RUST COLLEGE POLICY

y Title	√ Policy	Policy # FA-			
Section	Financial Aid	**Section Title: Financial Aid**			
Submitted by					
Responsible Department	Financial Aid				
Responsible Vice President or Executive Director	Vice President for Student Services	**Revised: 7/16/2026**			
Approval Authority	Institutional Policy	**Adopted:**	**Yes**	**Reviewed:**	**Yes**
Approval Date:		**Effective Date: July 23, 2026**			
Contact:	Shermain Reed	**Revision Timeline:** 2 years from approval date			

New Policy Revision to Existing Policy
Remove Policy

1. Policy Statement

The purpose of the Rust College **Satisfactory Academic Progress (SAP) Policy** is to establish clear, consistent, and equitable standards for measuring a student's academic progress toward completion of an educational program and to determine continued eligibility for federal, state, institutional, and other applicable financial assistance.

Rust College is committed to supporting student persistence, retention, academic achievement, and timely degree completion. The SAP Policy provides students with clearly defined academic expectations while establishing a systematic process for monitoring progress and identifying students who may require academic, financial aid, advising, or other student support interventions.

The policy is also designed to ensure that Rust College administers financial assistance in accordance with applicable federal regulations and institutional requirements. For students receiving Title IV federal financial aid, SAP must include both a **qualitative measure of academic performance** and a **quantitative measure of progress**

toward completion, as well as a maximum timeframe for completing the educational program.

The SAP Policy applies consistently to students within the same applicable category or academic program and is intended to promote accountability while providing appropriate opportunities for students to regain satisfactory academic standing.

Satisfactory Academic Progress (SAP) Policy

Federal regulations require that students receiving financial assistance must maintain Satisfactory Academic Progress (SAP) toward completion of a degree. The standards of SAP are monitored and enforced after each semester (fall, spring, and summer). The College measures a student's performance for Satisfactory Academic Progress in three areas:

- Completion Rate,
- Maximum Time Frame, and
- Cumulative Grade Point Average

The standards of Satisfactory Academic Progress apply to all Title IV financial assistance programs including:

- Federal Pell Grant
- Federal Work-Study (FWS)
- Federal Supplemental Education Opportunity Grant (FSEOG)
- Federal Direct Loan Program
- State Grants and Scholarships

All students at Rust College must conform to the Satisfactory Academic Progress Policy standards set by the college. These standards encourage students to successfully complete their educational goals in a timely manner. This SAP policy is administered by the Office of Student Financial Aid and is **independent** of the Academic Standards administered by the Office of the Vice President for Academic Affairs.

Please Note:

- ***The Satisfactory Academic Progress standards are evaluated by the Office of Financial Aid, and students are notified of their current SAP standing at the end of each semester.***
- ***Students enrolled in certification programs (Teacher Education) are held to a cumulative GPA of 2.75.***

A. Completion Rate or Pace (Quantitative Measure)

At the end of each semester, a student's academic progress is reviewed. To be considered as progressing successfully, students must complete at least 67% of all attempted credit hours. Successful completion of a course is defined as a passing grade. Grades of W (withdrawn), F (failed), WD (Withdrawal/Drop/Non-completion without academic penalty), Administrative Withdrawal without completing enough coursework to have a calculated grade, WF (Withdrawal Failing-Administrative Withdrawal due to failure) or I (incomplete) are not considered successful completion. Students must pass a certain percentage of the cumulative hours attempted to remain eligible for financial aid.

The completion rate is calculated using the following formula:

Cumulative number of hours the student successfully completed

Cumulative number of hours the student attempted

Standard Rounding Applies

When determining whether a student meets the required percentage for completion rate, the institution may round up to the next whole number if the calculated value is just below the threshold. For example, if a student has completed 66.66% of attempted credits, that is rounded up to 67%.

B. Cumulative Grade Point Average (Qualitative Measure)

Financial aid recipients must maintain the following required grade point averages according to number of hours attempted.

