

## AP 433 – Satisfactory Academic Progress Procedure

Associated Board Policy: 433.00

Procedure Owner: Director of Financial Aid

Related Procedure: None

---

### I. Procedure Scope and Purpose

A student's eligibility for federal financial aid will be evaluated each semester that aid is requested and is based on financial need, enrollment in a degree or a certificate program, satisfactory academic progress from previous semesters, and availability of funds. Summer is considered a trailing semester at Cowley College and will be evaluated used to evaluate progress.

### II. Definitions

Satisfactory Academic Progress (SAP) is defined as follows:

**Good Standing** - The student completes a minimum of 67% of credit hours attempted with a grade point average of 1.75 each semester and a cumulative grade point average of 2.00 once 31 or more credit hours have been attempted. A Withdraw (W grade) from a class does NOT exclude it from hours attempted.

**Warning** - The students cumulative and/or semester GPA does not meet the minimum 1.75 OR the student does not meet the 67% attempted hours requirement. Students on Warning status are still eligible for all federal aid types. At the end of a Warning semester, if the student meets all minimum standards they will return to Good Standing. If any standards are not met while on Warning, the student will then be on Denial.

**Denial** - Student who has no passing grades for a semester ( 0 hours completed, all F or all W grades) will go on automatic denial. Or if the student was on previous Warning status and did not meet one or more of the required standards, the student will move to Denial status. Denial status means the student is NOT eligible for Title IV aid which includes grants, loans, SEOG, and work study.

### III. Procedure

- a. The following items are used to determine the level of Satisfactory Academic Progress:
  - i. Remedial hours - For federal aid recipients, remedial hours are included in GPA calculations as eligible hours for federal aid. However, remedial hours are not included in graduation calculations. Once a student has attempted 30 remedial hours (whether aid was used or not) any further remedial hours will not be used in the calculation of eligible hours for federal aid.
  - ii. Repeated hours - A student may repeat a course previously passed with a D, if a higher grade is required for graduation or transfer. A student who has failed (F) a class or withdrawn (W) without ever passing it may repeat the course and receive federal aid until they receive a D grade or better.
  - iii. Transfer Credits - Student may request official transcripts from all prior colleges attended. All previous college attempted and completed credit hours officially

on file will count toward the student's GPA and maximum hours attempted regardless of whether federal aid was used towards those transfer hours.

- iv. Maximum Attempted Hours - Students are allowed to attempt 150% of a programs' hours required before they are no longer eligible for federal aid at Cowley College. 150% of an Associate's Degree is 95 credit hours. Certificate requirements will vary based on program length and will be calculated at 150% of the required credit hours for the program certificate.
- v. ReInstate due to pause in attendance - Cowley College offers a Fresh Start opportunity for returning students who have not enrolled in classes for three or more years. These former students who were previously denied financial aid due to unsatisfactory academic progress will be placed on financial aid warning status for their initial returning semester and must meet satisfactory academic progress requirements moving forward.
- b. Students on federal financial aid denial will not be eligible for further federal aid funds at Cowley College until they have been reinstated by either successfully completing six (6) credit hours with a C or better grade and paying out of pocket for those classes and all associated fees or charges, or by being granted an approved appeal.
- c. Federal Aid Appeal - Students on Federal Aid Denial may appeal the denial by completing the Financial Aid Appeal Form located in the forms section of the Cowley website. Students requesting an appeal review, must provide an explanation of extenuating circumstances which caused the student to fail in meeting the SAP requirements and what changes the student has made in their life to now be able to meet those requirements. Student must also provide an approved Academic Plan from a Cowley Advisor along with the appeal form and documentation supporting their unusual circumstance that contributed to their inability to meet the SAP requirements.
  - i. If a student has an APPROVED appeal from Denial status they will be reinstated on a Warning status. This means that the student is eligible for Title IV aid and must meet all standards during the semester they are on warning status, or they will return to Denial status for the next semester of attendance.
  - ii. Students will be notified via their Cowley school email regarding the appeal committee's decision on if they will be reinstated and the requirements and stipulations of the appeal approval or denial.

#### **IV. Effective Date(s)**

This procedure first became effective: May 15, 2024

This procedure was revised on: August 12, 2025

#### **V. Signature and Title**

This procedure implemented by: Lena Spencer  
Title: Director of Financial Aid