



# FINE Mortuary College

A Private Two Year College  
www.fmc.edu

## **Federal Satisfactory Academic Progress (SAP)**

As a condition of participating in the federal student aid program, FINE Mortuary College (FMC) is required to evaluate the academic progress of applicants for financial aid. Federal regulations (Sections 668.16(e).668.32(f) and 668.34) outline that the school certify that the applicant is making satisfactory academic progress toward earning his/her degree. The effective date of this policy is July 16, 2025.

### **Introduction/Background**

The information in this document applies to all undergraduate students (new and continuing students) who are requesting federal aid funds. Federal student aid programs for undergraduate students include Pell Grants, Direct Subsidized/Unsubsidized Loans, and Direct Parent PLUS Loans. For Direct Parent PLUS Loans, the parent borrower's eligibility to receive loan funds is dependent on the student's SAP Status.

FMC's federal student aid SAP policies for undergraduate students are similar, but not identical, to the college's academic policies for minimum academic progress. Students should review both sets of policies and ask for clarification as needed. Questions about federal student aid SAP policies should be directed to the [Financial Aid Department](#); questions about the college's minimum academic policies should be directed to the **Chief Academic Officer** at [acollins@fmc.edu](mailto:acollins@fmc.edu) and/or **Student Advising** at [studentadvising@fmc.edu](mailto:studentadvising@fmc.edu).

### **Conditions for Making Satisfactory Academic Progress**

In order to maintain full eligibility for federal student aid funds authorized under Title IV of the Higher Education Act, undergraduate students at FMC must meet the following six conditions for each quarter of enrollment (Fall, Winter, Spring, Summer):

#### **Minimum Earned Credits Per Quarter (Term): 3**

Students may enroll in a minimum of three (3) credits and must successfully earn all attempted credits hours per quarter (term) to obtain SAP. Successful completion means obtaining a passing grade (a C grade or higher). Students who are in Financial Aid Warning Status or Financial Aid Probation status must meet with the Chief Academic Officer or Academic Designee and complete an academic plan.

### **Minimum Earned Credits Over Four Quarters (Term): 12**

Students must successfully earn at least 12 credits hours over the most recent four quarters of enrollment. This requirement can be waived, at the discretion of the Financial Aid Department, in the following situations:

- The student's status under the College's academic progress framework is Academic Probation for one or more of the four quarters (terms), and the student has met the progress requirements associated with this status;
- The student has received a waiver of academic review by the Chief Academic Officer, Academic Designee, or Student Advising for one or more of the four quarters (terms) due to certain medical or personal circumstances;
- The student has completed an Academic Suspension and has been approved by the Chief Academic Officer, Academic Designee, or Student Advising to re-enroll.

### **Minimum Cumulative Pace of Progression: 66.67%**

Pace of progression is defined as the total credit hours earned divided by total attempted credit hours during all quarters (terms) of enrollment at FMC. Transfer credit hours that count toward the FMC degree program are included as both attempted and earned units in the pace calculation.

Example: Student A has earned at least 6 credit hours a term, has 3 transfer credits hours, and has attempted 9 credit hours. For purposes of the pace calculation, Student A's total earned credit hours would be  $6 + 3 = 9$  and the total attempted credit hours would be  $9 + 3 = 12$ . Student A's cumulative pace of progression would be  $9/12 = 75\%$ . Since Student A's pace is at or above 66.67%, Student A meets the cumulative pace of progression condition for SAP.

However, Student B has earned at least 3 credit hours, has 0 transfer credit hours, and attempted 6 credit hours a term. Student B's cumulative pace of progression would be  $3/6 = 50\%$ . Since Student B's pace is less than 66.67%, Student B does not meet the cumulative pace of progression condition for SAP. All students must successfully complete 66.67% of all (cumulative) attempted credit hours to stay on pace with the maximum time frame requirements.

