

Important Financial Aid Policies

- **Returns of Federal Title IV Funds:** Returns of Federal Title IV Funds for financial aid students who withdraw, officially or unofficially, from all courses in a semester prior to the end of the semester, are guided by special return policies formulated by the United States Department of Education. The exact amount required to be returned varies depending on the amount of grant and loan funds the student received and at what point in the semester the student withdrew. If federal funds are returned, the student is liable for the balance owed the College for tuition and fees.
- **Courses Covered:** Financial aid is only available for courses within a student's current program of study.
- **Repeating Courses:** For one time only, financial aid will cover a repeated course that has been previously passed and paid for with Title IV financial aid. For this purpose, passed means any grade higher than an "F," regardless of any school or program requiring a higher qualitative grade or measure to have been considered to have passed the course. A student may be repeatedly paid for failing/withdrawing from a course. However, if a student passed a course once (covered by Title IV financial aid), then is repaid for taking it, and fails or withdraws the second time, that failure counts as their paid retake, and the student may not be paid for retaking the course a third time. If a program of study requires students to retake all of the coursework for a term in which a student fails a course, any courses retaken that were previously passed in this case are not eligible for Title IV aid.
- **Satisfactory Academic Progress for Financial Aid (SAPFA):** Financial Aid recipients must make Satisfactory Academic Progress for Financial Aid to retain financial aid eligibility. The standards for Satisfactory Academic Progress for Financial Aid are specific to the financial aid program and are both qualitative and quantitative. The standards measure a student's cumulative grade point average (CGPA) and his/her "incremental" progress in terms of completing a minimum amount of work at stated intervals. When a student is reviewed for SAPFA, all credits in all the student's enrollment periods at Great Bay Community College are included in the review. Approval under the college's academic amnesty policy does not remove that academic history from the SAPFA review. SAPFA is reviewed by the Financial Aid Office after each semester.

Qualitative Standard:

Cumulative Grade Point Average (CGPA) Component

A student must maintain a minimum cumulative grade point average as noted below to be considered making Satisfactory Academic Progress for Financial Aid (SAPFA):

Total GPA Hours at GBCC	Associate Degree or Certificate Program Minimum CGPA
0-13	1.50
14-27	1.70
28-40	1.80
41+	2.0

Quantitative Standard:

A student must successfully complete at least two-thirds (67%) of the total credits he or she attempts throughout his/her academic career at The College. All attempted credits resulting in either an academic grade or administrative transcript notation will be included in the quantitative calculation. For example, a student who has attempted 36 credits throughout his or her academic career at The College must earn at least 24 credits to be making Satisfactory Academic Progress for Financial Aid.

Maximum Timeframe Component:

A student may receive student federal aid for any attempted credits towards his or her program of study if total attempted credits do not exceed 150% of the published length of the student's program of study.

For example, a student enrolled in an eligible 24-credit certificate program may receive financial aid if attempted credits are less than 36 credits. A student enrolled in a degree program that requires 64 credits may receive financial aid if attempted credits are less than 96 credits.

Review Schedule:

All three components of the SAPFA policy are reviewed after each semester of the student's program of study.

Academic Periods Included in the Review:

In general, all coursework at Great Bay Community College is considered when reviewing an academic record for Satisfactory Academic Progress for Financial Aid. This includes periods when the student did not receive financial aid funds, periods for which the student has received academic amnesty, and periods in which the student is taking courses as a non-matriculated student.

There are some exceptions. Please refer to the table below for a breakdown of how each type of course or credit is treated in the review.

Course or Credit	Cumulative GPA Component	Completion Rate Component	Maximum Timeframe Component
Regular courses in your program of study	Yes	Yes	Yes
Running Start/ eStart Courses	Yes	Yes	Yes
Repeat Courses **	Yes	Yes	Yes
Transfer Credits	No	Yes	Yes
Consortium Credits (Non-Access Courses)	No	Yes	Yes
Access Courses (All- includes Consortium Effective Fall 2023)	Yes	Yes	Yes
Developmental/Remedial/ESL	Yes	Yes	Yes
Incompletes	No	Yes	Yes
Audit Courses	No	No	No
Credit by Examination/Credit for Prior Learning	No	No	Yes
Nonpunitive Grades	No	Yes	Yes
Pass/Fail Grades	No	Yes	Yes
Withdrawals	No	Yes	Yes

**** Only the most recent attempt of the repeated course is counted in the Cumulative GPA, and in the numerator of the Completion Rate Component. All attempts are counted in the attempted credits (denominator) of the Completion Rate Component. Credit for a course can only be earned one time.**

Students Making Satisfactory Academic Progress for Financial Aid:

Students who meet SAPFA standards are making Satisfactory Academic Progress for Financial Aid and retain eligibility for student financial aid for the following semester.

Students on SAPFA warning:

Students who do not meet SAPFA standards will be placed on SAPFA warning for one semester. Students on SAPFA warning will retain their eligibility for student financial aid for one warning semester.

At the end of the warning semester, the student's record is reviewed. If the student meets SAPFA standards, the student status returns to Satisfactory and financial aid eligibility is restored.

If the student is unable to meet SAPFA standards during the warning semester, he or she is ineligible to receive financial aid.

Appeals

A student may be considered for additional aid eligibility by submitting a SAPFA Appeal and Academic Plan form located [HERE](#) on the college website.

If an appeal is granted, the student is eligible for student financial aid for the following semester in a SAPFA probation status

Students on SAPFA Probation:

At the end of a probationary semester, the student's record is reviewed. Students meeting SAPFA standards will be eligible for student financial aid for the following semester.

Students meeting the conditions of the appeal will remain on probationary status (aid eligible) for the next semester.

Students not meeting the SAPFA Appeal conditions will be ineligible for student financial aid at Great Bay Community College. Financial aid eligibility may be regained by meeting the published SAPFA standards.