

Financial Aid Satisfactory Academic Progress (FASAP) Standards

Effective beginning Fall 2025

To maintain your eligibility for federal, state, and certain private educational loan funds, you must be making satisfactory academic progress (FASAP) toward your degree. As required by law, the FASAP policy for the Palmetto College Regional Campuses is described below. Based on this policy, a student's grade point average, credit hour completion rate, and maximum timeframe limitation is evaluated at the end of each payment period (semester).

Students who fail to meet FASAP standards are ineligible to receive any federal, state, or certain private educational loan funds. Students who are found ineligible may appeal this determination under specifically prescribed conditions as described below.

Minimum Grade Point Average (GPA) Requirements

All students must maintain a minimum cumulative USC GPA of 2.0.

Credit Hour Completion Rate

All students must complete 67% of all attempted credit hours with a passing grade. Grades of "A", "B", "C", "D", and "S" count as attempted and earned credit hours. If a student enrolls in an audit course (AUD), they will not receive financial aid for that class. Grades of "F", "I", "NR", "U", "W", and "WF" count as attempted but not earned credit hours. They will negatively impact the student's percentage of completion. See the table below for examples.

Hour Attempted	Required % Completion	Must Earn
30	67%	20
24	67%	16
19	67%	13
15	67%	10

Maximum Time Frame Limitations

Students may be eligible to receive financial aid for up to 150% of the published program length. At the USC Palmetto College Campuses, the published program length for an associate degree program is 60 credit hours and for a bachelor's degree program is 120 credit hours. If a student meets or exceeds 90 attempted hours for an associate degree or 180 attempted hours for a bachelor's degree, they become ineligible for

federal, state, and certain private educational loan funds due to meeting or exceeding the maximum time frame. As a reminder, all grades count as attempted hours. ***Please note that effective July 1, 2011, federal regulation stipulates that any student who cannot complete their remaining courses within the 150 percent time frame will be ineligible at the time the calculation is made.***

Students seeking an associate degree will be assessed once they have attempted 75 credit hours to ensure they can complete their degree within the maximum time frame limit. This assessment will occur during the fall and spring semesters. At any point during the academic year, if the sum of the two items listed below exceeds **90** credits, the student will be deemed ineligible to receive federal, state, and certain private educational loan funds.

- The number of credits attempted (includes all credits: earned, failed, transfer hours accepted, incompletes, and withdrawals)
- The number of credits in which the student is currently enrolled
- The number of remaining credits needed to complete the degree

Students seeking a bachelor's degree will be assessed once they have attempted 165 credit hours to ensure they can complete their degree within the maximum time frame limit. This assessment will occur during the fall and spring semesters. At any point during the academic year, if the sum of the two items listed below exceeds **180** credits, the student will be deemed ineligible to receive federal, state, and private educational loan funds.

- The number of credits attempted (includes all credits: earned, failed, transfer hours accepted, incompletes, and withdrawals)
- The number of credits in which the student is currently enrolled
- The number of remaining credits needed to complete the degree

If a student exceeds the maximum time frame or it is determined that the student cannot complete the degree within the maximum time frame, the student's financial aid will be cancelled immediately, and student will need to complete the FASAP appeal process.

Satisfactory Academic Progress (FASAP) Evaluation Process

Satisfactory Academic Progress (FASAP) is reviewed at the end of every semester (fall, spring, and summer), including periods when the student did not receive financial aid or was enrolled in a non-degree program. A student's FASAP may also be assessed when they submit a FAFSA or apply for specific aid that requires compliance with FASAP standards.

The evaluation period will be based on attendance in **all prior semester(s)** and will **include all classes attempted** whether federal or state aid was received or not. The initial evaluation will include all previous institutions attended once the transcripts are received, evaluated, and posted to the student's record.

Financial Aid Satisfactory Academic Progress (FASAP) Statuses

1. **FASAP Good Standing** – The student is meeting all FASAP criteria.
2. **FASAP Warning** – A warning semester is given to every student the first time they violate minimum GPA or completion rate requirements. Students are still eligible to receive financial aid while in warning status. If you do not meet SAP standards at the end of your “warning” semester, you will not be eligible for federal financial aid in future semesters unless you appeal, and your appeal is granted.
3. **FASAP Academic Plan** – The student’s appeal for FASAP has been reviewed and approved. Approval is granted for one semester at a time. At the end of each semester, the Financial Aid Office will review the student’s record to determine the following:
 - a. Is the student meeting all FASAP standards; or,
 - b. Is the student successfully completing the requirements of their academic plan.
4. **FASAP Does Not Meet** - If the student does not meet one of the above conditions, the student status will become ineligible for aid.

Additional Financial Aid Satisfactory Academic Progress (FASAP) Policies

Financial aid programs included in this FASAP policy:

- Federal Pell Grants
- Federal Work-Study Program
- Federal Supplemental Educational Opportunity Grants
- Federal Direct Loans (Subsidized and Unsubsidized)
- Federal Direct PLUS Loan
- Certain Private Educational Loans
- South Carolina Need-Based Grant Program
- National Guard CAP
- South Carolina Lottery Tuition Assistance Program
- Other federal or state programs as required

Academic Forgiveness

Financial Aid regulations do not have a provision for academic forgiveness; therefore, all credits and grades removed for academic forgiveness must be used when determining if the student meets FASAP standards.

Developmental/Remedial Coursework

Federal regulation limits the number of developmental credits covered by financial aid funds to thirty (30) hours. Developmental/remedial coursework will count towards the credit hour completion rate.

Double Major or Change of Major

The FASAP policy does not allow the university to increase the maximum time frame of attempted hours due to double majors or a change in major. Such students must appeal if they exceed the maximum time frame for their degree.