This includes all attempted hours whether financial aid was received or courses were successfully completed.

Students must maintain the following minimum cumulative grade point (GPA) averages:

Hours Classification	Hours Attempted	Cumulative GPA
First Year	29 or less	1.50 or better
Sophomore	30-59	1.85 or better
Junior	60 and above	2.00 or better
Teacher Education Preparation Program	60 and above	2.75 or better

You are in overall good standing with the institution and have completed at least 67% of all credits you have attempted and have the cumulative GPA outlined in the chart above.

The SAP status is based on the entire academic record at all schools attended (including all attempted and completed transfer credits) regardless of whether the student received financial aid.

C. Maximum Time Frame

The maximum time frame for completing a program of study is 150% of the required length of the student's specific program. This maximum time frame includes all attempted hours, transfer hours, and repeat courses taken, whether financial aid was received, or courses were successfully completed. All coursework attempted, including periods when a student does not receive Federal Title IV Aid, will be considered in determining the maximum time frame students have to complete a degree. A student is no longer eligible for financial aid when he has attempted 150% of the number of hours required for his degree program.

If at the SAP review, a student cannot mathematically finish his/her declared degree program within the maximum time frame, the student is placed on "SAP Ineligible."

For Example: *If the published length of a bachelor's degree is 124 credit hours; students must be able to complete their degree within 186 attempted credit hours.*

D. Notifications

The standards of Satisfactory Academic Progress are evaluated at the conclusion of each semester once all grades have been finalized. The determination is made if the student meets the cumulative GPA, Completion Rate, and Maximum Time Frame standards. If students fail to meet SAP, the status will change. Students are notified of their current SAP standing at the conclusion of each semester via mailed communication and can also be viewed via The Bearcat Portal.

E. SAP Statuses

- **Satisfactory**
  Students who are meeting all the SAP standards, and are not in a period of "Warning," "SAP Ineligible," or "Probation" will be eligible to receive financial aid.

- **Warning**
  If a student fails to meet satisfactory academic progress standards, the student will be placed on financial aid "Warning" status and be permitted to receive federal financial aid. A "Warning" is intended to alert students to a current deficiency in their academic progress. If satisfactory progress standards are not met at the end of the warning semester, the student will be ineligible for federal financial aid.

- **SAP Ineligible**
  A student who has not met one or more of the standards of Satisfactory Academic Progress while on "Warning" will be placed on "SAP Ineligible." A student who is placed on "SAP Ineligible," may appeal. Submitting an appeal does not guarantee approval; appeals are reviewed and either approved or denied. A student who has been placed on "SAP Ineligible," is NOT eligible for federal financial aid without an approved appeal. The student will be responsible for all charges during the semesters for which s(he) registers for classes and does not receive financial aid.

- **Academic Plan**
  Students who have been placed on "SAP Ineligible" and have successfully appealed will receive an "Academic Plan". The Academic Plan ensures the student will be able to meet the relevant standards of Satisfactory Academic Progress by a specific point in time. Students placed on "Academic Plan" retain eligibility for federal financial aid and scholarships if they maintain the standards specified in the plan. In the event the student has a GPA below a 2.0, the student is required to maintain a minimum semester GPA of 2.0 or higher.

- **Max Timeframe Exceeded** (150%)
  The maximum time frame is a requirement of the Department of Education and is monitored for all financial aid recipients. This status measures the number of credits you have attempted, including transfer credits and repeat courses. The goal is to make sure students are using their financial aid effectively and progressing toward degree completion.

For example*: 150% of a 60 credit AA degree is 90 credits or more. It will be less if you are in a certificate program. Your attempted credits are counted whether you were using financial aid when you took the courses or not.*

F: Additional Information

- **Transfer Hours:** The college will accept all general education course credits with a grade of "C" or better. All accepted transfer credits will be counted as attempted hours, completed hours, and in the determination of the maximum time frame.