Attempted credits are defined as those for which the student is registered after the end of the drop/add period. Add/Drop ends at the end of the first week of classes. Credits from a course with a letter grade of I, F, D, D+, D, D-, WP, WF, NC, AW, N or X are considered attempted but have not been successfully completed. Credits from a course with a passing grade are considered attempted and successfully completed or earned. Credits from a course with a pass/fail grade are considered attempted but are not factored into a student's GPA for SAP purposes.

**Pace of Progression Chart**

Cumulative Attempted Credits	Cumulative Earned Credits	Pace (Completion Rate)	Pace/Completion Requirement Met?
24 Credits	24 Credits	100%	Yes
48 Credits	12 Credits	25%	No
72 Credits	48 Credits	66.67%	Yes
10 Credits	5 Credits	50%	No

\*This table is meant to show how the Pace calculation is completed. Individual Pace calculations will be based on courses attempted and earned (successfully completed) by the student.

**Maximum Quarters (Terms) of Enrollment for the Program: 34**

Undergraduate students cannot receive federal student aid funds after the equivalent of 34 total quarters (terms) of enrollment at FMC. Partially completed quarters (terms) are included in the total number of quarters (terms). Quarters (terms) are counted even if a student earns zero credits. **Note:** A student who has earned the equivalent of 34 quarters (terms) is assigned an SAP Status of Financial Aid Ineligible, with no appeal possible.

**Maximum Time Frame of Enrollment: 150%**

All students are expected to finish their degree program within a maximum time frame, no longer than 150% of the published length of the program. For undergraduate students, the Maximum Time Frame is measured in credit hours.

Example: if a degree requires 70 credits, a student may not attempt more than 105 credit hours to achieve the degree;  $70 \times 1.5$  (or 150%) = 105 credits. Additionally, because Maximum Timeframe is evaluated at the end of each payment period, any student determined to be mathematically unable to complete the program of study within the Maximum Time Frame will be ineligible for aid from the point at which the determination is made. Please see the section on Financial Aid Suspension below.

**Minimum Cumulative Grade Point Average (GPA): 2.0**

Transfer credits are not included in the GPA calculation.

Successfully completed courses are considered attempted and earned in the GPA, Pace of progression and Maximum Time Frame standards. All coursework attempted, including repeated and withdrawn coursework recorded on the student academic record is considered when calculating Pace and Maximum Time Frame.

Grade Inclusion Chart for purposes of calculating GPA and Pace of Progression:

Course/Grade	Included in GPA	Included Earned Credits	Included Attempted Credits
Grades: A, A-, B+, B, B-, C+, C, C-	X	X	X
Grades: F, D+, D, D-	X		X
Grades: W			X
Grades: TC (transfer credit)		X	X
Grades: R*			X
Grades: I*			X
Grades: P	X	X	X

\*Successful completion of repeated or incomplete coursework will result in grade quality points included in the GPA as completed/earned and credit hours included in pace as completed/earned.

### Consequences of Failure to Make Satisfactory Academic Progress

The Financial Aid Department measures SAP at the end of each quarter (term). If the student meets all six of the conditions listed above, they remain eligible to receive federal student aid funds in the next quarter (term) of enrollment. Otherwise, one of the following SAP Status designations will be assigned to the student.

#### 1. Financial Aid Warning

If a student without an existing SAP Status fails to meet any or all of the six SAP conditions, the student will enter Financial Aid Warning status for their next quarter (term) of enrollment. The student will be notified of this status by email from the Financial Aid Department after the end of the quarter (term). The student will continue to be eligible to receive federal student aid funds while in Financial Aid Warning status. No action is required on the part of the student to continue to receive federal student aid funds while in Financial Aid Warning status if it is determined by the Financial Aid Department that the student can mathematically obtain SAP requirements without an academic plan in one (1) quarter (term).

