



## **Rowan College of South Jersey**

Administrative Procedure: 8401

### **FINANCIAL AID**

The College administers numerous financial assistance programs that include federal and state loans and grants, work-study opportunities and scholarships. The Office of Financial Aid at the Cumberland and Gloucester campuses has been established to assist students, parents, and guardians.

To understand eligibility criteria for these resources; the obligations the student assumes, e.g.; debt for loans, work requirements, etc.; the Satisfactory Academic Progress (“SAP”) required by federal and state regulations; and the mandated deadlines associated with each fund source; the students should thoroughly avail themselves of the following College resources:

- RCSJ website
- RCSJ Catalog
- Office of Financial Aid
- Cumberland Campus - (856) 691-8600, x 1336
- Gloucester Campus – (856) 415-2210

### **Free Application for Federal Student Aid (FAFSA)**

The Free Application for Federal Student Aid (FAFSA) is used to collect financial information to determine a students’ financial need. Students must submit the FAFSA to the Federal Student Aid Programs Processor where it is evaluated and financial need is determined. The Federal Student Aid Programs Processor does not award financial aid, but determines financial need through the use of the congressional methodology formula. The FAFSA is used to determine eligibility for federal and state aid programs.

In addition to the FAFSA, New Jersey residents that are not a US citizen or eligible noncitizen may complete the New Jersey Alternative Financial Aid Application to apply for state based financial assistance.

The FAFSA and the New Jersey Financial Aid Application must be submitted each year to be considered for financial aid. The FAFSA is available online at *[fafsa.gov](http://fafsa.gov)*. The New Jersey Alternative Financial Aid Application is available online at *[hesaa.org](http://hesaa.org)*.

Administrative Procedure: 8401 Financial Aid

Financial Aid is available in different forms; grants and scholarships, which do not have to be repaid; loans which are repaid after graduation or withdrawal from college; and work-study (usually 17 hours per week). Aid is based on the student's financial need and is the difference between the total cost of attending college and the total financial resources available to the student. To be eligible for any aid administered by the College, one must be admitted and matriculated to the College and meet the requirements of the various programs and/or donors. The College considers financial aid to students as a partnership with the students. All students enrolled for one or more credits are eligible for consideration of financial aid. The College has no specific deadline for filing the FAFSA, but students are encouraged to file by May 1 to ensure that their files are processed prior to the fall billing deadline. Applications received after June 1 will be evaluated for financial aid according to remaining funds.

The Office of Financial Aid will process financial aid award requests on an ongoing basis up to the last day of the semester the student is enrolled.

### **Withdrawal/Financial Aid**

Students withdrawing from a course or all courses must complete an official Withdrawal form. Federal financial aid recipients are subject to a reduction of their financial aid if they completely withdraw or stop attending classes within the first 60 percent period of any given semester. Recipients are responsible for costs related to tuition, fees, and books if their financial aid is revised or cancelled, if they are deemed ineligible for aid, or if they have an incomplete financial aid file.

The College is required by federal and state regulations to establish minimum standards of Satisfactory Academic Progress ("SAP") for students receiving financial aid. The Office of Financial Aid will evaluate SAP after the spring semester (or once a student's FAFSA is received).

The review of all students' academic records at the conclusion of each semester will determine the students continuing eligibility for the upcoming semester. A student's entire College transcript and records from other institutions (transfer credits) will be used to calculate academic progress.

In order to remain eligible to receive federal and state financial aid, students must continue to meet SAP requirements. Eligibility requirements for assistance from the federal and state financial aid programs are contingent on students meeting the minimum Qualitative (GPA) and Quantitative (pace) standards within a Maximum Time Frame (150%).

All students, who have attempted twelve (12) or more credit hours and who are failing to make SAP, are ineligible to receive federal and state financial aid. Students will be notified of their SAP status via the student's College issued email. Additionally, students can view their status on their portal.

### *Qualitative Standard*

Students must maintain the following minimum cumulative grade point average (GPA), depending upon the number of hours attempted:

<u>Hours Attempted</u>	<u>Minimum GPA</u>
12-24	1.50
25-60	2.00

### *Quantitative Standard*

Students must complete a minimum of 67% of all credits attempted to be considered making the quantitative standard.

- Cumberland Campus
  - Satisfactory completion is defined as a letter grade of A, A-, B+, B, B-, C+, C, D, or P. Unsatisfactory completion is defined as a letter grade of F, FA, I, W, NA, R, RA or X.
- Gloucester Campus
  - Satisfactory completion is defined as a letter grade of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, or P. Unsatisfactory completion is defined as a letter grade of F, I, W, NA, NP, X, or R.

### **Appeals Process**

Students found to be ineligible to receive federal and state financial aid are able to appeal their status to the Student Financial Aid Committee. All student appeals must include:

- a completed College Academic Progress Appeal Form
- an explanation as to why the student failed to meet SAP requirements
- an explanation as to what has changed that will allow the student to meet the SAP requirements moving forward
- supporting documentation for any claims in the student's explanation

### **Details of the Appeal Process**

- The appeal process may take up to thirty (30) days to be reviewed. Students may appeal only one time per mitigating circumstance. The Student Financial Aid Committee will not accept a verbal appeal.
- Appeals and all supporting documents **are encouraged to be** submitted at least 30 days prior to the start of the semester to ensure the appeal is reviewed before the start of the semester.
- Appeals will not be processed for courses the student is currently enrolled in.
- Approved appeals will not be retroactively approved for any previously completed term.
- If the appeal is denied, the student may enroll using his/her own resources.
- If an appeal is granted, the student is then placed on Financial Aid Probation. The SAP Appeals Committee will determine whether the student must follow an Academic Plan

while placed on Probation. A student on Financial Aid Probation may receive federal and state funds for one semester.