- **Repeated Coursework**: If a student repeats a course, the highest grade earned will be used to calculate the grade point average. However, all hours attempted, including repeated courses, will be used to determine the student's completion rate and maximum time frame. Only one repeat per course with a passing grade will be eligible for financial aid.

- **Grade Change**: Once a grade change occurs, it is the responsibility of the student to contact the Office of Financial Aid if they wish to have their eligibility for financial aid recalculated based on the grade change.

- **Incomplete Grades**: An incomplete (I) grade does not mean that a student has successfully completed the course. Incompletes will be treated as failing grades. An incomplete grade (I) will be treated as an F (hours attempted and hours not successfully completed).

- **Change of Major**: A change of major can have an adverse effect on your SAP. The credits for all coursework under all majors will be included in the calculation of qualitative, quantitative, and maximum time frame measures.

- **Withdrawals from Courses**: Withdrawals from course(s) with a grade of W (after the add/drop period) are counted in attempted credit hours. Drops (where there is no financial responsibility for the course) will not be included in the calculation of SAP.

- **Responsibility of charges if ineligible**: If a student is ineligible for aid due to not meeting the SAP minimum standards, all charges will be the responsibility of the student during semesters for which there are charges but the student does not receive financial aid.

G. Appeal to Regain Eligibility for Federal Financial Aid

Financial aid recipients who have failed to meet the SAP requirements and are not eligible to receive Title IV funding have the option to appeal. Appeals must be written, specifically addressing the extenuating circumstances that led the student not to meet SAP, and documentation must be provided supporting such claims. Students must submit an appeal packet that includes (but is not limited to):

- The appeals form (available online)
- Supporting documentation of the extenuating circumstances

If the student's appeal is granted, the student must follow the Academic Plan, and the student is allowed to take the specified hours determined by the Financial Aid Team.

SAP appeals are submitted to the Office of Financial Aid (finaid@rustcollege.edu) or, 150 Rust Avenue, Holly Springs, MS 38635.

- SAP appeals are reviewed and approved/denied by the SAP Appeal Committee
- Students who are placed on "SAP Ineligible" because of an "Incomplete (I) or missing grades may also appeal using the standard appeal form and procedure.

A student required to complete an Academic Plan must do so with the advisor. Approval/denial of the Satisfactory Academic Progress Appeal will depend on the students' Academic Plan and their ability to meet the terms of Satisfactory Academic Progress.

For an appeal to be approved, students must either be able to meet the standards of Satisfactory Academic Progress by the end of the next period of semester; or the student must be placed on an Academic Plan that, if followed, will ensure that the student will be able to meet the standards of Satisfactory Academic Progress by a specific point in time.

- **SAP Appeal Process**
    - The Office of Financial Aid staff reviews SAP appeals. The FA staff decisions are final.
    - SAP appeals must be submitted by the deadline specified on the appeal form. Late appeals will not be accepted. Appeals that are incomplete will not be reviewed.
    - The decision of the SAP Appeal Committee on a student's appeal will be communicated in writing to the student's institutional email address.
    - The SAP Appeal Committee will begin reviewing appeals two weeks prior to the beginning of the semester. If the student misses the deadline, the student may not know the outcome of an appeal before classes start. It is important to submit the appeal by the deadline specified on the website and in the appeal document.
    - In the event the student enrolls in classes without the outcome of an appeal, the student is responsible for all charges.

Document Owner/Title: Shermain Reed/Interim Director of Financial Aid				
Document History				
Rev. #	Name	Date	Description	Signature

For Policies and Procedures Committee Use: (*Initial and Date When Completed*):

Added to Policy and Procedures Manual:_____

Send to VP for Academic affairs for inclusion in the faculty handbook (if applicable)_____

Send to VP for Student Engagement for inclusion in the student handbook (if applicable):_____

Sent to Website Manager for inclusion on website (if applicable): _____

Added to PN Policies and Procedures Page:_____

Communicated to Faculty & Staff:_____