



# Financial Aid Satisfactory Academic Progress (SAP) Policy

In accordance with the federal regulations, financial aid recipients must maintain Satisfactory Academic Progress (SAP) toward the achievement of a degree or certificate. The student's academic progress will be evaluated at the end of each semester: GPA, completion rate and maximum timeframe.

### ELIGIBILITY REQUIREMENTS

- Students must be enrolled in a degree or certificate program of study (approved for Title IV funding by the U.S. Department of Education) at Guam Community College (GCC).
- Students must maintain a cumulative grade point average (GPA) of at least 2.0.
- Students must pass at least 67% of all attempted credits with a grade of Pass or C or better.

### GPA REQUIREMENT

Students must maintain at least a 2.0 cumulative GPA. Students should strive for C's or better to maintain a 2.0 cumulative GPA.

### COMPLETION RATE

All students must pass at least 67% of all attempted credit hours with a grade of Pass or C or better. Repeated courses will also count as attempted credit hours even if the grade is no longer calculated in the GPA. The following grades are not considered passing: F, TF, I and W. See Definitions, page 3.

### MAXIMUM TIMEFRAME

Undergraduate students can take a certain amount of credit hours to complete their degree before they become ineligible to receive financial aid. If it is determined that a student cannot complete their program within the maximum timeframe they will be automatically suspended from receiving financial aid.

Refer to chart below to review the maximum timeframe allowed by degree type.

| Degree Type          | Required Credit Hours to Earn Degree <i>(Varies based on student declared major)</i> | Maximum Credit Hours Allowed to Receive Financial Aid <i>(Varies based on student declared major)</i> |
|----------------------|--|---|
| Certificate          | 29-56  | 44-84   |
| Associate of Arts    | 61-71  | 92-107  |
| Associate of Science | 50-72  | 75-108  |

## Contact Us!

Guam Community College  
FINANCIAL AID OFFICE  
P.O. Box 23069  
Barrigada, Guam 96921

Phone: (671) 735-5543/5544  
Fax: (671) 734-5238  
Email: [financialaid@guamcc.edu](mailto:financialaid@guamcc.edu)  
GCC Website: [www.guamcc.edu](http://www.guamcc.edu)



# Financial Aid Satisfactory Academic Progress (SAP) Policy

### **LOSS OF FINANCIAL AID ELIGIBILITY**

SAP will be evaluated at the end of every semester, including summer. The first violation will result in the student receiving a WARNING. The second violation will result in loss of financial aid eligibility.

Students will lose financial aid eligibility if they do not complete all of their undergraduate coursework before the maximum timeframe allotted.

### **WARNING STATUS**

A warning semester is given to every student the first time they violate one of the SAP requirements. Students are still eligible to receive financial aid while in warning status. Student must then meet the academic eligibility requirements at the end of that semester.

After the semester, the student's academic progress will be reviewed again:

- If the student's cumulative academic record meets at least the 2.0 cumulative GPA and the 67% of attempted credits, he/she will be taken off WARNING status.
- If the student's cumulative academic record does NOT meet the GPA requirement and completion rate (pass 67% of attempted credits), then that student will be ineligible for financial aid and may request an APPEAL placement

### **APPEAL PROCESS**

If a student has extenuating circumstances that prevented them from making academic progress toward a degree, an appeal may be submitted to the Financial Aid Office as soon as the student is aware of their SAP status.

A complete appeal will include the following:

1. SAP appeal form
2. Personal statement explaining the circumstances that prevented academic progress toward a degree/certificate and a plan to ensure future academic success
3. Supporting documentation (Examples: letters from professors, medical documentation, etc.)
4. Degree Audit form for students who have exceeded the maximum timeframe requirement

**NOTE:** To expedite your appeal, submit all documents together and be as detailed as possible in your personal statement.

Each appeal will be reviewed. If the appeal is approved, the student will be placed on PROBATION and will be eligible to receive financial aid for a period of one semester after a contract has been signed. The contract will provide conditions the student is required to meet for that semester.

If the student is not meeting SAP at the end of their probationary semester, but they are meeting the terms of their contract, their contract can be rolled over to the next semester and the student will be aid eligible for that semester as well.

### **Contact Us!**

Guam Community College  
FINANCIAL AID OFFICE  
P.O. Box 23069  
Barrigada, Guam 96921

Phone: (671) 735-5543/5544  
Fax: (671) 734-5238  
Email: [financialaid@guamcc.edu](mailto:financialaid@guamcc.edu)  
GCC Website: [www.guamcc.edu](http://www.guamcc.edu)

If the student is on probation and does not meet the SAP requirements or the terms of their contract, they will be suspended from receiving financial aid in future semesters.

A student can regain financial aid eligibility by meeting the SAP standards or the conditions set forth in their contract.



# Financial Aid Satisfactory Academic Progress (SAP) Policy

## Financial Aid Office

### **DEFINITIONS**

The following definitions apply to the terms used in this section:

**Warning:** A warning semester is given to every student the first time they violate one of the SAP requirements. Students are still eligible to receive financial aid while in warning status.

**Probation:** If a student has received their warning semester and is still in violation of the SAP requirements, the student will be suspended from receiving financial aid. The student may appeal this decision and if the appeal is approved, the student will be placed on a probation semester and will be eligible to receive financial aid for this semester.

**Appeal:** Personal statement and supporting documentation asking for financial aid to be reinstated based on an extenuating circumstance that prevented the student from meeting Satisfactory Academic Progress. Appeals that are approved will allow a student a probationary semester and require that the student sign a contract.

**Contract:** If a student appeals their financial aid suspension and is approved they will sign a contract that will outline an academic plan to ensure the student will meet all SAP requirements.

**Completion Rate:** All students must complete at least 67% of the credit hours they attempt. The rate is calculated by dividing the number of successfully completed credits by the number of attempted credits.

Developmental Education credits (MA085, MA095, EN100B, EN100R, EN100W) are not calculated as part of attempted credits or towards GPA.

### **Contact Us!**

Guam Community College  
FINANCIAL AID OFFICE  
P.O. Box 23069  
Barrigada, Guam 96921

Phone: (671) 735-5543/5544  
Fax: (671) 734-5238  
Email: [financialaid@guamcc.edu](mailto:financialaid@guamcc.edu)  
GCC Website: [www.guamcc.edu](http://www.guamcc.edu)