

Financial Aid Office ***Satisfactory Academic Progress Policy*** 2026–2027

In accordance with the U.S. Department of Education and State of Illinois student aid regulations, HCC is required to establish minimum standards of Academic Progress to qualify for federal and state financial aid. The purpose of the policy is to ensure that students are making progress toward the completion of their education program. The College's Satisfactory Academic Progress (SAP) policy is subject to change without notice to comply with federal or state regulations, or HCC Board of Trustees policy or action.

Financial Aid Programs Covered

The SAP policy applies to students who are requesting or receiving funds from the following federal, state and HCC financial aid programs: Federal PELL Grant, Federal Supplemental Education Opportunity Grant, Federal Work Study, Federal Direct Student and Parent Loans, Federal Veteran's Education Benefits, Illinois Monetary Award Program (MAP) grant, Illinois Veteran's Grant program (IVG) Illinois National Guard Grant Program (NG), and Deceased, Disabled, MIA/POW Veterans' Dependents Scholarship, and all College Foundation Scholarships.

Evaluation of Academic Progress

*Every student who receives financial aid for the first time at Heartland Community College will be reviewed to determine if the student has met the three minimum standards set by this policy (i.e., minimum completion rate, GPA, and maximum hours attempted). Students who have not successfully completed 67 percent of previous attempted hours will be placed on Financial Aid Warning; students who do not meet the minimum cumulative college GPA requirement will be placed on Financial Aid Warning. Degree seeking students who have attempted 150 percent of the number of credits needed to complete the program (including all transfer credit hours and military credit) will be placed on Financial Aid Suspension at the beginning of that semester and not eligible for financial aid. Certificate seeking students who have attempted 150 percent of the number of credits needed to complete the program (including all transfer credit hours and military credit) will be placed on Financial Aid Suspension at the beginning of that semester and not be eligible for financial aid. At the end of each semester, the record of every student who has completed a FAFSA and received financial aid requiring satisfactory academic progress will be reviewed to determine if the student has made progress according to the three minimum standards set by this policy. **Students will be notified by the Financial Aid Office if they are placed in warning or suspended status for financial aid.** The Office of Financial Aid and Veteran Services is NOT notified when a student finishes an incomplete class or receives a grade change. Therefore, it is the student's responsibility to notify the Office of Financial Aid and Veteran Services when incomplete courses are finished and/or grade changes are made.*

Criteria for Satisfactory Academic Progress

1. Completion Requirement

All degree/certificate students must comply with the minimum standards for Satisfactory Course Completion Rate of 67 percent regardless of the student previously receiving financial aid at Heartland Community College or any other institution of higher education. The 67 percent Satisfactory Completion

Rate refers to the percentage of cumulative hours successfully completed (earned) in relation to cumulative hours attempted. Attempted hours include all Heartland Community College 100–299 level classes, developmental coursework, repeated (R) hours, proficiency exam credit, and transfer hours. Withdrawals (W), failures (F), No-credit (NC), incompletes (I), and “N” grades are also considered attempted hours. Note: Military Withdrawal grades are excluded from attempted hours. Successfully completed (earned) hours are those classes for which there is a letter grade of A, B, C, D, or proficiency exam credit

Examples of Completion Requirement:

<i>Total Credit hours earned at HCC /</i>		<i>Total Credit Hours attempted at HCC</i>	
24	divided by /	36	= <u>66.666%</u> suspended <67%
28	divided by /	36	= <u>77.777%</u> good standing >67%

2. Grade Point Average Requirements

A student must maintain a grade point average that is consistent with the graduation requirements for his/her program. Transfer hours, repeated courses, earned remedial courses and military credits are calculated as earned credit hours. Remedial or non-credit course grades are not calculated toward GPA, but could impact completion and maximum time limit requirements.

