

## **Federal Satisfactory Academic Progress (SAP) FAQs: Maximum Timeframe**

### **What is the maximum timeframe?**

The federal government defines the maximum timeframe as 150% of your program's published length, as measured in credit hours. For example, a typical degree requires 63 credits which would result in a maximum timeframe of 94.5 credit hours (63 x 150%). To maintain eligibility for federal financial aid (including loans), you must be able to complete all of your degree requirements before exceeding the maximum timeframe. Once the Financial Aid Office determines that you cannot complete your degree in the maximum timeframe, we are required to terminate your aid immediately.

### **How was it determined that I am over the maximum timeframe?**

We determined that you are over the maximum timeframe by summing the following components:

1. The number of credits you have attempted so far (includes all credits: passed, failed, transferred, withdrawn)
2. The number of credits you are currently enrolled in for the upcoming semester(s)
3. The number of credits Degree Works states you still need

If the sum of these three items is more than your maximum timeframe, you are deemed ineligible for financial aid because you cannot complete within the maximum timeframe.

### **Can I still receive federal loans?**

No, failure to meet the maximum timeframe standard results in a termination of all federal aid, including federal loans. Federal aid includes:

- Federal Pell Grants
- Federal SEOG
- Federal Work-Study

### **Is the maximum timeframe appealable?**

No, there is no appeal for the maximum timeframe. While there is no appeal, there are other options (see below).

### **What if my Degree Works audit is not accurate?**

We understand that the information in Degree Works may not be exactly accurate and up-to-date for all students. Before contacting the Financial Aid Office, please work with your academic advisor to ensure there are no errors with your audit. Additionally, if your advisor is making an exception (e.g., a course substitution), it must be notated on the audit. Once you've met with your advisor and Degree Works is updated, contact the Financial Aid Office to request a review of your updated audit.

### **What are my options to regain eligibility for financial aid?**

In order to regain eligibility for federal aid, you must demonstrate that you can complete your degree within the federal maximum timeframe. To do so, you either need to graduate with fewer credit attempts or have a longer maximum timeframe. Below are ways in which you may be able to achieve these goals. You must notify Financial Aid if you implement any of these strategies so we may review your updated degree audit.

- **Check if you are enrolled in courses not needed for your degree.** Log in to Degree Works and see if any of your current courses show in the “All College Elective Credits Above Degree Requirements” section at the bottom of the audit. Courses displayed here mean they are not needed for your degree. You should consider dropping any courses that appear in this section to reduce the total number of credits you will attempt. If courses appear here in error, you need to work with your advisor to have it corrected.

- **Course substitutions.** In some cases, students are eligible to have a required course substituted for another course. If the other course is one you have already taken and passed, it will reduce the number of credits you need to take. Speak to your academic advisor and/or academic department to carefully review your transcript and determine if any course substitutions are possible. If it is determined that a substitution is possible, your advisor needs to make the appropriate notes in Degree Works.

- **Finish Incomplete Grades.** Completing incomplete grades that satisfy degree requirements results in fewer credits needed to finish your degree.

**I received a letter from my academic department that said I was in good standing. Why is the Financial Aid Office saying something different?**

The standards used by the College to determine Good Academic Standing are different than the rules that govern federal Satisfactory Academic Progress. Therefore, it is possible for a student to be in good standing with the College, but not with federal financial aid and vice versa. Carefully read each letter and contact the respective offices for more information and clarification.

**My academic dismissal was rescinded. Does this reinstate my aid eligibility?**

The College’s decision to rescind an academic dismissal does not mean that you are eligible for federal aid. Please check your SAP status in Banner or contact the Financial Aid Office to review your status with an advisor.

**I can’t afford to go to school without financial aid. What should I do?**

Student Accounts also offers payment plans; more information is available at <https://www.augustatech.edu/paying-for-college/nelnet.cms>. Students may also apply for private student loans, which are based on the applicant(s)’ creditworthiness. More information is available at <https://www.augustatech.edu/paying-for-college/types-of-aid.cms>. Finally, students are encouraged to explore scholarship opportunities at <https://www.augustatech.edu/paying-for-college/scholarships.cms>