When students apply for or receive financial aid, they are required to make satisfactory progress towards attaining a degree or certificate. It is a requirement of both the federal and the state government. The four standards of satisfactory academic progress are described below.

**ITEM #1 – Minimum Cumulative Financial Aid Grade Point Average (GPA)**

Students must maintain a minimum cumulative GPA according to the following chart:

<table>
<thead>
<tr>
<th>Total credits attempted in classes that count towards your GPA (including transfer credits)</th>
<th>Minimum Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 11</td>
<td>1.25</td>
</tr>
<tr>
<td>12 – 59</td>
<td>1.75</td>
</tr>
<tr>
<td>60 and above</td>
<td>2.00</td>
</tr>
</tbody>
</table>

Grades in developmental and American English Language Program (AELP) courses are included in the financial aid GPA. Board of Trustees (BOT) Grant and Scholarship recipients must maintain a 2.0 minimum cumulative GPA at all times to continue receiving BOT awards.

**ITEM #2 – Minimum Pace for Completion of Course Work**

In order to stay on pace toward certificate or degree completion, students are expected to successfully complete the classes they register for each semester. Successful completion is a passing grade, such as A, B, C, D, S or H. Grades such as U, F, X, AU or W are not successful completion. A grade of I (Incomplete) or a missing grade is treated as an F until a final grade is recorded. Changing a class from credit to audit once the semester has begun will lower the completion rate. **Repeating classes can also lower the completion rate because every attempt of the course is counted. Financial aid cannot pay for most classes previously passed and being repeated for the second time.**

Pace is defined as the actual length of your program in credit hours as listed in the official college catalog, divided by the maximum credit hours you are allowed to attempt in your program for financial aid. To obtain your maximum hours multiply the length of your program by 150%. For example, the actual hours for a degree in General Studies are 60. The maximum credit hours you are allowed to attempt is 90 (60 multiplied by 150%=90). Divide 60 by 90 and the result is an expected pace of 67% (60/90=67%). The college uses a progressive standard for pace, with the higher percentage expected as you progress in school.

The percentage of cumulative course work that must be successfully achieved each semester:

<table>
<thead>
<tr>
<th>Total Credits Counted in Your Academic History (including transfer credits)</th>
<th>Minimum Cumulative Completion Rate Required (successfully completed hours/cumulative attempted hours)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 15</td>
<td>50%</td>
</tr>
<tr>
<td>16 and above</td>
<td>67%</td>
</tr>
</tbody>
</table>

The calculation for pace does not include any developmental Math, English, Reading, or AELP courses. Financial aid is awarded and satisfactory academic progress evaluations are based on the credit hour equivalency of each class. Some individual courses have different credit, credit equivalent, and billed hours. **Financial aid will not pay for Workforce Development and Continuing Education courses or any courses students register for as “Audit.”**

**ITEM #3 – Maximum Time Frame**

Students must complete their degree or certificate program at Montgomery College on pace. As defined above, successful pace is within a time frame that is no longer than 150% of the published length of the program. The time frame includes all attempted credit course work at MC, as well as courses from other schools accepted for transfer at MC (regardless of any change in program or any prerequisite course work necessary for admission to a program). The calculation does not include any developmental Math, English, Reading, or AELP courses. The appropriate time frame is calculated using the student’s current degree or certificate program, according to the Office of Admissions. The time frame cannot be calculated on multiple degree program choices.
For example, the General Studies A.A. degree program requires a minimum of 60 credit hours. To maintain financial aid eligibility, students in this program may not attempt more than 90 credit hours.

**ITEM #4 – Other Standards**

A student cannot receive financial aid for more than the equivalent of one year of non-credit (developmental) courses (30 credit equivalent hours). The one-year limit does **not** include American English Language Program (AELP) courses.

**Satisfactory Academic Progress Review Process**

Satisfactory academic progress is evaluated once a year at the end of spring semester. Returning students, who were not enrolled for the spring evaluation, are reviewed for academic progress when MC receives their Free Application for Federal Student Aid (FAFSA). Students who do not meet the standards will be placed on **financial aid termination** and lose eligibility for financial aid. Students whose eligibility is terminated are not eligible for financial aid until an appeal is granted or satisfactory academic progress is re-established.

**Appeal Process and Reinstatement of Financial Aid Eligibility**

Students who are ineligible for financial aid or who are terminated from financial aid may appeal by submitting a written statement, with appropriate documentation, to the financial aid office. The form for appealing financial aid termination is provided to students with their notice of financial aid termination. Appeals are accepted within a specified time frame each semester. Appeal periods will be listed on the satisfactory academic progress appeal forms.

Appeals for items #1 and #2 may require submission of an academic plan approved by the appropriate academic advisor for the student’s program. If appeals are granted, students are placed on **financial aid probation**. Future eligibility for financial aid and the length of the probation period will depend on students’ progress in the academic plan during probation.

Appeals of item #3, Maximum Time Frame, in addition to documentation to support the appeal, must include an academic plan approved by the appropriate academic advisor for the student’s program. The plan must list all remaining courses needed to complete the degree or certificate. Students under an approved Maximum Time Frame plan are only allowed one additional change in degree or certificate program. Students who violate their Maximum Time Frame Plan may become permanently ineligible for additional financial aid.

After reviewing appeals, the appeals committee notifies students of the results in writing. Denied appeals may be submitted to the Campus Financial Aid Director. The Associate Director of Student Financial Aid reviews final appeals, if necessary. If an appeal is granted, in most cases you will regain eligibility in your next semester of attendance. Students who were terminated for items #1 and #2 may re-establish aid eligibility by meeting the stated criteria for both items. Students are notified if they regain eligibility. Students who are terminated for item #3 lose eligibility once they complete all required classes in their approved program.

**Attendance**

Students who receive financial aid must attend their classes. Passing grades in classes are proof of attendance. Attendance in on-line classes is documented through submission of academic assignments, completion of exams, or actual participation in on-line discussions about academic matters. Students who withdraw from all of their classes or fail all of their classes, and do not have any passing mid-term grades, must prove their attendance in classes. If the financial aid office cannot document student attendance for the semester, all financial aid for that semester will be canceled and these students will owe a bill to the college. Financial aid will be canceled within 30 days of the end of the semester unless attendance documentation is provided. The canceled aid usually cannot be reinstated at a later date.