Financial Aid Office
2405 E. College Way – Lewis 121
Mount Vernon, WA 98273
Phone: MV–360.416.7666/WIC– 360.679.5320

2026-2027 Satisfactory Academic Progress (SAP) Policy

Financial aid policies are designed to help students successfully complete their degree or certificate programs in a timely manner. Federal and state financial aid regulations require schools to set minimum standards for Satisfactory Academic Progress (SAP) and to hold students accountable for meeting the standards. SAP is checked prior to awarding aid, even if students did not receive financial aid in past quarters. It is also checked at the end of every quarter.

This document outlines the requirements for financial aid SAP at Skagit Valley College (SVC) and is subject to change. It is the student's responsibility to read and understand the standards for SAP outlined below. Students must maintain SAP throughout their program. Students will be notified of changes to their SAP via email once grades are posted at the end of each quarter. Information regarding SAP will also be available in the student service center within ctcLink.

Specific scholarship programs may have specialized progress requirements that differ from the general policy requirements outlined below. Questions about the requirements of individual scholarship programs should be directed to the Financial Aid Office.

General Satisfactory Academic Progress (SAP) Requirements:

1. Qualitative Standard: Students must maintain a cumulative 2.0 GPA.
2. Quantitative Standard: Students must complete all the credits they register for or attempt each quarter.
3. Pace of Progression: Students must maintain a minimum credit completion of 67%
4. Maximum Time Frame: Students may receive financial aid to take up to 150% of the required credits for their program of study.

Qualitative Standard: GPA Requirements

All students must maintain a minimum 2.0 cumulative GPA. A cumulative GPA under a 2.0 will cause you to be placed on warning status the first quarter. Two consecutive quarters under a 2.0 cumulative GPA, will result in suspension of financial aid. Students who submit a Financial Aid Petition for reinstatement and are reinstated to an academic plan are expected to attain a quarterly GPA of a 2.5 or higher for the duration of their Plan standing.

Quantitative Standard: Quarterly Credit Requirements

Students on financial aid are expected to complete all of the credits they register for or attempt each quarter. There is a required minimum completion percentage to meet academic progress standards and a cumulative completion percentage to finish a program on time. All students must **successfully** complete the minimum number of credits associated with their enrollment level as of census (10th day of quarter) to meet SAP standards. Enrollment intensity percentages will be calculated to determine if quantitative quarterly credit requirements have been met. Only credits completed by the end of the scheduled quarter will count as completed for SAP purposes. Incomplete grades are considered non-completed credits. The following grades do not count as successful completed credits: F (Failure), V (Ceased Attendance or Unofficial Withdrawal), I (Incomplete), N (Audit), W (Withdrawal), or Y (In Progress). These grades are counted as part of attempted credits for aid eligibility determination. Repeated coursework in which Academic Renewal has been applied is not calculated in the GPA but does count in attempted credits.

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See the credit completion chart below to determine how your enrollment level affects the minimum number of credits you must complete each quarter to keep your financial aid eligibility.

If you are enrolled:	You must successfully complete:	You will be on **WARNING** if you complete:	Your aid will be **SUSPENDED** if you complete:
Full Time (12+ credits)	12 credits	6-11.5 credits	less than 6 credits
3/4 Time (9-11 credits)	9 credits	5-8.5 credits	less than 5 credits
1/2 Time (6-8 credits)	6 credits	3-5.5 credits	less than 3 credits
<1/2 Time (1-5 credits)	All Funded Credits	No Warning Status	less than all attempted credits

Pace of Progression Requirements:

Students must complete at least 67% of their **cumulative attempted credits** in order to meet pace of progression requirements. Pace of progression is calculated by dividing the total number of completed credits by the total number of attempted credits for a specific program of study. Attempted credits include all developmental and college-level coursework that appears on the SVC academic transcript including running start, course repeats, failed and incomplete attempts, and withdrawals. The cumulative pace of progression requirement is monitored on a quarterly basis as well as the start of the awarding year.

Maximum Timeframe Requirements:

Definition of Maximum Timeframe

The federal government defines maximum timeframe as 150% of your program's published length. For example, if your degree requires 90 credits the maximum timeframe is 135 credits (90 x 150%). A student becomes ineligible at the point it becomes mathematically impossible to complete their program within the 150% timeframe. Aid recipients may not exceed **150%** of their program length in **attempted/earned** credits toward degree requirements. Withdrawing, failing, or repeating classes will result in reaching the maximum timeframe more quickly.

Attempted credits include running start, repeated, failed, incomplete, withdrawals, and applicable transfer credits. As soon as it is clear that a student will not be able to complete their program within 150% of their program limit the student becomes ineligible for aid. In exceptional circumstances an extension of maximum timeframe may be granted. See "Maximum Time Frame Petitions:" below for more information.

Developmental Coursework is defined as coursework below 100-level. You may attempt up to 45 credits of developmental classes without the credits counting against your maximum credit limit. The following courses are not funded by financial aid and are excluded from your maximum time frame calculation: ELA, CCB, HS+, HSC, and EAP Coursework (ABE, ESL, High-school completion). However, students whose academic transcript indicates repeated struggles with these courses *may* be required to demonstrate success on their own before becoming eligible for funding.

