Federal regulations require that financial aid recipients, in order to remain eligible for financial aid, must maintain Satisfactory Academic Progress (SAP) towards the achievement of their degree or certificate. SAP measures a student’s progress towards their chosen degree by assessing their Grade Point Average (GPA), Credit Completion Rate (CCR), and whether they are on track to complete their program within their maximum time frame.

SAP will be evaluated at the end of the Fall and Spring semesters.

-- All attempted courses that appear on a student’s official transcript will be counted; regardless of whether financial aid was received at the time the courses were attempted. --

**Eligibility Requirements:**
- Students must be enrolled in an eligible degree or certificate program of study which is at least sixteen (16) credits and fifteen (15) weeks in length.

**Grade Point Average**
- Students must maintain a cumulative GPA of at least 2.0.

**Credit Completion Rate (Pace)**
- Students must complete their educational objectives within a reasonable period of time.
- Students must successfully earn at least 67% of all credit hours attempted.
- A student’s CCR is calculated by dividing credit hours completed by credit hours attempted.
  
  **EXAMPLE:** Since Kaleo started attending HawCC, he has attempted 60 credit hours. He only completed (passed) 50 credits because he withdrew from a few classes and failed a class. Based on the following calculation, Kaleo has earned more than 67% of the credits that he attempted and therefore has fulfilled HawCC’s SAP credit completion requirement.

\[
\frac{\text{Kaleo's Credits Completed}}{\text{Kaleo's Credits Attempted}} = \frac{50}{60} = 83\%
\]

- The student’s CCR will be assessed based on the number of credits the student is enrolled in on the HawCC Financial Aid Enrollment Status Determination date (see current semester calendar for exact date).
- The following grades will be considered as credits attempted and earned: A, B, C, D, CR.
- The following grades will be considered as credits attempted but not earned: F, W, NC, N, I, RD.

**Maximum Time Frame**
- Financial aid may fund up to 150% of the number of credit hours required for completion of the student’s chosen degree/certificate. This maximum time frame is calculated by multiplying the number of credits needed to complete the degree or certificate by 150%.
  
  **EXAMPLE:** Kaleo’s degree program requires 60 credits to graduate, therefore he must complete his degree within the maximum time frame of 90 credits. (60 credits \times 150\% = 90 credits).

- Students may attempt up to 30 remedial credits which will not be counted against their maximum time frame.
- ESL credits are not counted against student’s maximum time frame.
- A student becomes ineligible for financial aid if it becomes mathematically impossible for them to complete their program within their maximum time frame.

**Eligibility Limitations:**
- Students can only be awarded financial aid for courses that are applicable toward their degree/certificate.
- Students who complete the academic requirements for their program’s degree/certificate, but have not applied for graduation or posting of credentials to their transcript is not eligible for further federal aid for that program.
- Credits and grades excluded under the Academic Renewal Policy will be included in the calculation of the Financial Aid GPA and Credit Completion Rate (CCR).
- Students are responsible for informing the Financial Aid Office of any grade changes once posted to their academic record.
- Non-credit and audit classes are not eligible for financial aid and are not included in calculations of GPA, CCR or maximum time frame.
Change of Major/Second Major
- Students who change their major without completing their first degree or certificate will have all credits previously attempted counted toward their new maximum time frame.
  - Students must notify the Financial Aid Office when changing their major.
- Financial Aid will fund one degree or certificate at a time. Students who seek a second degree/certificate must submit a Maximum Credit/Transfer Credit to Subsequent Degree form and a new time frame will be calculated.

Transfer Credits
- All transferred credits accepted by Hawaii CC will be counted towards the maximum time frame.
- Students are responsible for notifying the Financial Aid Office when credits are transferred in to Hawaii CC.

Repeat Courses/Credits
- Repeat courses/credits are counted towards student’s maximum time frame.
- Students who repeat a course for which they have already earned a passing grade may be allowed to receive funding to repeat that course only ONCE.

Financial Aid Warning:
- At the end of the Fall and Spring semesters, students enrolled in an academic program longer than a year that do not meet the eligibility requirements listed above will be placed on Financial Aid Warning for the following semester.
- During the “warning semester” the student is still eligible to receive federal financial aid, but must take steps to meet the SAP requirements.
- Students who are not able to meet the SAP requirements by the end of their “warning semester” will be placed on Financial Aid Suspension.

Financial Aid Suspension:
- Students who fail to maintain Satisfactory Academic Progress will be placed on Financial Aid Suspension and will be ineligible to receive financial aid until the SAP requirements are met.
- During the period of Financial Aid Suspension, students may (unless placed on Academic Dismissal) attend Hawaii CC without financial aid. If the student wishes to continue to attend, they will be responsible for covering all educational expenses.

Appeals
- A student who is placed on Financial Aid Suspension may appeal the denial of financial aid.
- The appeal process is optional and it is the student’s responsibility to submit the HawCC Satisfactory Academic Progress (SAP) Appeal form along with all supporting documentation. The following should be included in the appeal:
  - Extemuating/mitigating circumstances which prevented the meeting of HawaiiCC’s Financial Aid SAP.
    - Circumstances considered may include illness, injury, accident, death of an immediate family member, family difficulties, interpersonal issues, and/or college adjustment problems.
  - Academic progress strategy detailing how student plans to return to good standing and meet the SAP requirements.
- Once all required documents are received by the Financial Aid Office, students will be informed whether their appeal has been conditionally approved or denied via letter within 4 to 6 weeks.
  - If an appeal is granted, the student will be placed on Financial Aid Probation and will receive a Financial Aid Academic Plan (FA Plan) outlining the conditions that must be met in order to continue receiving future financial aid.
    - The student must meet with their Academic Advisor and return the FA Plan to the Financial Aid Office prior to any funds being disbursed.
    - If the conditions of the FA Plan are not met, the student will again be placed on Financial Aid Suspension.
- SAP Appeal decisions cannot be re-appealed and/or eligibility reinstated if a SAP Appeal was previously granted and FA Plan conditions were not met.