



# Thinking about dropping a class?

**Dropping a class or multiple classes could have an effect on your financial aid!**

*It depends on what type of aid you are receiving, how many hours you are dropping, and when you are dropping these courses. If you drop a course prior to the census date you will not receive aid for that class (September 15<sup>th</sup> for Fall, February 15<sup>th</sup> for Spring, and June 15<sup>th</sup> for summer).*

**Dropping classes may also require you to return money to SCC or the Department of Education.** *If this money is not returned, it will affect your future eligibility not only at SCC but other schools as well.*

*Students receiving any kind of financial aid are required to maintain **Satisfactory Academic Progress** standards. This includes, but is not limited to, maintaining a certain GPA, maintaining a 67 percent completion ratio and completing a minimum of 3 credit hours each semester.*

GPA Requirements:	<u>Cumulative Hours Attempted</u>	<u>Cumulative GPA</u>
	1-15	1.5
	16 - 30	1.8
	31 or more	2.0

**Completion Ratio:** Students must **complete** a total of **67 percent** of all coursework attempted, including remedial coursework. Coursework attempted during all semesters (fall, spring, and summer) will be evaluated cumulatively. This is reviewed each semester (see student handbook for more details).

**How to Calculate Completion Ratio:**

$$\text{Completed \# of Hours} \div \text{Attempted \# of Hours} = \text{Completion Ratio}$$

## **What will happen with my financial aid if I withdraw from all of my classes?**

- A refund calculation will be made using the appropriate federal policy. This calculation will determine how much financial aid, if any, you are eligible to receive or how much money you are required to return if you have already received your disbursement.
- If you are receiving a loan, you start using your grace period. If you have not received your loan yet, it will automatically be cancelled. Students receiving a loan must be enrolled in a minimum of 6 hours for their loan to be disbursed.
- A complete withdraw of your entire schedule in a semester will result in automatic suspension from financial aid

**NOTE: If you decide to withdraw from any or all classes, make sure you go to the Enrollment Services Department and officially withdraw in writing.**

## **Is it better to withdraw or take an “F”?**

- This is a frequently asked question. A “W” will not affect your grade point average but will adversely affect your completion ratio. A grade of “F” will have a negative effect on both your grade point average and your completion ratio.

## **What happens if I fail to meet the minimum standards of Satisfactory Academic Progress?**

**Warning** – Failure to meet all parts of the Satisfactory Academic Progress policy will result in financial aid warning. Students may continue to receive assistance for one semester, but must meet all parts of the Satisfactory Academic Progress Policy by the end of the semester that they are in warning status.

**Suspension** – Failure to meet the minimum required GPA or minimum completion ratio during the semester(s) following notification of warning will result in financial aid suspension. Failure to complete at least 3 credit hours in a semester with a passing grade or a complete withdrawal from SCC during a semester, whether or not aid was received, will also result in automatic suspension of aid.

**Probation** – If a Financial Aid Appeal is granted, a student will be placed on probation. This will allow a student to still utilize financial aid proceeds until they reach good standing. Probation status is not easily granted and could result in additional requirements/restrictions placed on the student.

**Dismissal** – If a student is granted a Financial Aid Appeal and then does not meet the requirements of their probation contract they will be placed on Dismissal. Dismissal cannot be overridden; a student must pay out of pocket until they work themselves into good standing.

## **Can I get my financial aid eligibility reinstated?**

- Students can regain eligibility by achieving the required cumulative GPA, and the required 67 percent completion ratio, which includes all hours attempted at SCC and hours accepted from transferring institutions.

### ***Right to appeal suspension***

In the event of a valid mitigating circumstance, a student may submit an application to appeal their suspension. To file an appeal, the student should complete the application form, write a separate letter explaining the extenuating circumstances that led to the lack of satisfactory academic progress, and submit supporting documentation. The Appeals Committee meets the third Wednesday of each month to review requests.

Please refer to the college website or the Financial Assistance Handbook for more detailed information regarding the appeals process.

**Please see the Enrollment Services Department for specific details regarding your situation (ADM 1113 or call us at 636.922.8270).**