

COLLEGE OF MICRONESIA-FSM

BOARD POLICY NO. 4707

Satisfactory Academic Progress

Date Adopted:	01 April 1993
Date Revised:	28 September 2011; 27 November 2019; 09-11 June 2026
Date Reviewed:	8 September 2011; 27 November 2019; 09-11 June 2026
References:	34 CFR §668.16 and §668.34, U.S. Department of Education – Title IV of the Higher Education Act of 1965, as amended; BP No. 4708-Appeal of Financial Aid Suspension; COM-FSM Student Financial Aid Handbook

~~Due to changes in the federal regulations, effective fall 2011 term, SAP for federal financial aid will continue to be checked at the end of every semester. Additionally, the Financial Aid Office will be looking at cumulative progress instead of annual progress and the student is expected to complete 67% of all credits attempted in order to graduate within the 150% timeframe allowed by federal government. The Department of Education's goal is to limit how long students who are not making SAP can continue to receive Title IV aid.~~

~~The Satisfactory Academic Progress (SAP) Policy is composed of two standards of measurements stated below:~~

~~Qualitative Measurement~~

~~Measures students' academic progress, such as Cumulative Grade Point Average (GPA).~~

~~Quantitative Measurement~~

~~Measures maximum time frame toward the completion of students' program and the pace of progression [credits completion rate].~~

~~Students must meet the new COM-FSM SAP standards both qualitative and quantitative in order to receive or continue to receive financial aid.~~

~~A. Financial Aid Good Standing~~

~~Students must meet the following standards of COM-FSM SAP policy in order to be eligible for financial aid.~~

- ~~1. Maintain a Cumulative Grade point Average (cum GPA) of 2.0 or better; and~~
- ~~2. Successfully complete at least 67% of cumulative credits attempted according to the pace of progression (Credits Completion Rate) formula: (divide cumulative credits earned by cumulative credits attempted); and~~
- ~~3. Must complete degree within 150% of slated time. 150%, for 60 credits or AA/AS = 90 credits. For example of pace of progressions, please refer to the college's Financial Aid website.~~

COLLEGE OF MICRONESIA-FSM

BOARD POLICY NO. 4707

B. Financial Aid Warning

~~Students are automatically placed on Financial Aid Warning when they fail to meet SAP standards indicated above. Students on financial aid warning status may continue to receive financial aid (Title IV funds) for one payment period (one semester). No appeal is necessary.~~

C. Financial Aid Disqualification

~~Students who are placed on financial aid warning status and fail to achieve SAP standards at the end of the payment period (one semester) will lose their financial aid eligibility. If students believed that they have experienced circumstances out of their control, they can appeal. As a result of the appeal, students may be placed on financial aid probation, on an academic plan or denied financial aid eligibility.~~

- ~~1. **Financial Aid Probation.** Students are placed on Financial Aid Probation when they have been placed on Financial Aid Suspension and their appeal was approved. They were determined to have the ability to achieve the SAP standards at the end of the payment period. They may continue to receive financial aid (Title IV funds) for one payment period and must achieve SAP standards at the end of the payment period; otherwise, they will lose their financial aid eligibility.~~
- ~~2. **Academic Plan.** Students are placed on an Academic Plan when they have been disqualified for not meeting SAP standards and their appeal was approved. It was determined that these students do not have the ability to meet SAP standards at the end of the payment period, therefore, an academic plan for financial aid purpose is developed for them in order to meet the SAP standards at the end of the payment period. They may continue to receive financial aid (Title IV funds) for one payment period and must achieve SAP standards or meet the conditions of an academic plan at the end of one payment period; otherwise, they will lose their financial aid eligibility.~~
- ~~3. **Denial.** The appeal is denied if the committee determines that there were no extenuating circumstances. The student loses his/her financial aid eligibility.~~

In compliance with federal regulations governing Title IV financial aid, the College of Micronesia-FSM (COM-FSM or “the College”) monitors Satisfactory Academic Progress (SAP) to ensure students are progressing toward the completion of their academic programs within a reasonable timeframe.

