Regulations governing the federal student aid programs require institutions to develop standards of satisfactory academic progress (SAP) for student aid recipients which evaluate the following: (1) the length of time it takes to complete your program of study, (2) the rate of completion, and (3) your cumulative grade point average (GPA). KCC’s Financial Aid SAP policy is as strict (in terms of qualitative and quantitative standards, not the frequency with which these are checked) as our SAP policy for students enrolled in the same program of study who are not receiving Title IV funds, and it applies equally to all students within categories, e.g., full-time, part-time.

Your academic record is reviewed at the end of each semester, including summer, to ensure you are meeting the SAP requirements. Every time you remain enrolled in a course through the posted refund date, it is considered as attempted credits and is used to determine satisfactory academic progress. A change of academic program and/or pursuit of a second degree may result in an updated maximum time frame but will not reset your GPA and/or completion rate standard. You must meet all three of the following minimum requirements to demonstrate satisfactory academic progress and keep eligibility to receive financial aid for each active, Title IV eligible program of study.

Qualitative/Quantitative Measures:

1. Grade Point Average (GPA) Standard
You must meet the grade point average standard as defined in the KCC Catalog - Code of Campus Affairs and Regulations, Section 6.1. Financial aid calculates GPA using all attempted courses, including repeated courses, remedial/developmental courses and courses for which you did not receive financial assistance. It is your responsibility to notify us when incomplete courses are finished and/or grade changes are made.

2. Completion Rate Standard
You must complete at least 67% of the credit hours you attempted cumulatively. A completion rate of 66.5% or higher is rounded up to 67%. Completion rate is calculated using all attempted courses, including repeated courses, remedial/developmental courses, and courses for which you did not receive financial assistance. Your completion rate is calculated by dividing the number of credit hours for the classes you pass by the total number of attempted credit hours. Grades of I, WD, WX, or F are considered attempted but not completed and will adversely affect completion rate. It is your responsibility to notify us when incomplete courses are finished and/or grade changes are made. All transfer credits from another institution count toward your attempted and completed hours.

3. Maximum Time Frame Standard
You must complete your program of study within 150% of the minimum number of credit hours required to complete the program. For example, the Registered Nursing program requires 63 credit hours for completion. The maximum time frame for a student pursuing this program is 94.5 attempted hours. Maximum time frame is calculated using all attempted courses, including repeated courses, remedial/developmental courses and courses for which you did not receive financial assistance. All transfer credits from another institution count toward the attempted hours.
Maintaining SAP Standards:

Monitoring SAP
You will be monitored for satisfactory academic progress after grades are posted at the end of each semester. You will be assigned one of the following SAP statuses: Good, Warning, or Suspension. You are sent a notification of your updated SAP status to your student email account at the end of each semester that you attempt classes.

Financial Aid Warning
If you fail to meet the minimum cumulative GPA and/or you do not complete a minimum percentage of classes you will be placed on financial aid warning for the following semester. During the warning semester, you remain eligible for financial aid. At the end of the warning semester, you will be reviewed for SAP compliance. If you successfully meet the SAP standards, financial aid can continue for the following semester. Failure to achieve the required cumulative GPA and/or percentage of completion will result in suspension of financial aid for the following semester.

Financial Aid Suspension
If you were previously given a Financial Aid Warning and fail to meet the conditions of the warning (maintain a minimum cumulative GPA and successfully complete a minimum percentage of classes), you will be placed on suspension. While on suspension, you are not eligible to receive state or federal financial aid, including Pell, SEOG, Federal Work Study, Stafford/Direct Loans, PLUS Loans and State of Illinois Monetary Award Program (MAP) Grant. You will remain on suspension until an appeal is submitted and approved or all SAP standards are met. SAP suspension does not prevent you from attending KCC.

SAP Appeals Process:

SAP Appeal
If you are suspended for not meeting satisfactory academic progress standards, you may appeal for reinstatement of financial aid eligibility for one semester if you had circumstances beyond your control which impacted your progress. Extenuating circumstances may include: death in the family, serious illness or injury of the student. Besides providing the minimum mitigating circumstances that will be evaluated, the student must explain in the appeal why SAP was failed and what has changed in the student’s situation that will allow them to meet SAP. Completing a SAP appeal does not guarantee approval. See the SAP Appeal Form for more detailed instructions.

Appeal Plan Approved:
If your SAP appeal is approved, you are placed on an appeal plan. Appeal plans require you to achieve a completion rate of 67% and a GPA of 2.0 for each semester moving forward. If you have previously violated an appeal plan but have another appeal approved, your new appeal plan will require you to achieve completion rate of 100% and a GPA of 2.0 for each semester moving forward. If you do not achieve the requirements set by your appeal plan, you will be placed back on suspension.

Appeal Denied
If your appeal is denied, your financial aid will be inactivated and you will be responsible for paying for any classes or dropping them within the required refund period. Classes are not automatically dropped if your financial aid is inactivated. For additional information on how your SAP standings are calculated and how to get back in good standing, request an appointment with the Director of Financial Aid.

Reinstatement of Eligibility
To regain financial aid eligibility: raise cumulative GPA above the minimum standards as defined in the KCC Catalog - Code of Campus Affairs and Regulations, Section 6.1 and/or raise your overall completion rate to 67% or above.