Student financial aid programs were created and funded to help students achieve access to higher education and accomplish academic goals. To receive funds administered by Student Financial Services, students must complete a degree plan and be making measurable progress toward completion of an eligible degree or certification. Federal regulations require evaluation of both quantitative and qualitative progress. The student financial aid policy on satisfactory progress is outlined below:

1) Only students enrolled in credit courses and seeking degrees or certificates requiring at least 24 credit hours completed at FPC, will be eligible to receive student financial aid. If a student is required to be enrolled in preparatory courses, these courses will be eligible for payment of financial aid. Students may receive financial aid for a maximum of 30 credit hours of preparatory courses, related to their degree plan. Students may not receive financial aid to retake a class only to acquire a better grade, unless the grade is an F.

2) All student aid recipients must maintain a 2.0 cumulative grade point average.

3) Students must meet enrollment status requirements as outlined:
   - Full-time students must maintain and complete the term with a minimum of 12 credit hours.
   - Three-quarter time students must maintain and complete the term with at least 9 credit hours.
   - Half-time students must maintain and complete the term with a minimum of 6 credit hours.
   - Students receiving aid for less than half-time must complete the hours in which the student originally enrolls.

4) Students must successfully complete his/her degree/certificate in the equivalent of 150% of the credit hours required for the certificate or degree plan. Enrollment hours at the beginning of the term will be used for the calculation. Preparatory courses will be used for the calculation to determine the maximum time for completion. Attempted hours are used, not earned hours.

5) The determination concerning a student’s satisfactory progress toward his/her degree must be based on periods of performance when Title IV aid was received and periods of performance when no aid was received.

6) At the end of each Fall, Spring and Summer academic term, the student’s cumulative grade point average will be considered and the percentage of work completed toward the recipient’s degree will be determined. Consequences of failure to meet financial aid satisfactory progress are listed below:
   - If the student cumulative grade point average is below 2.0 or a student has not completed the number of hours awarded, a notice will be mailed to the student placing the student on financial aid warning. A student on financial aid warning may continue to receive financial aid.
   - If the student fails to maintain satisfactory progress in a subsequent term, the student is placed on financial aid suspension. A student on financial aid suspension will not receive financial aid, including Federal Direct Loans.
   - If the student fails to complete the hours they were funded for in a term, and with at least a 2.0 cumulative grade point average, the student will be placed on immediate financial aid suspension. The student will not receive financial aid, including Federal Direct loans.

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If a student takes an incomplete on a course, the “I” will be treated as an “F” for that course for financial aid satisfactory progress purposes. When the student completes the course, the student will be responsible for submitting a changed grade transcript to the Student Financial Services Office. Warning/Suspension will be adjusted on the grade received for the course.

Transfer and returning FPC student’s academic records will be reviewed and students may be placed on financial aid warning if their past performance does not meet our Satisfactory Progress Policy. The warning status for transfer and returning FPC students will be removed after a term has been completed with at least 6 credit hours and a 2.0 grade point average or above. If the student does not make satisfactory progress the student may be placed on Financial Aid Suspension.

Students in a Consortium Agreement with another school will be monitored for grades and completions of course work from both schools.

Students who fail to complete a degree plan and change degree plans repeatedly, may not be eligible for financial aid. Eligibility will be determined on a case by case basis.

Students, who withdraw below their enrollment status during a term, will be placed on financial aid warning at the time of the withdrawal. If the student subsequently does not maintain a 2.0 grade point average at the end of the term, the student will be placed on financial aid suspension.

To be removed from Financial aid warning, the student must complete at least 6 credit hours with a 2.0 grade point average in that term.

To be removed from Financial Aid Suspension, the student must pay for and complete 6 credit hours with a 2.0 grade point average. Financial aid will be available to the student the next enrolled term after completing this criteria.

Exceptions to the above policy of satisfactory progress may be made by the Director of Student Financial Services. Criteria that will influence the decision will include:

- Class attendance, completion of assignments and substantiated academic progress in courses supported by awards in progress towards your degree plan.
- Completion of a subsequent term of at least half-time enrollment with a 2.0 or above grade point average.
- Unusual circumstances (extended medical confinement or a death in the family, natural disasters).
- Response to Office of Student Financial Services contacts.

The student has the right to appeal any decision made on his/her right to receive Title IV aid. The student who does not meet the criteria for continuance of Title IV aid but can demonstrate mitigating circumstances has the right to appeal.

Students may appeal the decision of the Director of Student Financial Services through the Financial Aid Appeals process. The appeal should be submitted in writing, signed and dated, to the Director of Student Financial Services. Include the circumstances that prohibited you from completing the minimum academic standards. Include a plan of progress explaining how you will avoid this situation again or what has changed to correct the situation. Provide any additional documentation you have, such as doctor notes. Students placed on Financial Aid Suspension due to lack of satisfactory progress may appeal the denial of financial aid due to an unusual or extraordinary situation that affected the student’s progression toward the successful completion of his or her program. Examples of unusual circumstances include: injury or illness

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of the student or family member, death of a relative of the student, maximum time limit exceeded, or other special circumstances as determined by the Director of SFS. The appeal must be submitted in writing to the Director of Student Financial Services and should include an explanation of the reason(s) why these minimum academic standards were not achieved. Students, who are appealing the maximum time frame limit, must provide a copy of their degree plan that has been signed by their academic advisor. The Director of Student Financial Services shall also have the authority to place conditions upon the receipt of any financial aid for those cases where aid is reinstated. The student with an approved appeal will regain eligibility to receive aid. The student will be placed on financial aid warning the term the student regains eligibility. The student must complete the probationary term without withdrawals and maintain a grade point average minimum of 2.0. Two consecutive appeals will not be approved. The Director of SFS will notify students in writing of the results within 10 business days after receipt of the appeal. The written notification to the student will be dated and signed by the Director of Student Financial Services. The Director will together review and make final determination of all appeals.

Students Rights and Responsibilities

You have the **right** to ask:

1. What financial assistance is available?
2. What the deadlines are for submitting applications?
3. What the cost of attending is and refund policies?
4. What criteria are used to select financial aid recipients?
5. How financial need is determined?
6. What criteria are used to determine the amount of student’s award?
7. What satisfactory progress is and how it affects you?

It is your **responsibility** to:

1. Be informed about the institution before you enroll.
2. Complete all forms accurately and submit them on time.
3. Read and understand forms you are asked to sign.
4. Know and comply with deadlines.
5. Report all changes in address, telephone number, name, grants, scholarships, and school status to the Student Financial Services office.
6. Accept responsibility for all agreements you sign.

**NOTICE TO ALL FINANCIAL AID RECIPIENTS!!**

Students that withdraw from all classes may owe money to the Department of Education.