cumulative GPA according to the following chart:

Total credits attempted in classes that count towards your financial aid GPA (including transfer credits)	Minimum Financial Aid Cumulative GPA
1 – 11	1.25
12 – 44	1.75
45 and above	2.00

Grades in Developmental and English Language for Academic Purposes (ELAP) courses **are** included in the financial aid GPA.

Note: Your financial aid GPA may not be the same as your college GPA

ITEM #2 – Minimum Pace for Completion of Course Work

Pace is defined as the actual length of your program in credit hours as listed in the official college catalog, divided by the maximum credit hours you are allowed to attempt in your program for financial aid. To obtain your maximum hours, multiply the length of your program by 150%. **Example:** The actual hours for a degree in General Studies are 60 credits. The maximum credit hours you are allowed to attempt is 90 (60 multiplied by 150%=90). Divide 60 by 90 and the result is an expected pace of 67% (60/90=67%). The college uses a progressive standard for pace, with the higher percentage expected as you progress in school.

In order to stay on pace toward certificate or degree completion, students are expected to successfully complete the classes they register for each semester. Successful completion is a passing grade, such as A, B, C, D, S or H. Grades such as U, F, M, X or W **are not** successful completion. A grade of I (Incomplete) or a missing grade is treated as an F until a final grade is recorded. Changing a class from credit to audit once the semester begins will lower the completion rate. *Repeating classes can also lower the completion rate because every attempt of the course is counted.* **Financial aid cannot pay for most repeated classes previously passed and being taken for the third time.**

The percentage of cumulative course work that must be successfully achieved each semester:

Total Credits Counted in Your Academic History (including transfer credits)	Minimum Cumulative Completion Rate Required (successfully completed hours/cumulative attempted hours)
0 – 15	50%
16 and above	67%

The calculation for pace does not include any developmental Math, English, Reading, ELAP, Audit or Workforce Development and Continuing Education (WDCE) courses. Financial aid is awarded and satisfactory academic progress evaluations are based on the credit hour equivalence of each class. Some individual courses have different credit, credit equivalent, and billed hours.

ITEM #3 – Maximum Time Frame

Maximum Time Frame review includes all attempted credit course work at MC, *as well as courses from other schools accepted for transfer at MC*, but will be calculated **only** on credits that lead to graduation in your current program of study. The calculation **does not include** any developmental Math, English, Reading, or ELAP courses. Maximum Time Frame is calculated using the student's primary degree or certificate program listed in the college system. Maximum Time Frame cannot be calculated on multiple degree program choices. When a student can no longer complete their program of study within 150% of the published length of the program, they have reached Maximum Time Frame. Students must complete their degree or certificate program on pace, as defined above in Item #2.

Example: For a General Studies A.A. degree program, 90 credits =150%. If you have attempted 83 credits toward your current program of study and you need 6 credits to complete your degree program, $83 + 6 = 89$, 89 is less than 90, you have not reached maximum time frame. If you have attempted 83 credits and you need 8 credits, $83 + 8 = 91$, 91 is greater than 90, you are considered Maximum Time Frame.

Other Standards

A student cannot receive financial aid for more than the equivalent of one year of non-credit (developmental) courses (30 credit equivalent hours). The one-year limit does **not** include ELAP courses. Students who are placed on Academic Alert by the college but still meet Items 1 and 2 are considered meeting financial aid academic standing.

Satisfactory Academic Progress Review Process

The Office of Student Financial Aid evaluates SAP for aid applicants once a year at the end of the spring semester for most students. If you are in a certificate program or you are currently on a Satisfactory Academic Progress Success Plan, your progress is reviewed each semester. Returning students, who were not enrolled for the spring evaluation, are reviewed for academic progress when MC receives their Free Application for Federal Student Aid (FAFSA). Students who do not meet the standards will be placed on **financial aid termination** and lose eligibility for financial aid. Students whose eligibility is terminated are not eligible for financial aid until an appeal is granted or satisfactory academic progress is re-established.

Appeal Process and Reinstatement of Financial Aid Eligibility

Students who are terminated from financial aid will be notified in writing, and may appeal by submitting the appropriate appeal form to the financial aid office. The electronic forms, with directions, for appealing financial aid termination, **GPA & Pace of Completion and Maximum Timeframe** will be posted in the financial aid requirements section of MyMC portal. Appeal periods for the 2026-27 year are listed below. Certificate Degrees students, because of the shorter credit requirements of their programs, are reviewed on a semester instead of a yearly basis. **Certificate Degree appeals** received by the due date are reviewed for the semester in which they are received. **Associate Degree appeals** received by the due date will be reviewed as received. Appeals received after the established deadlines will be reviewed for the next period. Exceptions for late appeals will only be made in extenuating circumstances on a case-by-case basis.

Associate Degree Students

Appealing to receive aid for the:	Appeal due to Financial Aid:
Fall Semester	September 30
Spring Semester	November 30
Summer Semester	April 30

Certificate Degree Students

Appealing to receive aid for the:	Appeal due to Financial Aid:
Fall Semester	November 30
Spring Semester	April 30
Summer Semester	July 30

Electronic appeals require statements of explanation with supporting documentation and a Financial Aid **Plan Contract** approved by the appropriate faculty member in Counseling and Advising or Program Advisor for the student's program. Incomplete statements and lack of appropriate documentation or faculty approval will not be processed. If appeals are granted, students are expected to follow their success plan. Future eligibility for financial aid will depend on the student adhering to their specific plan.

Plans submitted for item #3, Maximum Time Frame, must include a degree evaluation listing the courses still required to complete the degree or certificate. Students under an approved Maximum Time Frame Plan are only allowed one additional change in degree or certificate program. Students who violate their Maximum Time Frame Plan may become permanently ineligible for additional financial aid at MC.

All appeals should be reviewed within 60 days of receipt. After reviewing appeals, the appeals committee notifies students of the results in writing. If an appeal is granted, in most cases, you will regain eligibility in your next semester of attendance. To remain eligible, students must adhere to the guidelines of their approved appeal. Students who violate the terms of their appeal, who were terminated for items #1 and #2 may re-establish aid eligibility by meeting the stated criteria for both items. Students who are terminated for item #3 lose eligibility once they complete all required classes in their approved program or violate the terms of their plan. Denied appeals or terminated plans may be reconsidered on a case by case basis by the Campus Financial Aid Director. The Director of Student Financial Aid reviews final appeals, if necessary.

Students who receive an administrative grade change (not a grade change based on a repeated class) may submit the **SAP Appeal for Aid Reestablishment** at the time of the grade change. SAP will be recalculated to determine if aid reestablishment is warranted or a GPA & Pace of Completion Appeal or Maximum Timeframe Appeal is still required. This form can be requested by contacting the Office of Student Financial Aid.

Attendance

Students who receive financial aid must attend their classes. Attendance in online classes requires **Academic Engagement** which means active participation by a student in an instructional activity related to their course of study, such as attending a class, submitting an assignment, or taking an exam. Students who withdraw from or fail all of their classes, and do not have any passing mid-term grades, must prove their attendance. If the financial aid office cannot document student attendance for the semester, all financial aid for that semester will be canceled and these students will owe a bill to the college. Financial aid will be canceled within 30 days of the end of the semester unless attendance documentation is provided. The canceled aid usually cannot be reinstated at a later date.