

Financial Aid Satisfactory Academic Progress

Effective July 2011, Federal regulations require that Life Chiropractic College West establish, publish and apply reasonable standards for measuring student's financial aid satisfactory academic progress (SAP) in their educational program. The qualitative and quantitative standards used to monitor academic progress are cumulative and must include *all* periods of the student's enrollment.

The following definitions apply to terms used in this policy.

Academic Plan: A plan, which if followed, should improve a student's ability to meet LCCW's financial aid SAP by a specific point in time. Students who have been placed on an academic plan must meet the modified standards of academic progress outlined in the plan or financial eligibility will be terminated.

Appeal: Appeal is a process by which a student who is not meeting financial aid SAP standards may submit a petition, outlining the circumstances for his/her academic performance and explain what has changed that would allow him/her to regain good academic standing, to Financial Aid Advisory Committee for reconsideration. After reviewing the letter, the Financial Aid Advisory Committee may ask for more information and may request that the student review their appeal in person with the committee. The decision of the committee is final.

If the first appeal is approved, subsequent appeals will only be considered if a student's reason for his/her academic performance has changed from an earlier appeal. *A student may only appeal twice under this policy.*

Completion Rate: Completion rate is the PACE at which a student should progress in order to complete the program within a maximum timeframe. There are two components to our PACE policy: credit hours attempted, and a maximum time frame based on completion of the program in 150% of the program length.

The PACE (completion rate) is calculated by dividing the cumulative number of credits earned by the cumulative number of attempted hours. The required PACE percentage for LCCW is 67%. *To be in good academic standing, students must complete 67% of all attempted coursework each term and complete 67% of all attempted credits (cumulative attempted credits vs cumulative earned credits).*

Enrollment in the program cannot continue for an indefinite period of time. Students are expected to complete their degree in the 14 (Standard) or 12 (Accelerated) terms scheduled in the curriculum. Some students, however, require extra time to complete the degree. *To remain in good academic standing, a student's maximum attempted credits cannot exceed 386 credits. All periods of enrollment count towards the maximum attempted credits.*

Financial Aid Warning: Financial Aid warning is assigned by the Financial Aid Office to a student the first time he/she fails to make financial aid SAP.

Financial Aid Probation: A student, who fails to make financial aid SAP within one quarter immediately following a term of financial aid warning and has submitted a letter of appeal that has been approved by the Financial Aid Advisory Committee, may be placed on Financial Aid Probation.

Financial Aid Dismissal: Financial Aid dismissal is a status assigned by the Financial Aid Advisory Committee to a student who fails to make financial aid SAP and who has been previously granted financial aid probation.

Earned/Attempted Credits: Earned/Attempted Credits: An earned course grade of I, F, NP, WP, WF, and WO will be counted as failed attempts for the quantitative SAP component. The qualitative measure is not affected by WP, NP, WO grades.

Treatment of transfer credits and competency examinations: All credits accepted for transfer and/or competency exams are counted as both attempted and earned for the quantitative SAP component. The qualitative measure is not affected by transfer and/or exam credits.

Standards of Financial Aid Satisfactory Academic Progress:

There are two components used to determine whether or not a student is making financial aid SAP. Failure to meet any one of these components may result in the consequences listed below.

Qualitative component - GPA - Students must maintain a cumulative grade point average of 2.0 or higher. In addition, a student must have a 2.00 CUM GPA by the end of their second academic year.

2) **Quantitative component** - Completion Rate (PACE) - students must complete 67% of all attempted coursework each term. The PACE rate is based on a maximum time frame for degree completion that is 150% of the program requirements (measure in credit hours attempted).

Consequences of not meeting Financial Aid Satisfactory Academic Progress (SAP):

LCCW students are expected to perform at the highest academic levels. Those students who do not meet the standards of Financial Aid SAP are subject to the following consequences:

Financial Aid Warning: Financial Warning is assigned by the Financial Aid Office to a student who fails to make financial aid SAP and must meet the minimum standards by the end of the next term of enrollment. Students in this status may receive federal student aid for one more term and then must meet the academic standards of progress.

Financial Aid Probation: Students who fail to make SAP within one quarter immediately following a term of Financial Aid Warning will be required to submit a letter of appeal to the Financial Aid Advisory Committee explaining both the reasons for his/her academic performance and what has changed that would allow him/her to succeed in his/her program. (Submit to the Financial Aid Office by Monday morning of the first week of the term). If the Financial Aid Advisory Committee approves the appeal, the Academic Standards Committee will develop an academic plan for the student wherein he/she should be able to meet SAP within a certain time frame. Following this approval, the student will meet with a representative from the Academic Affairs Office to review and sign the academic plan. Approval of Financial Aid Probation status reinstates federal financial aid eligibility for one quarter or according to the progress standards of his/her academic plan. Students eligible for Financial Aid Probation will have their financial aid on hold until this process is complete.

Financial Aid Dismissal: If, after being placed on Financial Aid Probation, a student fails to meet the standards of financial aid SAP and/or fails to meet any of the requirements of the academic plan their financial aid will be terminated.

If a student who has had their financial aid terminated at a later point achieves financial aid SAP standards, the student will have their financial aid reinstated. A student will not be eligible for federal aid until all financial aid SAP standards are achieved (cumulative GPA and PACE). This is based on federal regulations and there is not any exception. Until such point, the student would be required to make cash arrangements for tuition. Once SAP standards are achieved the student's federal financial aid eligibility will be reinstated.

Appeals may be made based on the following grounds:

- A death in the immediate family.
- Serious injury or illness of a student or a member of the immediate family.
- Special circumstances to be reviewed on a case-by-case basis.