If it is mathematically impossible for the student to obtain SAP during their Financial Aid Warning quarter (term), the student will be required to meet with the Chief Academic Officer or Academic Designee to review their progress and complete an **FMC Satisfactory Academic Progress (SAP) Academic Plan** outlining the number of terms needed to successfully regain SAP eligibility without exceeding two quarters (terms). Students in Financial Aid Warning status are subject to an increased Minimum Earned Credits Per Quarter (term) condition: if it is mathematically impossible for the student to meet SAP requirements by earning fewer than 9 credits, they must successfully complete a maximum of 9 credits per quarter (term) to restore good standing.

Students in Financial Aid Warning status must also meet a minimum cumulative grade point average (GPA) of 2.0 to restore good standing. Students who fail to make satisfactory progress after the warning period will lose their aid eligibility unless they successfully appeal and are placed on financial aid probation.

Financial Aid Warning is a one-time status and cannot be provided to a student consecutively. If a student has been in Financial Aid Warning status in the past and fails to meet any or all of the six SAP conditions for the current quarter, the student's status will be changed to Financial Aid Ineligible, bypassing Financial Aid Warning. However, because there are multiple components included in SAP, it is possible for a student to be placed in financial aid warning status multiple times, for the same or different reasons but not consecutively.

## **2. Financial Aid Ineligible**

If a student in Financial Aid Warning status fails to meet any or all of the six standard SAP conditions at the end of the Financial Aid Warning quarter (term), their status will change to Financial Aid Ineligible. A student in this status is ineligible for federal student aid funds. The student will be notified of their Financial Aid Ineligible status by email from the Financial Aid Department after the end of the quarter (term).

### **Financial Aid Appeal Process**

Extenuating circumstances may occur during a quarter (term) that may impact a student's ability to meet SAP standards including, but not limited to:

- Personal injury or illness
- Death of an immediate family member
- Military deployment
- Active-duty deployment
- Other unexpected extenuating circumstances beyond a student's control

In all cases, the circumstances must be sufficiently documented.

If extenuating circumstances occur and a student wishes to appeal his/her status, the **FMC Satisfactory Academic Progress Appeal Form** must be submitted to the Financial Aid Department. The student must meet with the Chief Academic Officer or Academic Designee to discuss and document the appeal. The Chief Academic Officer or Academic Designee will recommend whether the student's eligibility should be reinstated.

- The appeal must include appropriate documentation of the circumstances that led to the student not meeting all SAP requirements and how a student will demonstrate successful academic progress at the next evaluation.
- If a student is able to meet the SAP policy standards within one quarter (term), the **FMC Satisfactory Academic Progress Appeal Form** and its documentation will be submitted to the Financial Aid Department. The SAP Appeals Committee will review the appeal and make a final determination. *An academic plan will not be needed in this scenario.*
- If the student requires more than one quarter (term) to become compliant with SAP requirements, an academic plan must be developed by the Chief Academic

Officer or designee, specifying the coursework and grades necessary to become compliant with each quarter (term) outlining the number of terms needed to successfully regain SAP eligibility without exceeding two quarters (terms).

- The SAP Appeals Committee will review progress at the end of each quarter (term). If the student does not meet the terms outlined in their academic plan, financial aid eligibility will be suspended until the student regains SAP.
- An academic plan to meet SAP policy standards must not exceed two additional quarters (terms).
- Students will be granted up to two appeals during their entire academic program.
- Incomplete appeal forms will not be reviewed.

Final decisions will be made by the SAP Appeals Committee. Evaluations and decisions are based on the documented information provided, the circumstances leading to the appeal, and the academic plan, if required. Students will be notified of the committee's decision by email, and the decision of the SAP Appeals Committee is final.

If an appeal is denied, a student is no longer eligible to receive financial aid from FINE Mortuary College until the student becomes compliant with SAP policy standards.

Appeals must be submitted to the Financial Aid Department no later than 5 business days after notification of SAP status is received from the College.

