

# Satisfactory Academic Progress (SAP) Policy

Federal and state regulations require that IVCC establishes and implements standards of academic progress for students receiving financial aid. The Satisfactory Academic Progress Policy applies to all new, continuing or transfer IVCC students (herein referred to as students) receiving federal Title IV financial aid, state aid, institutional aid and/or military benefits. Students must meet these standards of progress to maintain financial aid eligibility, which includes veteran benefits (except where noted).

## **Standards:**

Satisfactory academic progress is measured in three ways:

1. Cumulative Grade Point Average
2. Cumulative Course Completion Rate
3. Maximum Timeframe to complete program

### **1. Cumulative Grade Point Average (GPA):**

Students must have a cumulative grade point average of 2.0 or higher. Withdrawal courses (W) are not included in the GPA calculation. Incomplete (I) courses will be calculated as an 'F' grade until the final grade has been submitted. See the "Appeal Process" below for instructions when an incomplete course has been completed. An 'F' grade in a pass/fail course will be included in the GPA calculation. Developmental courses and all repeated instances of a course will be included in the GPA calculation, regardless of whether or not the class was academically "forgiven".

**Students who do not meet the cumulative 2.0 GPA will be placed on "Warning" status for their next semester of attendance. Students will be eligible to receive financial aid while on "Warning" status. If students fail to meet the cumulative 2.0 GPA standard at the end of this semester of warning, they will be placed on "Suspend" status. While suspended, students cannot receive federal or state financial aid, including: grants, student loans and military benefits.**

### **2. Cumulative Course Completion Rate:**

Students must successfully complete 66.67 percent (2/3) or more of the credit hours attempted, including those credit hours transferred in. Credits for coursework completed with a grade of 'D' or better will count as successfully completed credit hours. Credits for withdrawn (official or unofficial), incomplete, developmental and all repeated courses (regardless of whether or not the credits were academically "forgiven"), as well as transfer courses, are included in credit hours attempted. Credits for coursework attempted/completed with a pass/fail grade will be included in the completion rate calculation. The cumulative course completion rate is calculated by dividing the cumulative number of successfully completed credit hours by the cumulative number of attempted credit hours.

**Students who do not meet the cumulative completion rate of 66.67 percent will be placed on "Warning" status for their next semester of attendance. Students will be eligible to receive financial aid while on "Warning" status. If students fail to meet the cumulative completion rate standard by the end of this semester of warning, they will be placed on "Suspend" status. While suspended, students cannot receive federal or state financial aid, including: grants, student loans and military benefits. Note: Illinois Veteran's Grant and Illinois National Guard Grants are exempt from course completion rate requirements.**

### **3. Maximum Time Frame to Complete Program:**

Students may pursue completion of a degree or certificate program on a full or part-time basis, but the federal government requires that students make progress toward completion of a program in a timely fashion, measured in terms of credit hours attempted. Withdrawn (official or unofficial), incomplete, developmental and all repeated courses, as well as transfer credits, are included in credit hours attempted. Note: A student's attempted credit hours include all credit hours attempted at IVCC, regardless of whether or not the student previously received financial aid while attempting those credit hours and whether or not the class was academically "forgiven". A student cannot receive financial aid beyond the maximum time frame (MTF) for completion of their program.

A program's MTF is determined by multiplying the required credit hours of the program by 150 percent. For example:

Associate degree program requiring 60 credit hours:  $60 \times 150\% = 90$  credit hours MTF to complete the program.

Certificate program requiring 24 credit hours:  $24 \times 150\% = 36$  credit hours MTF to complete the program.

**Students whose attempted credits meet or exceed the MTF for completion of their program will be placed on "Suspend" status. While suspended, students cannot receive federal or state financial aid, including: grants, student loans and military benefits (Note: Illinois Veteran's Grant and Illinois National Guard Grants are exempt from the maximum time frame requirements.)**

Forms can be submitted by:

Fax: 815-224-0638 | Mail: Office of Financial Aid, 815 N. Orlando Smith Rd Oglesby, IL 61348 | In Person: CTC101S

Note: Documents submitted via email cannot be accepted due to security reasons.