### **Probation without an Academic Plan**

The appeals committee will determine whether the student is likely to meet academic progress standards following the probation period. If the committee finds that it is likely that the student will make academic progress following the probation semester, the student may not be required to be placed on an Academic Plan. Should the student still not meet the minimum SAP standards after the one semester of probation, the student will lose financial aid eligibility.

However, students who meet the below Qualitative and Quantitative criteria will automatically be put on probation and will not need an academic plan:

Quantitative – 66.66%

Qualitative –	<u>Hours Attempted</u>	<u>GPA</u>
	12-24	1.45-1.499
	25-60	1.95-1.99

### **Probation with an Academic Plan**

If it is determined that a student will take more than one semester to meet academic progress standards, the student must be placed on probation with an Academic Plan. The Academic Plan is set up to help the students meet the minimum standards for academic progress. Students must formulate an Academic Plan with Financial Aid prior to registering for classes.

At the end of the probationary semester, the Office of Financial Aid will determine if the student is meeting the minimum standards for SAP.

1. If the student is meeting the minimum standards for SAP, the student will no longer be considered in a probation status for financial aid.
2. If the student is not meeting the minimum standards for SAP, the Office Financial Aid will determine if the student has met the terms of their Academic Plan.
  - a. If the terms of the Academic Plan are met, the student will be eligible to continue on a probationary status for financial aid.
  - b. If the terms of the Academic Plan are not met, the student will be ineligible for financial aid until the student meets the minimum standards of satisfactory academic progress.

### **Reinstatement**

Students who fail to maintain Academic Progress have the option to attend courses at the College and pay their institutional charges without financial aid assistance. Should the student obtain the

minimum Academic Progress Standards, the student will have their financial aid automatically reinstated.

### **Maximum Timeframes**

Federal regulations limit the receipt of federal financial aid to no more than 150% of the course work required to complete any degree or certificate. Therefore, no further aid will be awarded when a student has attempted 150% of the credit hours needed to complete an associate degree program or one year certificate program.

Example: An Associate Degree requiring 60 credit hours (150% of 60 = 90)

Example: A One Year Certificate Program requiring 30 credit hours (150% of 30 = 45)

- Developmental/remedial courses will not be included in the hourly limitation.
- Transfer credits accepted toward a degree or certificate programs will be included in the hourly limitation.

### **Remedial Coursework**

Remedial coursework will be counted towards determination of a student's Quantitative percentage. A student may receive federal aid for up to one academic year's worth of remedial coursework. For the purpose of this limit, that is 30 semester hours.

### **Transfer Credits**

The College will count transfer credit hours that are accepted toward a student's educational program as both attempted and completed.

### **Repeat Coursework**

Per regulatory changes effective July 1, 2011; the College may only pay financial aid for one (1) retake of any previously passed course. All attempted coursework will be used to determine Quantitative and Qualitative progress.

### **Course in Program of Study (CPOS)**

Federal Title IV aid can only be applied to courses required in a student's program of study.

### **Withdrawal Grades**

A student who officially withdraws from a course will receive a grade of "W," which will not affect the student's GPA but will affect the students Quantitative Progress.

## Incomplete Grades

A student who has received a grade of “I” will receive an incomplete for that course. The incomplete course must be completed by the end of the next immediate semester, i.e., if the “I” is received in the spring or summer session, it must be satisfied in the fall; for the fall or winter session, the incomplete must be satisfied in the spring session. The grade of “I” will affect the students Quantitative Progress. Incomplete grades that are not completed will be changed to an “F” and will affect both the Quantitative and Qualitative Progress.

## Academic Amnesty

The College’s Academic Amnesty does not override, overturn, or overrule the Office of Financial Aid academic progress calculation. The credits that were included in the Academic Amnesty will still be used in determining the students’ academic progress.

## Audit Grades

If a student enrolls in a class, but does not want to receive a grade or credit, the student may choose to audit the course. Audited grades are not counted in the Quantitative or Qualitative calculations.

## Second Degrees

The College will process financial aid for eligible Title IV recipients attempting second degrees. Degree credits from the first degree that are applied to second degree will be counted towards the 150% measure in the second degree. Students must meet with their Academic Advisor to complete a degree audit prior to their financial aid eligibility being determined.

## Secondary Review

Students that were denied an appeal, and feel they have a different extenuating situation that was not stated in the original appeal may appeal to the Executive Director of Admissions and Financial Aid (or in his absence the Director of Financial Aid). The Executive Director may overturn the appeal with appropriate documentation and reasons.

Area: Student Services

Approved: 06/09/20

President’s Authorization: \_\_\_\_\_



References:

Rowan College of South Jersey Board of Trustees Policy Manual, *8401 Financial Aid*

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