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Program Changes:

The expectation is for students to complete the program of study they started at SVC. Students can pursue only one program at a time while on financial aid. Students may change their program of study once at any time up to 30 college-level attempted credits by contacting their advisor to update their program selection at SVC. Beyond 30 attempted credits students must petition to request funding for a change in program. Students should make an appointment with their academic advisor and complete a Petition for Program Change. Previously attempted credits that meet degree requirements will count toward the maximum allowed for their new program, if approved. Attempted credits include running start, repeated, failed, incomplete, withdrawals, and applicable transfer credits.

Students who have earned 75% of credits required for their program of study will not likely be permitted to change programs and receive financial aid funding. Students should finish their program before changing to a new program. All attempted/earned credits will be counted to determine if students can complete their designated program and meet course graduation requirements within Maximum Time Frame limitations. If it is determined that they cannot mathematically finish their program within the 150% credit limit their aid will be suspended. Students should meet with an SVC advisor when considering a program change.

Funding for Multiple Degrees/Certificates:

Students who have met graduation requirements for a prior degree or certificate earned at SVC may pursue an additional degree(s) or certificates(s) and receive financial aid funding if lifetime financial aid limitations have not been reached. Students must pursue one program at a time. Students who have graduated and completed a degree program will refresh their credit total for the new program they wish to pursue. Only SVC credits and transfer credits that apply to the new financial aid eligible program will be counted when starting a new program of study at SVC. When changing programs upon completion of the prior program, students must submit a Declaration of Program Form and submit it to the Financial Aid Office.

The following lifetime limitations will be reviewed by the financial aid office before additional programs are approved for funding.

- **Lifetime limits on Federal Pell Grant:** The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%. If your lifetime limit equals or exceeds 600% you may no longer receive Pell Grant Funding.
- **Maximum Limits on Direct Student Loans:** The Direct Loan program's undergraduate maximum limit for independent students for Subsidized Loan is $23,000 and a maximum of $57,500 combined Subsidized and Unsubsidized Loans. For dependent students the maximum limit is $23,000 in Subsidized and a maximum of$31,000 in combined Subsidized and Unsubsidized Loans.
- **Limits on Washington State Aid:** A Washington College Grant (WCG) recipient may receive the grant for a maximum of 18 quarters at a full-time rate of enrollment. College Bound Scholarship (CBS) recipients may receive CBS funds for a maximum of 18 quarters at a full-time rate of enrollment.

To preserve aid eligibility, students are strongly encouraged to complete their program of study in a timely manner and avoid taking unnecessary courses, dropping classes, failing classes or repeating classes. This is even more important if you are planning to pursue a Bachelor's program at SVC or transferring to another educational institution for additional degrees.

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Definitions:

Good Standing (MEET) – students who meet all of the criteria noted above will maintain good SAP standing (MEET) and have no additional requirements regarding their financial aid eligibility based on SAP.

Warning Status (WARN) - students will be placed on warning status if they were previously in good standing for SAP but:

- Complete greater than one-half but less than the minimum number of credits associated with their awarded enrollment level
- Cumulative GPA falls below 2.0 at the end of the quarter.
- Pace of progression is less than 67% for credit completion.

Students will remain eligible to receive financial aid for one quarter while on warning status. Failure to meet **all** of the SAP requirements during the warning quarter will result in financial aid suspension. Students who are on warning status and make satisfactory progress in the following quarter will have the warning status removed and regain "MEET" status.

Suspended Status (SUSP/2SUS/ZERO) – students will be placed in "suspended" status and have their future financial aid awards suspended if they:

- are on "warning" status and do not meet all SAP standards
- are on "probation" status and do not meet all SAP standards
- fail to complete at least 50% of the credits associated with their award level
- are out of compliance with their previously approved Educational Plan
- You exceed 150% of credits required for program (Maximum Time Frame)
- Cumulative GPA falls below 2.0

Probation Status (PROB) – students will be placed on "probation" status if they successfully petition for aid reinstatement and can meet **all** of the SAP standards by the end of the following quarter.

Academic Plan (PLAN) – students who successfully petition for aid reinstatement, but who will need **more than one quarter** to meet all of the SAP standards will be placed on an "academic plan". While on an academic plan students are required to meet the following standards **each quarter**:

1. Successfully complete 100% of the credits for which they attempt
2. Earn a **quarterly** GPA of 2.5 or higher.

Students in a PLAN status will be reviewed at the conclusion of each quarter to ensure both standards are being met. Students will remain on an academic plan until they reach a cumulative 2.0 GPA **and** a cumulative pace of progression of 67%, or until they successfully complete all required coursework to graduate under an approved plan. At that time they will be placed back in "MEET" status. Failure to meet the two requirements noted above at the conclusion of each quarter while in a PLAN status will result in a re-suspension of financial aid.

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Regaining Eligibility upon Suspension:

Students suspended from financial aid for reasons other than reaching maximum timeframe can earn reinstatement in one of two ways.