Grading

In determining a student's FASAP standing, classes in which a student receives a W, WF, I, U, NR, F, or FN are counted as attempted hours but not hours earned. Only classes in which a student receives a grade of A, B, C, D, S, and T are counted as attempted hours and hours earned. Students enrolled in audit courses (AUD) will not receive financial aid for these classes. Grades of W, NR, I, U, S, T, and AUD are not used when computing GPA.

Grades of W, WF, I, U, NR, F, or FN can negatively impact a student's percentage of completion.

The final grade for incomplete hours will be calculated into the GPA when the course is graded. It is the student's responsibility to notify the Financial Aid Office when the course is graded.

Notifications

Students are sent email notifications when their FASAP status changes and any appeal decisions.

Repeated Coursework

All hours attempted (original and repeated) will count toward the completion rate and maximum time frame. Only grades counted by the Records Office will count in the cumulative GPA for financial aid purposes.

Second Degree

A student may receive financial aid to earn a second degree if they complete the second degree within the 150% maximum time frame, which is 210 total attempted credit hours combined for all undergraduate degrees. Such students must submit a Graduation Plan signed by their academic advisor for review by the Financial Aid Office and must not deviate from this plan without approval.

Transfer Hours and GPA

Students who transfer to a Palmetto College Campus from a non-USC institution must submit all their transcripts. The transfer student's GPA, completion rate, and maximum time frame will be evaluated based on the transfer credits and grades accepted by USC at the time of acceptance and the student must meet FASAP standards to be eligible for federal, state, and certain private educational loan funds.

Withdrawals

Students who officially withdraw from the University are required to continue to meet the course completion rate, minimum GPA, and maximum time frame. Students who unofficially withdraw from the University, or if the only grade received is an F, then the student must appeal to have their financial aid reinstated.

Please be aware the University has a policy regarding the repayment of financial aid due to withdrawing. If you are considering withdrawing from the University, contact the Financial Aid Office for guidance.

Right to Appeal

Students who fail to meet the FASAP requirements for GPA or completion rate are placed on Financial Aid Warning for one payment period. If at the end of that payment period the student does not meet FASAP standards, then they become ineligible for federal, state, and certain private educational loan funds.

A student who loses their financial aid eligibility due to an extenuating circumstance may appeal. Extenuating circumstances that may be considered include personal illness or accident, serious illness or death within the student's immediate family, or other circumstances beyond the student's reasonable control. Appeals cannot be considered due to poor academic or social choices made by the student, or "the need" to have financial aid to continue as a student.

The FASAP Appeal Committee decisions are final. Students will be notified of the appeal results in writing.

Appeals may be approved with an Academic Plan or Graduation Plan. The appeal notification may list restrictions or requirements that the student must follow. Failure to follow these restrictions or requirements may result in the immediate forfeiture of financial aid.

If the appeal is denied, the student may not submit any subsequent requests for funding consideration though the student may regain eligibility by meeting the FASAP standards while paying out of pocket.

Appeal Process

The student's appeal packet **MUST** contain an Appeal Statement, supporting documentation, and either an Academic Plan or Graduation Plan. Incomplete appeals will not be accepted.

Appeal statement

The student must submit an appeal statement that explains what caused the student to not meet the FASAP policy. The statement must include an explanation of the student's extenuating circumstance as well as what corrective action or steps the student has taken to meet and maintain FASAP by the next evaluation period.

This statement must be typed. Our FASAP policy is governed by federal regulations and audited each year by the Department of Education through our state auditor. Those federal regulations state that our office is required to base appeal decisions equally and consistently to all students who fail to meet FASAP standards. Since our posted policy states that students must submit their appeal in writing to be considered, we cannot deter from that position. Unfortunately, since we are required to have your appeal in writing, any information

you may decide to provide that is NOT in a written format (such as information provided verbally) cannot be admissible for consideration by the FASAP committee for approval or denial.

Supporting Documentation

The student must provide supporting documentation that helps to explain or prove the student’s mitigating circumstance or corrective action. Examples include (but are not limited to):

- Newspaper obituaries or death certificates to substantiate deaths.
- Physician’s written statement to substantiate illness or accident.
- Written statement from clergy, family member, or other third party who knows the student’s situation.
- Written statement(s) from academic advisor or professor.

Academic Plan

The student must work with their Academic Advisor to develop an Academic Plan. It will include all the courses required for your major and indicate which of those courses have been successfully completed, and which of those courses are not yet completed. The Academic Plan must be signed by the student and advisor.

Future FASAP determinations will be based upon the student’s Academic Plan, so any change in this plan must be submitted to the Financial Aid Office prior to the end of the term.

Graduation Plan

If the student exceeds their maximum time frame and they are appealing, they must work with their Academic Advisor to develop a Graduation Plan. It should consist of the classes and number of hours left to graduate. It must be signed by the student and advisor.

Appeal Deadline

The deadline to submit a FASAP appeal to the Financial Aid Office for the term financial aid reinstatement is requested are as follows:

Term Student Desires Financial Aid	Priority Deadline	Deadline to Submit Appeal
Fall	August 1	November 1
Spring	December 1	April 1
Summer	April 1	June 30

Appeals and Fee Payment

If you submit your FASAP appeal before the priority deadline *and you had financial aid at the time you became FASAP ineligible*, your tuition and fees will be deferred until a decision is made on your appeal.

If you did not have financial aid when you became FASAP ineligible, then you must make payment arrangements to prevent your class schedule being dropped for non-payment. You can either pay your tuition and fees out-of-pocket or enroll in the tuition payment plan.

If you register for classes, you must attend them to be considered eligible for financial aid. If your appeal is denied, then you are responsible for any unpaid tuition and fees. Contact the Business Office to make fee payment arrangements.

Financial Aid Contact Information

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