

# TOCCOA FALLS COLLEGE

## Satisfactory Academic Progress Policy

### 2026-2027

Toccoa Falls College has adopted the following Satisfactory Academic Progress (SAP) Policy according to federal and state mandates. Federal statutes and the U.S. Department of Education regulations require institutions of higher education to establish minimum standards of Satisfactory Academic Progress (SAP) for students receiving federal aid. In addition, all state of Georgia financial aid program regulations (HOPE, GTEG, etc.) require students to meet SAP criteria established for state student aid.

The Toccoa Falls College Satisfactory Academic Progress Policy measures a student's performance in the following areas: cumulative completion rate, maximum time frame, and cumulative grade point average (CGPA). The intent of this policy is to ensure that students who are receiving federal and state financial aid are making measurable progress toward completion of a degree program within a reasonable time frame. All students receiving any federal and state student financial aid must adhere to the college's SAP policy. Satisfactory progress is the minimum requirement for a student to receive federal, state, and institutional financial aid. Some financial aid programs have requirements that are more rigorous.

SAP consists of two types of measurement: quantitative (pace) and qualitative (GPA). To accurately measure a student's progress in a program, more than a qualitative (GPA) standard is needed. A student who is maintaining a high GPA by withdrawing from attempted courses may meet a qualitative standard but may not be progressing towards graduation. While grades for prior attempts (repeats) may be excluded when calculating a student's GPA, credits from all attempts must be included when assessing the quantitative SAP standard (cumulative completion rate).

The Office of Financial Aid monitors the SAP of all financial aid recipients by reviewing a student's academic record after grades are posted at the end of each fall, spring and summer semester. The completion rate calculation and maximum time frame calculation (quantitative measurement), as well as the GPA calculation (qualitative measurement), are reviewed using grades and hours from the student's total academic record. Failure to meet the standards in any one of three calculations may result in the cancellation of a student's awards. The SAP components of measurement for Toccoa Falls College are summarized below.

### **Quantitative Measurement (Pace)**

\* **Completion Rate.** Financial aid recipients are required to complete at least 67% of the cumulative credit hours attempted. The completion rate is derived by dividing the cumulative hours earned by the cumulative hours attempted. The following grades are used in computing the percentage of course work completed: A, B, C, D, F, FX, S, U, WF, WP, TR, and I. Grades of AU (audit) are not used in computing the percentage of coursework completed. Course incompletes, withdrawals and repeats will impact the quantitative standard of satisfactory academic progress and incompletes should be completed as soon as possible. Courses accepted by the Registrar's Office for transfer from another college are treated as both attempted and completed courses at TFC in calculating the completion rate.

### COMPLETION RATE EXAMPLE

Total Attempted hours: 30 hours  
Earned hours needed: 30 hours X 67% = 20.1 or 21 hours  
(the minimum number of earned hours required to maintain the quantitative standard for Satisfactory Academic Progress)

**Maximum Time Frame.** Financial aid recipients must complete their program of study without having attempted more than 150 percent of the credit hours required to complete their curriculum. This provides up to 189 attempted semester hours for student financial aid recipients to complete a 126 semester hour program.

Students who change majors or degree programs should do so early in their academic career so as not to jeopardize eligibility for student financial aid. Students can risk exceeding the 150% maximum allowable number of attempted semester hours before obtaining a degree. Students taking an excessive number of elective courses may have their financial aid revoked as these do not contribute to making satisfactory progress toward earning a degree.

Students pursuing a subsequent Bachelor's degree may be eligible for up to 90 additional semester hours of federal loans after earning their first degree. Students must have remaining undergraduate loan limit eligibility. The 67% annual completion standard still applies.

Students desiring a double major must still meet the 150% standard for completing their degree. The 150% is calculated from the degree which requires the most hours.

### Qualitative Measurement (GPA)

SAP is also evaluated according to a required cumulative grade point average (GPA) scale determined by the cumulative credit hours attempted at the conclusion of each semester.

The minimum required Cumulative GPA for undergraduate students is as follows:

CREDIT HOURS ATTEMPTED	CUM GPA REQUIRED
0 - 23.9	1.50
24 - 47.9	1.70
48 - 71.9	1.90
72 and above	2.00

*All graduate students are required to maintain a 3.0 GPA regardless of the number of hours completed in the program.*

The following grades are used in computing a cumulative GPA: A, B, C, D, F and FX. Grades of AU, S, U, W, WF and WP will not impact the cumulative GPA. Withdrawals (WF and WP) and repeats will be included in the cumulative attempted hours to determine the benchmark. The college bases classification of transfer students on hours attempted at Toccoa Falls College in addition to hours accepted by Toccoa Falls College from transferring institutions. Course incompletes will not impact the GPA determination of the qualitative standard of satisfactory academic progress, but will be included to determine the attempted hours benchmark, and must be completed as soon as possible.

