Continued eligibility for financial assistance is dependent upon a student maintaining “Satisfactory Academic Progress” (SAP). At the end of every semester, every federal aid recipient must achieve and maintain a cumulative grade point average (GPA) of at least 2.00 and must complete at least 67% of the total courses they attempt.

Any student not meeting the SAP standards must be placed on “Financial Aid Warning” for one semester, but will continue to receive their financial aid. If a student is still not meeting these standards after one semester of warning status, the student must be placed on “Financial Aid Suspension” and will not be eligible to receive financial aid until the student meets SAP standards.

If extenuating circumstances (including but not limited to injury or illness, the death of a relative, or other special circumstances) have made it difficult to meet satisfactory progress, the student can appeal their “Financial Aid Suspension.” The appeal must include the reason(s) why progress was not made and an academic plan (approved by the advisor) on how the student plans to meet this standard within a reasonable time-frame. This appeal will be reviewed by the SAP Appeal Committee. Students who appeal and are granted an extension of the aid, will be placed on Financial Aid Probation, on a semester-by-semester basis. During the probation period, students must continue to show academic progress while following their academic plan. At the end of the probation period, a student’s progress will again be reviewed. If not meeting the standards at that time, the student must be placed on “Financial Aid Suspension” though they may appeal for further a further probation period consideration.

Students who appealed and are not granted an extension of their aid, will be placed on “Financial Aid Suspension” and will not be eligible to receive financial aid until the student meets SAP standards.

Once a student meets the qualitative and quantitative standards, their academic progress will be considered “good.”

Appeal forms for students who are placed on “Suspension” will be sent to them from the Financial Aid Office and must be returned in a timely manner.

The maximum timeframe to receive your financial aid is, for an undergraduate program measured in credit hours, a period no longer than 150 percent of the published length of the program. That means, for most students enrolled in a full-time, four-year degree program eight semesters long, 12 semesters is the maximum length of time to receive federal aid. Enrollment during a semester when no federal financial aid is received is counted toward this maximum timeframe. The maximum time frame for a graduate program is based on the length of that program.

Full-time enrollment is defined as three (or more) course credits per semester.
Course incompletes, all types of withdrawals (ex. withdrawal passing vs. withdrawal failing), repetitions, summer school enrollment, repeated courses, and transfer credits that count toward the student’s current program count as both attempted and/or completed hours, and count toward the maximum timeframe as outlined above.

If the student received an incomplete, he/she must complete the appropriate assignments later than the end of the first week of the following semester. If the student receives a passing grade, then SAP will be recalculated. In addition, SAP will be recalculated every time we are notified of a grade change.

The regulatory definition for full-time enrollment status has been revised to allow a student to retake (one time only per previously passed course) any previously passed course. For this purpose, passed means any grade higher than an “F,” regardless of any school or program policy requiring a higher qualitative grade or measure to have been considered to have passed the course. This retaken class may be counted towards a student’s enrollment status, and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class.

A student may be repeatedly paid for repeatedly failing the same course (normal SAP policy still applies to such cases), and if a student withdraws before completing the course that he or she is being paid Title IV funds for retaking, then that is not counted as his or her one allowed retake for that course. However, if a student passed a class once, then is repaid for retaking it, and fails the second time, that failure counts as their paid retake, and the student may not be paid for retaking the class a third time.

Repeated courses are counted toward the qualitative and quantitative SAP standards.

A student can receive aid for a limited amount of remedial coursework that is included as part of a regular program. As long as the student qualifies for aid for remedial courses, these courses are counted in the student’s enrollment status and toward the student’s academic progress, both as hours attempted/earned and toward GPA. We will count up to one academic year’s worth of these courses in enrollment status for federal aid. Generally, all periods of the student’s enrollment count when assessing progress, even periods in which the student did not receive FSA funds.

Noncredit remedial coursework will be assigned a course value of one credit/course and counts toward the qualitative and quantitative measurements.

If a student is enrolled in courses that do not count toward his degree, certificate, or other recognized credential, and they cannot be used to determine enrollment status unless they are eligible remedial courses. This means we will not award the student aid for classes that do not count toward his degree, certificate, or other recognized credential. Also, federal student aid can be awarded only for learning that results from instruction provided or overseen by the Lake Forest College. It cannot be awarded for any portion of a program based on study or life experience prior to enrollment in the program, or based on tests of learning that are not associated with educational activities overseen by the Lake Forest College.

If a student changes majors, credits and grades that do not count toward the new major will not be included in the satisfactory progress determination. Generally, a student in this category can “reset” their academic progress two times.
If a student pursues a second degree, they are no longer eligible for any federal or state grants, but may pursue federal student loans. If so, this new program of study is subject to the above mentioned satisfactory academic progress standards.

Further information about SAP can be found at: