



# Ozarka College

*Providing life-changing experiences through education.*

## How Do I Meet SAP Requirements?

To maintain financial aid eligibility, you will have to meet all the following requirements:

### 1. Maintain a cumulative grade point average (GPA) of 2.0 or higher

Cumulative GPA includes:

- All semesters at Ozarka College, whether you received financial aid or not
- All grades from prior colleges and universities (**learn how to send your official transcripts to Ozarka College**)
- All credits in Basic Skills (below college transfer level) classes in English, math, and reading

### 2. Make progress towards your educational goal by completing at least 67% of attempted credits, also known as Progress.

- You can calculate your progress percentage by dividing the total cumulative credits completed by the total cumulative credits attempted .
- Credits transferred from schools previously attended count as both credits attempted and credits completed.

### 3. Do not exceed 150% of the credits required for completion of your program, also known as the Maximum Timeframe.

Timeframe includes:

- Attempted credits from all terms of attendance (whether you received financial aid or not)
- All transfer credits
- **Not included** are up to 30 credits in Basic Skills classes in English, math, and reading

Because of the 150% rule, it is important to decide on an educational plan early on by meeting with your **advisor**. Please refer to the maximum timeframe chart to review the maximum credits allowed by educational goal.

## SAP Frequently Asked Question

### ➤ How Are SAP Standards Applied?

Your academic record will be evaluated after grades are posted at the end of each semester to determine if you meet Satisfactory Academic Progress. You will receive an email notifying you after SAP status is determined.

### ➤ What Does My SAP Status Mean?

- **Good Standing-** Good standing indicates you have met all SAP requirements. Keep up the good work! To remain in good standing, you must maintain a minimum GPA of 2.0, earn at least 67% of your attempted credits and finish your program before reaching 150% of the program's length.
- **Warning-** Warning Status is assigned when you did not meet Satisfactory Academic Progress for the first time. You continue to be eligible for financial aid on warning status, but you are at risk of losing eligibility, should your next term be unsatisfactory. Please use this opportunity to re-establish your SAP. At the end of the warning term, if you meet all SAP standards, you will maintain financial aid eligibility.
- **Suspension-** Suspension status is assigned when you did not meet the minimum 2.0 cumulative GPA, unit completion of 67%, or after reaching Maximum Timeframe. You are not eligible for financial aid in this status unless you have an approved appeal (see below for guidance). Eligibility can be automatically regained when your GPA meets the minimum 2.0 and unit completion meets 67% and you have not exceeded the maximum timeframe.
- **Probation-** Probation status is assigned when you submitted an appeal that was approved, resulting in reinstatement of financial aid eligibility for one semester. If SAP probationary requirements are not met within the probation term, you will again become ineligible for financial aid.
- **Approved Appeal with Degree Completion Plan-** Approved Appeal with Degree Completion Plan status is assigned when your appeal toward your ineligible status is approved, resulting in reinstatement of aid eligibility for a designated period of time. In this status, you will have to complete 100% of all attempted credits (whether approved for financial aid or not), and be able to meet the SAP requirements within the approved timeframe. Learn more about the appeal process below.
- **Ineligible Post-Probation-** Ineligible Post-Probation status is assigned when you did not meet the conditions specified in your approved appeal. This includes not completing 100% of all credits attempted and/or earning less than a 2.0 GPA for the academic term.

### ➤ **What Happens If I Exceed The Maximum Time Frame?**

If you are ineligible for financial aid because you exceed the maximum timeframe for your educational goal, you may **submit an appeal requesting an extension of the maximum timeframe.**

The Financial Aid Office may determine to extend your maximum timeframe for continued eligibility of financial aid for the required courses listed on your approved Financial Aid Education Plan (degree completion plan). The courses in which you enrolled must be required to complete your approved program of study or required for transfer. Appeals will only be considered if you meet the following requirements:

- (1) *a cumulative GPA of 2.0 or higher, and*
- (2) *a minimum cumulative completion rate of 67%.*

Approved appeals may not be amended unless you have extenuating circumstances, in which case, the Financial Aid Office will review and approve on a case-by-case basis.

### ➤ **What Happens If I Do Not Make SAP While On An Approved Extension?**

If you do not maintain the GPA and Progress requirements while on an approved extension of the maximum timeframe, you will be disqualified from receiving further financial aid, including loans, and will therefore be placed on an ineligible post-probation status.

### ➤ **How Does Satisfactory Academic Progress Affect Me If I Have Loans?**

Loans are a form of financial aid that supplements other types of aid. Federal Direct Loans are low-interest loans for students to help pay for the cost of a student's college education. Repayment is required when a student graduates or drops below 6 credits a semester. Ozarka College has the right to reduce or deny loans on a case-by-case basis for students at high risk for default, including students on Warning or an approved Appeal status. Students who do not meet Satisfactory Academic Progress standards are considered to be high-risk and should plan accordingly to meet their educational costs without dependence on maximum annual loan limits.

## SAP Appeal

### ➤ I Lost Eligibility For Financial Aid, Can I Appeal?

You may submit an appeal to have your financial aid eligibility reconsidered if you believe that extenuating circumstances have hindered your academic performance. Submission of an appeal does not guarantee reinstatement of financial aid. Therefore, you should be prepared to pay for your books and other school-related expenses pending the outcome of your appeal. If your appeal is approved, you will receive financial aid for the semester at the **soonest payment date** following approval.