## **FINANCIAL AID WARNING, SUSPENSION and PROBATION**

A student failing to meet SAP standards (either measurement) reviewed at the end of each semester will be placed on financial aid warning for the following semester, during which time the student remains eligible to receive student financial aid. After being placed on financial aid warning, if the student is still not meeting SAP at the end of the following semester, the student will be placed on financial aid suspension and will NOT be eligible to receive federal, state and institutional financial aid for the subsequent semesters until the student achieves satisfactory academic progress. This means the student will have to bear the full cost of attendance without financial aid until the student achieves satisfactory academic progress. A student on financial aid warning must sign a learning contract with the Office of Academic Success. If by the end of the semester of financial aid warning, a student, due to extenuating circumstances has not achieved Satisfactory Academic Progress and is placed on financial aid suspension, they may appeal in writing to the Office of Financial Aid for an additional semester of financial aid probation.

### **Re-establishing Satisfactory Academic Progress:**

**Quantitative Standard – 67% of cumulative attempted hours must be passed**

**Qualitative Standard – Meet the GPA requirement per GPA scale for hours attempted**

### **Appeals Process**

If a student fails to meet the requirements for the grade point average and/or percentage completion rate, and loses financial aid, due to an extenuating circumstance beyond his or her control, such as serious injury, illness or mental health condition involving the student or immediate family, or death of an immediate family member, the student may appeal in writing explaining his or her circumstances to the Office of Financial Aid. The student must provide a one to two page personal statement and submit documentation that confirms the circumstances. The SAP Appeals form must be completed and submitted with the statement.

Student statement of appeal should include the following information:

- \* Outline the circumstance that prevented meeting the Standards of Satisfactory Academic Progress
- \* State why it is possible to improve upon past academic performance;
- \* Explain the corrective action taken; and
- \* Include attached documents that verify the statement. All documentation must include the student's name and ID number, and relate to the specific period during which the student's academic performance was affected. Appeal submitted without documentation will be denied.

Examples of acceptable documentation include:

- \* Birth/death certificates, obituaries, funeral programs of immediate family members (i.e. parents, grandparents, spouses, children, brothers, sisters)
- \* Medical records on physician's or hospital's letter head with the appropriate signatures that confirm illness and length of recuperation
- \* Court documents
- \* Signed Statements from physicians, counselors, clergy or social workers on letterhead

If a student has exceeded the maximum attempted hours (150 percent rule), he or she must:

- \* Provide a personal statement explaining why accumulated attempted hours exceed current degree requirements
- \* Attach documents that verify statement (see above for acceptable documentation)
- \* Obtain a Degree Audit from the Registrar's Office listing the remaining requirements for current degree program and a projected completion date. (Timeliness of degree audit requests is essential for appeal. Last minute requests for degree audits could delay and jeopardize an appeal. It is strongly recommended that students obtain and review a copy of their unofficial transcript before submitting an appeal.)

The inclusion of supporting documentation as outlined above does not guarantee that an appeal will be granted. Each case will be reviewed on a case-by-case basis and students may be granted financial aid probation for one semester. Appeal letters submitted without supporting documentation will not be considered.

The need for more than one appeal generally indicates a serious problem. Only one appeal will be accepted per Academic Year, unless the appeal is to set up an academic plan following a semester of probation. The Financial Aid Appeals Committee will review the appeal. The student will be advised in writing of the final decision generally within 15 working days of receipt of the appeal.

During the appeals process, no telephone calls or e-mails concerning an individual financial aid appeal will be accepted.

Other than when an appeal is granted for unusual or mitigating circumstances, a student can re-establish eligibility only by taking action that brings the student into compliance with the qualitative and quantitative components of this policy.

Returning student's academic record — the federal government requires the Office of Financial Aid to track a student's academic progress from the first date of enrollment, whether or not financial aid was received. Students returning to college after a break in enrollment should consult the Office of Financial Aid on how their college history will affect their eligibility for financial aid. A student that completely withdraws from school during a semester and receives WF or WP grades in all courses, will generally return to school not meeting the SAP requirements.

**TOCCOA FALLS COLLEGE**  
**Office of Financial Aid**  
**107 Kincaid Dr. MSC 900**  
**Toccoa Falls, GA 30598**  
**706-914-8681**  
**Satisfactory Academic Progress Appeals**

**Students who fail to meet the standards of satisfactory academic progress as defined in the *Toccoa Falls College Catalog*, and have been placed on financial aid suspension, have the option of submitting an appeal. Academic difficulties are sometimes the result of illness, emotional and/or physical trauma, financial difficulties forcing incomplete or premature withdrawal, or other circumstances directly affecting academic performance. The Financial Aid Office is able to consider appeals based on these circumstances - provided the appeals are accompanied by appropriate documentation.**

**If you have failed to meet the requirements for the Grade Point Average (Qualitative) and/or percentage completion rate (Quantitative) and have been placed on financial aid suspension:**

Provide a personal statement:

1. Outlining the circumstance that prevented you from meeting the Standards of Satisfactory Academic Progress (SAP).
2. Stating why you believe it is possible for you to improve upon your past academic performance.
3. Explaining the corrective action you have taken.
4. Attaching documents that verify your statement. All documentation must include the student's name and student id, and relate to the specific period during which the student's academic performance was affected. Examples of acceptable documentation include:
  - Birth/death certificates, obituaries, funeral programs of immediate family members (i.e. parents, grandparents, spouses, children, brothers, sisters).
  - Medical records on company letterhead that confirm illness and length of recuperation.
  - Statements from physicians, counselors, clergy or social workers on company letterhead.

**If you have exceeded the maximum attempted hours, you must:**

1. Provide a personal statement explaining why you have accumulated attempted hours beyond your degree requirements.
2. Attach documents that verify your statement (see above for acceptable documentation). Obtain a Degree Audit from Registrar listing the remaining requirements for your degree program and a projected completion date. **Timeliness of degree audit requests is essential to your appeal. Last minute requests for degree audits could delay and jeopardize your appeal. *It is strongly recommended that you obtain and review a copy of your unofficial transcript before you submit your appeal.***

The inclusion of supporting documentation as outlined above does not guarantee that an appeal will be approved. Each case shall be reviewed individually. **Appeal letters submitted without supporting documentation will not be considered.**

The need for more than one appeal of academic progress standards generally indicates a serious problem. Only one appeal will be accepted per award year, unless the appeal is to set up an academic plan following a semester of financial aid probation. The Financial Aid Appeals Committee will review the appeal. The form may be submitted in person, by fax, or by mail to the Financial Aid Office. Students granted an appeal must schedule an appointment with the Center for Academic Success to set up a learning contract.

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**Financial Aid Appeal Form**

1. \_\_\_\_\_  
*Last Name                      First Name                      Middle Initial                      Student ID                      Date*

2. \_\_\_\_\_  
*Address    City    State    Zip Code*

3. \_\_\_\_\_  
*Home Telephone    Work Telephone    E-Mail Address*

4. Reason for Satisfactory Academic Progress Appeal:  
 GPA       Less than 67% course completion rate       Attempted credit hours over 150%

5. Appeal is for which award year: \_\_\_\_\_ Semester: \_\_\_\_\_

**ALL APPEALS MUST HAVE THIRD PARTY DOCUMENTATION**

6. Reason for Appeal (check one box): (You may only appeal the same situation once)  
\_\_\_\_  Illness (must have occurred during semester(s) of academic difficulty)  
\_\_\_\_  Change in family situation (separation/divorce)  
\_\_\_\_  Death of a family member (parents, grandparents, children, grandchildren, brothers, sisters)  
\_\_\_\_  Qualifying circumstance with documentation (examples: family catastrophe, personal tragedy, military enlistment, etc.)

7. Explain in detail the circumstances surrounding your academic difficulties. (*Attach a one-page explanation with your name and student ID. Print legibly in black ink or type*)

8. I certify that the information provided is true and complete to the best of my knowledge. I understand that withholding or falsifying any requested information may result in rejection of my application. I understand that if my appeal is denied, I am responsible for the full cost of any tuition, fees, books, or other debts owed to the College. I also understand that if my appeal application is submitted without supporting documentation, it will not be accepted by the Financial Aid Office and will be returned to me.

\_\_\_\_\_  
*Student's Signature*

\_\_\_\_\_  
*Date*

**To be completed by Financial Aid Office:**

GPA \_\_\_\_\_ Attempted Credits \_\_\_\_\_ Completed Credits \_\_\_\_\_

Initials of Counselor/Staff Accepting Appeal Application \_\_\_\_\_

**For Financial Aid Appeal Committee:**

Approved  Denied  Academic Plan Approved \_\_\_\_\_

Reason for Decision: \_\_\_\_\_

Special Instructions/Comments: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Fall 2026 Academic Plan (if needed):**

Required Repeats: \_\_\_\_\_

Required Term GPA: \_\_\_\_\_

- No withdrawals or F grades
- Schedule a meeting with the Center for Academic Success

**Spring 2027 Academic Plan (if needed):**

Required Repeats: \_\_\_\_\_

Required Term GPA: \_\_\_\_\_

- No withdrawals or F grades
- Schedule a meeting with the Center for Academic Success

Financial Aid Staff Signature \_\_\_\_\_ Date \_\_\_\_\_

Student Signature \_\_\_\_\_ Date \_\_\_\_\_