Financial aid recipients must maintain the following cumulative grade point averages in order to meet satisfactory progress requirements:

<u>Cumulative Hours Earned</u>	<u>Minimum Cumulative GPA</u>
1-16	1.50
17-32	1.70
33-48	1.85
49+	2.00

3. Maximum Time Limit Requirements

*Students enrolled in eligible degree programs cannot exceed 150 percent of the number of credits needed to complete the program. Attempted hours include all Heartland Community College 100–299 level classes, developmental coursework, repeated (R) hours, all accepted transfer credit, military credit, and proficiency exam credit. Withdrawals (W), Instructor Withdraws (FW), failures (F), incompletes (I), No-credit (NC) and “N” grades are also considered attempted hours whether or not financial aid was received. Students enrolled in eligible certificate programs cannot exceed 150 percent of the number of credits needed to complete the program. Attempted hours include all Heartland Community College 100–299 level classes, developmental coursework, repeated (R) hours, all accepted transfer credit, military credit, and proficiency exam credit. Withdrawals (W), Instructor Withdraws (FW), failures (F), incompletes (I), No-credit (NC) and “N” grades are also considered attempted hours whether or not financial aid was received. **Note: Military Withdrawal grades are excluded from attempted hours.***

Examples of 150 percent Maximum Time Frame:

<i>Credit hours required to Complete Academic Program</i>	<i>Number of Attempted Credit Hours Eligible for Financial Aid</i>
24	36
60	96

***Students with Degrees**

Students who have already completed an associate or higher degree are no longer eligible for financial aid. Students with degrees may appeal by completing the Satisfactory Academic Progress Appeal for Maximum Time Frame and submitting all documents required on the form. Appeals may be granted for additional coursework required to complete selective admission programs, 2nd degree programs or certificates.

4. Scope of Evaluation

Courses Included in Evaluating Satisfactory Academic Progress (SAP) Status

Per federal regulations, all credit hours on your HCC transcript including:

- 1. Those that financial aid did not pay for;*
- 2. credit hours forgiven by the HCC appeal policy;*
- 3. dual credit hours;*
- 4. transfer hours as presented on HCC transcripts;*
- 5. All developmental hours (developmental hours are not calculated in the GPA).*

Courses NOT included in Evaluating Satisfactory Academic Progress (SAP) Status

Vocational studies (for example, prefixes CE, VOC, ESL), continuing education courses, Emergency Medical Technician (EMT 101), Emergency Medical Technician Paramedic II (EMT 246) and audit courses are not eligible for financial aid and are not counted for financial aid purposes including satisfactory progress.

5. Repeat Credit Hours

*Students may receive financial aid for repeating courses that were not successfully completed. Grades of F, I, W, AW and SP are considered not successfully completed. Once a passing grade is received, the student may receive financial aid for only **one** repeat of the course. Passing grades include A, B, C, D, or P. All course repeats are counted to determine Satisfactory Academic Progress.*

NOTE: *If a course is repeated, only the highest grade is used in the calculation of the cumulative GPA but all will remain on the transcript and all are counted toward attempted for financial aid purposes.*

6. Developmental Courses:

Financial aid will cover the cost of tuition and fees for a maximum of 30 hours of developmental course work. Developmental is defined as any sub-100 level course. All developmental courses are counted toward attempted and completed coursework for financial aid purposes.

Financial Aid Status Definitions

Financial Aid Eligible Status (Good standing): Students who have no academic record or who meet all three progress requirements: completion rate, grade point average, and maximum time frame requirements may receive financial aid if otherwise eligible. Eligible students are often referred to as (Meets) as being in good standing.

Warning Status: If a student is not making satisfactory progress under the minimum completion rate standards, the student will be placed on Financial Aid Warning and allowed the following semester of enrollment to achieve the minimum satisfactory completion rate of 67 percent of all cumulative hours attempted. If at the end of that semester the student has not met the minimum completion rate of 67 percent of all cumulative attempted hours, the student will be placed on Financial Aid Suspension status. If a student is not making satisfactory progress under minimum cumulative college GPA requirement, they will be placed on Financial Aid Warning and allowed the following semester of enrollment to achieve the required minimum cumulative college GPA. If at the end of that semester the student has not met the minimum GPA requirement, the student will be placed on Financial Aid Suspension status. Students on Financial Aid warning are still eligible to receive aid during the warning period.