### **3. Financial Aid Probation**

A student who has failed to meet SAP standards at the end of a Financial Aid Warning quarter (term) will be suspended from Financial Aid eligibility. Suspended students can appeal for reinstatement of eligibility. If the appeal is submitted timely and successfully, the student is considered to be on Financial Aid Probation. Students whose appeals are approved are granted two additional quarters (terms), if needed, of aid and must complete and follow the Academic Plan as defined by the College. If the student in Financial Aid Probation status fails to meet one or more of these conditions outlined in their academic plan, the student returns to Financial Aid Ineligible status for the subsequent quarter (term) and must appeal again in order to return to Financial Aid Probation status.

An evaluation of SAP will be conducted at the end of the Probationary quarter (term). Students are expected to meet the standards of academic progress upon completion of the probationary term. The institution allows only two appeals during their entire academic program. Appeals must be submitted to the Financial Aid Department no later than 5 business days after notification of SAP status is received from the College.

#### 4. Financial Aid Suspension

Students who fail to meet the conditions of the appeal approved and financial aid probation conditions will be placed on financial aid suspension. Students who also fail to submit an appeal to reinstate Financial Aid eligibility are considered Financial Aid Suspended. However, they may continue in the program by utilizing their own non-Federal Financial Aid resources to pay program costs.

#### Special Circumstances

- **Drops and Withdrawals**

If a student drops a course or reduces their number of enrolled credits during the add/drop period, the dropped credits are not included as attempted units in the SAP Status calculation. However, if a student withdraws from a course *after* the add/drop period, they will receive a notation of "W" for the course, and the units for the course will be included as attempted units in the SAP Status calculation.

- **Repeated Courses**

A student may repeat a course in order to earn a higher grade. When a student repeats a course for the first time ("first repeat"), the credits for this course count as attempted credits in the SAP status calculation, and count as earned credits if a passing grade is obtained. In certain circumstances a student may be given permission by Student Advising or the Chief Academic Officer to repeat a course for a second time ("second repeat"). "Second repeat" credits are also included as attempted and is considered earned credits if a passing grade is obtained in the SAP status calculation.

➤ **Special Note Regarding Repeated Coursework:**

To pass and earn credit for a course, a student must earn a minimum course average of 75% **AND** earn a minimum score of 75% on the comprehensive final exam. This policy (75% course average + 75% final exam) applies to all courses except **CC306** and **CC307** (Clinical Cooperatives graded as pass/fail). Students must pass a course within three attempts, except for the Comprehensive Review Course (RV 232). Students must pass the Comprehensive Review Course within two attempts. Any exceptions must be approved by the Program Director or Academic Designee. For Federal Student Aid purposes, a student may receive aid for a previously passed course only once. A student may receive aid repeatedly for retaking previously failed coursework. However, it is important to note that SAP Pace conditions may not be met (repeated coursework is counted as attempted but not earned until a passing grade is received).

- **Incompletes**

The units for a course in which the student has received a grade of Incomplete are included in the SAP Status calculation as attempted units but not as earned units.

### **Student Notification**

A student whose financial aid package does not include federal aid funds at the time that the SAP status is calculated may not receive notification of their status under the SAP policy unless and until the student requests additional aid funds. SAP status will be calculated retroactively when the request for additional funds is being considered. Non-receipt of status notification is not a sufficient basis for appealing a student's current status.

However, a student who does not meet the standards at the end of each quarter (term) will be notified via email of their Financial Aid status. Students may also check their SAP status at any time with the Financial Aid Department. Official notification is given within five (5) days after all grades have been posted. The notification will include an explanation of the standards evaluated and instructions on how to proceed based on the students' status (Satisfactory, Financial Aid Warning, Financial Aid Probation, Financial Aid Suspensions, etc.).

### **Special Considerations**

FINE Mortuary College may elect to disregard courses taken during the COVID 19 pandemic for purposes of future determinations of cumulative GPA, Pace and Maximum Timeframe. Students must notify the Financial Aid Department if such a review is requested and all decisions made by the SAP Committee are final and cannot be appealed.