**Extenuating circumstances may include, but are not limited to:**

| Extenuating Circumstances                                                       | Examples of Supporting Documentation                                                                           |
|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| Serious physical or emotional illness of the student or immediate family member | Medical documentation confirming onset and duration of illness or condition                                    |
| Death of a family member                                                        | Copy of death certificate or obituary                                                                          |
| Accident or injury to the student or immediate family member                    | Medical and/or other documentation verifying the date and duration of the occurrence                           |
| Loss or change of employment                                                    | Letter from the employer verifying the circumstances and dates of loss or change in employment                 |
| Disasters affecting student's attendance                                        | Documentation of insurance claims or other 3rd-party information verifying the date and nature of the disaster |

### ➤ How Do I Submit An Appeal?

The appeal form is available at [https://www.ozarka.edu/finaid/file\\_display.cfm?form=FO](https://www.ozarka.edu/finaid/file_display.cfm?form=FO)

If your appeal is approved, your financial aid will be reinstated, and you will be placed on probation and/or extension for the approved academic term(s). If you do not meet the terms of the approved appeal while on financial aid probation and/or extension, you will lose financial aid eligibility at Ozarka College. Please refer to the checklist below to learn about the appeal process and the steps required.

#### Appeal Checklist

- **Step 1: Completed SAP Appeal Form**
- **Step 2: Detailed Explanation of your circumstance**
- **Step 3: Supporting Documentation (refer to the examples listed above)**
- **Step 4: Degree Completion Plan The degree plan has to be completed and signed by your advisor.**

➤ **Is There a Deadline To Submit My Appeal?**

To avoid processing delays, please review the checklist above to make sure you have all the required documents before submitting your appeal. **All appeal documents must be received** on or before the Wednesday before the semester begins.

➤ **I Just Submitted An Appeal, When Will It Be Reviewed?**

- If you provide a **COMPLETE appeal** to the financial aid office, that complete appeal will be forwarded for review to the SAP Appeal Committee within 2 business days.
- Once the committee has made a determination on the appeal, the student will be notified of the committee's decision, by email, within 2 business days.

**Please COMPLETE and sign the SAP APPEAL contained on pages 6, 7, 8, 9, and 10.**

## Financial Aid Suspension SAP (Satisfactory Academic Progress) APPEAL

|                                     |                     |
|-------------------------------------|---------------------|
| Student Name (Last, First, Middle): | Ozarka Student ID#: |
| Email Address:                      |                     |
| Degree Program:                     | Academic Advisor:   |

**Extenuating circumstances leading to financial aid suspension:** Check all that apply. In your personal statement, **explain each item** that you checked below, and explain how things have changed in that regard. If "Other," please fill in a reason.

|                          |                                                                                 |
|--------------------------|---------------------------------------------------------------------------------|
| <input type="checkbox"/> | Serious physical or emotional illness of the student or immediate family member |
| <input type="checkbox"/> | Death of a family member                                                        |
| <input type="checkbox"/> | Accident or injury to the student or immediate family member                    |
| <input type="checkbox"/> | Loss or change of employment                                                    |
| <input type="checkbox"/> | Disasters affecting student's attendance                                        |
| <input type="checkbox"/> | Other: _____                                                                    |

**"My signature below indicates (1) my commitment to put forth my best effort in my next semester of enrollment; and (2) that I *understand my appeal will be automatically denied if I have NOT provided the documents requested.*"**

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 Student Signature

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 Date

**Step 2: Detailed Explanation of your circumstance:**

Please attach your personal, detailed explanation of the circumstances that have hindered your academic performance and led to your SAP status.

**Step 3: Supporting Documentation (refer to the examples listed above):**

Please attach your detailed supporting documentation that helps to explain the extenuating circumstances that have hindered your academic performance.

- **Step 4: Degree Completion Plan** The degree plan has to be completed and signed by your advisor.

## **DEGREE COMPLETION PLAN**

STUDENT NAME \_\_\_\_\_ DEGREE PROGRAM \_\_\_\_\_  
 TOTAL CREDIT HOURS IN PROGRAM \_\_\_\_\_ CREDIT HOURS COMPLETED \_\_\_\_\_  
 CREDIT HOURS NEEDED TO GRADUATE \_\_\_\_\_ CURRENT OVERALL GPA \_\_\_\_\_

| Year / Semester                                                                                                                                                              | Course Numbers | Course Names | Credit Hours |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------|--------------|
| In the blanks below, please fill in the year and semester (fall, spring, summer I or summer II) student will enroll in these courses →<br><br>Year: _____<br>Semester: _____ |                |              |              |
|                                                                                                                                                                              |                |              |              |
|                                                                                                                                                                              |                |              |              |
|                                                                                                                                                                              |                |              |              |
|                                                                                                                                                                              |                |              |              |
| In the blanks below, please fill in the year and semester (fall, spring, summer I or summer II) student will enroll in these courses →<br><br>Year: _____<br>Semester: _____ |                |              |              |
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|                                                                                                                                                                              |                |              |              |
| In the blanks below, please fill in the year and semester (fall, spring, summer I or summer II) student will enroll in these courses →<br><br>Year: _____<br>Semester: _____ |                |              |              |
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|                                                                                                                                                                              |                |              |              |
|                                                                                                                                                                              |                |              |              |
|                                                                                                                                                                              |                |              |              |
| In the blanks below, please fill in the year and semester (fall, spring, summer I or summer II) student will enroll in these courses →<br><br>Year: _____<br>Semester: _____ |                |              |              |
|                                                                                                                                                                              |                |              |              |
|                                                                                                                                                                              |                |              |              |
|                                                                                                                                                                              |                |              |              |
|                                                                                                                                                                              |                |              |              |

**STUDENT'S ACKNOWLEDGEMENT:** Do you, as the student, understand the academic requirements you must meet in order to successfully complete your program of study?

**STUDENT'S SIGNATURE:** \_\_\_\_\_

**ADVISOR APPROVAL:** \_\_\_\_\_

(Must be signed by the student's advisor)

Date