SAP is evaluated at the end of every semester. Students must meet both qualitative and quantitative standards to remain eligible for financial aid.

A. SAP Standards

SAP is measured using two components:

1. Qualitative Standard (GPA¹ Requirement)

Students must maintain a minimum cumulative grade point average (GPA) of 2.0 or higher.

¹Grade Point Average

COLLEGE OF MICRONESIA-FSM

BOARD POLICY NO. 4707

2. Quantitative Standards (Pace and Maximum Timeframe)

a. Pace of Progression (Completion Rate)

Students must successfully complete at least 67% of all cumulative credits attempted, calculated as: $\text{Credits Earned} \div \text{Credits Attempted} = \text{Completion Rate}$

b. Maximum Timeframe

Students must complete their program within 150% of the published program length. For example: Associate Degree (60 credits) \rightarrow Maximum attempted credits allowed = 90 credits.

B. Financial Aid Eligibility Status

1. Financial Aid Good Standing

A student is in good standing and eligible for financial aid when all SAP standards are met:

- a. Minimum GPA of 2.0
- b. Minimum 67% completion rate
- c. Completion within maximum timeframe (150%)

2. Financial Aid Warning

Students who fail to meet SAP standards for the first time are placed on Financial Aid Warning.

- a. Students remain eligible for financial aid for one semester only
- b. No appeal is required
- c. SAP will be re-evaluated at the end of the warning semester

3. Financial Aid Suspension (Ineligibility)

Students who fail to meet SAP standards after the warning period are placed on Financial Aid Suspension and lose eligibility for financial aid.

Students may regain eligibility only through an approved appeal.

C. Appeal Process

Students who fail to meet Satisfactory Academic Progress (SAP) standards and are placed on Financial Aid Suspension may appeal their ineligibility status in accordance with BP No. 4708 (Appeal of Financial Aid Suspension).

Appeals must be based on documented extenuating circumstances that affected academic performance, including but not limited to illness, injury, family emergency, or other significant personal situations.

All appeals must include appropriate supporting documentation as required under BP No. 4708.

D. Appeal Review and Outcomes

All SAP-related appeals are reviewed by the Financial Aid Committee in accordance with BP No. 4708. Submission of an appeal does not guarantee approval.

COLLEGE OF MICRONESIA-FSM

BOARD POLICY NO. 4707

Based on the committee's decision, one of the following outcomes will apply:

1. Financial Aid Probation

Approved when the committee determines that the student is able to meet SAP standards within one payment period.

- a. Student remains eligible for financial aid for one semester
- b. SAP must be met at the end of the semester

2. Academic Plan

Approved when the committee determines the student cannot meet SAP standards within one semester but can achieve progress under a structured plan.

- a. Student remains eligible under an approved academic plan
- b. Continued eligibility depends on compliance with the plan and federal SAP requirements

3. Appeal Denial

Appeal is denied when:

- a. Circumstances are not sufficiently documented or do not meet criteria under BP No. 4708, or
- b. The committee determines reinstatement is not warranted

Student remains ineligible for financial aid.

All appeal procedures, timelines, documentation requirements, and final decision processes are governed by BP No. 4708.

All appeal decisions are final as stated in BP No. 4708.

E. Treatment of Course Grades

The following grades are not considered successfully completed:

1. F (Failure)
2. I (Incomplete)
3. W (Withdrawal)

These grades are counted as credits attempted but not earned and will negatively affect SAP calculations.

F. Repeated Courses

Repeated courses are included in both credits attempted and credits earned calculations for SAP purposes.

A student may repeat a course and have it counted toward financial aid eligibility, subject to federal Title IV repeat course rules.

COLLEGE OF MICRONESIA-FSM
BOARD POLICY NO. 4707

See Administrative Procedure 4707.