If financial aid is suspended under the Maximum Time Frame Standard, special consideration may be given, through the Appeal Process (see below), only for the following reasons:

- Students are allowed a maximum of 30 attempted hours of developmental course work in addition to the MTF limit (e.g., in addition to 90 credit Maximum Time Frame for an Associate degree).
- Students who have changed their program of study may be granted a reasonable extension of hours provided they submit a letter from an IVCC Counselor verifying the change in program and the remaining courses required for program completion. Students must have been meeting the required Standards of Satisfactory Academic Progress prior to changing their program.

#### **Graduation/Completion:**

Students who have completed their program of study requirements, regardless of whether they have received their degree or certificate, will be suspended from receiving further financial aid. Financial aid cannot pay for course work taken to meet prerequisites for a program of study at another college or university. Students who plan on pursuing a second degree or certificate at IVCC may submit an appeal (see below) for the reinstatement of their financial aid.

#### **Evaluation:**

The evaluation of a student's adherence to these standards begins when the student attempts their first credit hour course at IVCC and includes all prior credit hours transferred from other institutions. The evaluation is done at the end of each academic semester (Fall, Spring, and Summer) that the student is in attendance, or completes their program. Students who fail to meet the standards of progress will be mailed a letter indicating they are on "Warning Status." Students who fail to meet the standards after two consecutive semesters and/or who have reached the 150% of credit hours needed for their degree will be mailed a letter of suspension.

#### **Appeal Process:**

Any student placed on "Suspend" status has the right to appeal. Appeal forms are available in the Financial Aid Office or may be printed from the Financial Aid web page ([ivcc.edu/financialaid](http://ivcc.edu/financialaid).) All appeals must be complete and provide detailed information explaining why the student failed to meet the SAP standards and what has changed in the student's situation which will allow the student to be successful after the next academic evaluation. Third-party documentation is required with each appeal when applicable. Documentation may include, but is not limited to, copies of medical records, accident reports, and/or letters from an IVCC counselor, work supervisor or other counselor. Appeals must be submitted to the Financial Aid Office prior to or during the semester for which the student is seeking financial aid. Students will be notified **by mail** of the *Standards of Academic Progress Committee's* decision as promptly as possible. **All appeal decisions are final.**

Students whose initial appeal is denied cannot submit a subsequent appeal until successful completion of at least one additional term, in which a minimum of six credit hours have been attempted.

Students may also regain good standing by completing additional semester(s) at their own expense and bringing their cumulative GPA and/or course completion rate up to the required standard or by completing 'I' grades or repeating failed courses for a higher grade. It is the student's responsibility to notify the Financial Aid Office, through an appeal, in order to have their financial aid reinstated.

Students who are reinstated by the *Standards of Academic Progress Committee* are placed on either Probation or Academic Plan: "**Probation**" (one semester) students are expected to meet the cumulative 2.0 GPA and successfully complete 66.67% or more of attempted coursework by the end of the semester for which he/she was reinstated. If students fail to meet these standards by the end of this probationary semester, they will be placed back on "Suspend" status.

"**Academic Plan**" (two or more semesters) students are expected to have a term GPA of 2.0 while improving their cumulative GPA, with other requirements as specified in their plan. Students on an approved academic plan are still on Probation and will remain so until achieving the requirements for Good Standing.

#### **Additional Information:**

If a student is not meeting the minimum standards of academic progress at either the time of initial application or after the warning semester and the student has shown academic improvement during the preceding term(s), the Director of Financial Aid reserves the right, on a case-by-case basis, to "place" or "continue" a student on probation. The Director also reserves the right to suspend a student without a semester of warning based on academic performance during the preceding term(s). This includes new transfer students and Veterans (IVG/NG) who failed to meet the required standards of academic progress at their previous postsecondary institution(s).

While the Financial Aid Office will attempt to notify students of their warning, probation, or suspended status, **it is the student's responsibility** to read, understand and follow the Standards of Academic Progress Policy. If you have any questions or need additional information regarding this policy or appeal procedures, please contact the Financial Aid Office, CTC-101, (815) 224-0438.

[https://www.ivcc.edu/financialaid/2025-2026 Guide to Financial Aid.pdf](https://www.ivcc.edu/financialaid/2025-2026%20Guide%20to%20Financial%20Aid.pdf) Pages 18-21