1. Earn Reinstatement on a "Probationary" or "Academic Plan" Status via the Petition Process

Submit a Petition for Reinstatement to the Financial Aid Office. The petition should be based on documented unusual or extraordinary circumstances that prevented them from academic success. Petition forms are available on the financial aid website or in the Financial Aid Office**.** If your petition for reinstatement is denied, you must earn reinstatement on your own. However, in the event your petition is denied, you have the right to appeal the committee's decision by submitting new evidence or documentation. The decision will be considered final.

To appeal a denial, your appeal letter must be submitted and reviewed within the same academic year it was denied. You can submit a Petition for Reinstatement in a new academic year **only if your situation has changed** since the original petition denial. If your situation has not changed the denial will stand and you will need to complete a quarter (at least 5 credits required for your program of study) on your own to regain eligibility.

Petitions must be received by the Financial Aid Office with all required components at least 2 weeks prior to the last day of the quarter to be considered for aid for that quarter. Petitions received after that will be considered for the next quarter.

Once a petition is received by the Financial Aid Office, please allow 2-3 weeks for review.

If your financial aid eligibility is suspended because you have attempted the maximum number of credits allowed there is a separate appeal process.

2. Earn Reinstatement on Your Own

Register and take classes/credits at SVC without the assistance of financial aid, until they meet the SAP standards outlined above (successful completion of all enrolled credits in their most recent quarter – at least 5 credits required for their program of study, 2.0 cumulative GPA and 67% cumulative pace of progression) and meet maximum time frame standards for their program. Once these requirements are met, students must notify the Financial Aid Office in writing to initiate a re-review of SAP. Your academic transcript will be reviewed and if all SAP standards are met reinstatement will be granted.

If the only area of deficiency is completing the minimum number of credits associated with students' enrollment status (and their pace of progression and cumulative GPA are meeting standards), then they must complete a quarter (containing at least 5 credits required for their program of study) without the assistance of financial aid in order for aid to be reinstated.

Maximum Time Frame Petitions:

If a student's financial aid eligibility has been suspended because they have exceeded the 150% program limit for credits needed for degree/certificate completion they may petition for extended eligibility. A Petition for Maximum Time-Frame must be completed with an academic advisor, listing **all** remaining courses required to complete their program at SVC. No repeat coursework will be covered by financial aid for students petitioning based on reaching maximum time-frame. Students on approved Petition for Maximum Time-Frame (MTF) plans that do not meet SAP requirements in any given quarter or who enroll in coursework not included on the MTF plan will have their financial aid suspended.

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Other Related Information:

Financial Aid Eligible classes:
It is the student's responsibility to verify that the courses enrolled in meet the requirements of their declared program. If aid is disbursed for classes that are not required to complete the student's degree with SVC, the student will owe a repayment of financial aid to the college and will be billed accordingly. ***It is the student's responsibility to check with the Financial Aid Office to verify how schedule changes may affect financial aid***. Faculty and staff other than financial aid staff are not required to know financial aid policies.

INVEST Program (Individualized Next Steps Vocational and Educational Social Skills Training):
Invest courses are below 100-level but are still monitored for all SAP standards outlined above. A student may receive financial aid funding for the INVEST Program if they have a High school degree and are charged regular tuition rates for classes (not $25.00). This program will be monitored for Qualitative, Quantitative, Pace of Progression and Maximum Time Frame standards.

Previously Passed Courses:
Students are allowed to receive financial aid to repeat a previously passed course (previously passed is defined as D- or higher), only once, regardless of their program's GPA/grade requirement. Students may only receive funding for repeat courses that are required for their program of study. A reduction or elimination of financial aid eligibility may be required if it is determined that a student is repeating a previously passed course beyond the one allowable re-take and students may be billed if aid has already disbursed for ineligible repeated courses. If students wish to retake a previously passed course they will need to submit a Repeat Coursework form once registered for the course.

Overall Attempts:
Students are allowed **up to three total attempts** to successfully complete a course required for their program of study. Unsuccessful attempts are defined as F, V, I, N, W, Y or Z. Additional attempts beyond three will not be funded by financial aid.

Census Repayment:
The Financial Aid Office reviews enrollment on the census date, the 10th day of the quarter. Students who received Federal and/or State grant aid will be required to repay part of their grant aid if credits have been dropped and they failed to begin attendance by the census date.

Official or Unofficial Withdrawal Repayment:
Students who officially withdraw or stop attending all classes (unofficial withdrawal) will be billed for the amount of aid (determined by Federal and/or State policies) not earned based on their last date of academic participation. Students who receive funds who officially or unofficially withdraw prior to the start of the quarter or never began attendance must repay all aid received for that quarter. Students who have received a student loan disbursement and fail to begin attendance will be referred to the designated Department of Education loan servicer for immediate collection. Students are not eligible for future aid if they owe a Federal or State repayment. All financial aid debts must be repaid or satisfactorily resolved for financial aid eligibility at SVC. Debts will be referred to collection agencies by the Department of Education, Washington Student Achievement Council and SVC.

Flexibilities to Standard Processes:
During federally declared natural disasters, SVC may offer flexibilities or streamlined processes to our standard Petition for Reinstatement process for students identified to have been affected by the disaster.