Note: There is no Financial Aid Warning period for degree or certificate seeking students who have attempted the maximum of 150 percent of the number of credits needed to complete the program (immediate financial aid suspension occurs).

Suspension Status: A student who has not met the minimum completion rate of 67 percent after one semester on Financial Aid Warning will be placed on Financial Aid Suspension and not eligible to receive financial aid funds covered under this progress policy. A student who has not met the minimum cumulative college GPA requirement after one semester on Financial Aid Warning will be placed on Financial Aid Suspension and not eligible to receive financial aid funds covered under this progress policy. A student enrolled in a degree program who has exceeded 150 percent of the number of credits needed to complete the program (including all transfer credit hours and military credit) will be placed on Financial Aid Suspension status without a period of Financial Aid Warning. A student enrolled in a certificate program who has exceeded 150 percent of the number of credits needed to complete the program (including all transfer credit hours and military credit) will be placed on Financial Aid Suspension status without a period of Financial Aid Warning.

Denial/Suspended status will prevent the student from receiving any Title IV financial assistance until satisfactory academic progress is achieved.

Probation Status: Students who have a suspension appeal granted are placed in probation status and eligible for financial aid for one semester. Students who have maximum time frame appeal granted are placed on probation status for the terms specified by a plan of action approved thru appeal process. Following the completion of a probationary semester, if the student does not meet the terms of his/her probation contract or plan of action, they become ineligible for financial aid. Students who comply with the terms of their probation or plan of action will continue to be eligible for financial aid under terms specified by SAP policy or individual plan of action until plan expires.

Appeal and Reinstatement

Students who at any time exceed the maximum time frame status (150 percent) or earn a degree will no longer be eligible for financial aid, including loans. **Students who have exceeded the maximum time frame or have earned an associate degree or higher may appeal by completing the Satisfactory Academic Progress Form and submitting all documents required.**

*Students in suspended status for conditions other than maximum time frame or 150%, may appeal their denial status by submitting a typed request to the Appeals Committee. The appeal must include a detailed explanation of the exceptional or unforeseen circumstances which existed, as well as any **pertinent documentation** that may support the appeal. [Unforeseen circumstances MAY include hospitalization of the student, death of an immediate family member, separation for self/parents or relocation due to employment.] Likewise, **official transcripts from all previous schools attended must accompany the appeal or received** by the Records office. Appeal forms are located below or paper copies are available in the Financial Aid Office.*

Appeals will be considered for eligible applicants only if ALL of the following criteria exist:

1. *There are exceptional /unforeseen circumstances that existed that prevented the student from meeting the standard(s); AND*
2. *The student can realistically meet satisfactory academic progress requirements within one semester.*
3. *Official Transcripts are on file with the institution.*
4. *The deadlines for appealing satisfactory academic progress denial status are listed on the appeal form. Appeals received after the date published on the appeal form, **will not be considered until the next semester.***

If you meet the qualifications to appeal, you must complete a Satisfactory Academic Progress Appeal form.

1. *Print the completed appeal form and sign it.*
2. *Attach supporting documents and official transcripts must be on file by the published due date.*
3. *Appeals must be submitted by the due date published on the appeal form. The appeal form may be accessed at: <http://www.heartland.edu/documents/financialAid/forms02/F02SAPappeal.pdf>*

Submission of appeals that have been previously denied two times will be reviewed at the discretion of the SAP appeals committee. **All SAP Appeals Committee decisions are final.*

**Students that received an approved appeal and not enrolled for the semester of approval, will need to provide a typed statement requesting the appeal to be moved to the semester they are seeking financial aid.*

Students may also earn their way back to good standing by attaining a cumulative 2.0 GPA and a 67 percent overall completion rate.

*The Committee will review the appeal, as well as any supporting documentation, and provide a typed explanation of the decision to you within 30 business days of the appeal submission. **Students should plan to pay tuition, fees and books out of pocket while awaiting the outcome of the appeal. Student risk being dropped from classes for non-payment.***

Violation of Satisfactory Academic Progress does not prevent enrollment at Heartland Community College; however, the student must pay for all courses on his own.