

**2026-2027**

## **Financial Aid Satisfactory Academic Progress Policy**

The Office of Financial Aid of New Mexico Junior College (NMJC) administers student financial aid programs from federal and state sources. The U.S. Department of Education (DOE) requires schools to develop and implement policies by which academic progress is evaluated and monitored for all students, even those who did not receive financial aid in prior terms of enrollment.

Students must meet Financial Aid Satisfactory Academic Progress (SAP) requirements to receive Federal Title IV aid that includes Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study, and Federal Direct Education Loans (Stafford and Parent PLUS). NMJC also applies the SAP requirements to monitor eligibility for state aid such as Student Incentive Grant, Lottery Scholarship, New Mexico Work Study, College Affordability Grant, Legislative Endowment, and New Mexico Scholars.

This policy describes the **Financial Aid** Satisfactory Academic Progress requirements and is in addition to and operates separately from the **Academic** Satisfactory Progress requirements for each academic program and department/division.

To review the detailed Financial Aid SAP policies and procedures, please see the Financial Aid Policies and Procedures manual available on the NMJC website or a copy can be requested from the Office of Financial Aid [https://www.nmjc.edu/admission/financial\\_aid/index.aspx](https://www.nmjc.edu/admission/financial_aid/index.aspx).

### **Evaluating SAP**

The standards against which all students are measured include Qualitative, Quantitative, and Maximum Time Frame. The academic record of all students is reviewed after the end of each payment period (semester). The academic review is cumulative and includes all courses taken at the student's current academic level. After the evaluation, letters are sent to all students NMJC email who have insufficient academic progress and are being placed on Financial Aid Warning or Suspension as a result.

- **Qualitative Standard-GPA:**

Cumulative GPA is composed of all coursework at the current academic level and is calculated by the Registrar's Office. To meet the qualitative standards, students must meet the minimum cumulative GPA as determined by their classification and program.

| Student Classification              | Required Minimum Cumulative GPA for Program |
|-------------------------------------|---------------------------------------------|
| Freshman 0 – 29 credit hours earned | 2.0                                         |
| Sophomore 30 plus hours earned      | 2.0                                         |

- **Quantitative Standard-Pace:**

In order to meet the quantitative standard, students must complete 67% of attempted coursework at the current level. Withdrawals, incompletes, repeated courses, failure grades, and transfer hours will count as attempted coursework. Example: A student who has attempted a cumulative total of 60 credit hours must have successfully completed at least 41 credit hours to meet the requirement ( $41 / 60 = 68\%$ ). Please note: completion rates will not be rounded up to meet

progress. If a student has a completions rate of 66.66%, they are not meeting the minimum 67% requirement for financial aid SAP at NMJC

- **Maximum Time Frame:**

A student may not exceed a maximum number of attempted hours in any program even if aid was not received during that term or prior terms. Once the student reaches the maximum timeframe allowed the student will be ineligible to receive financial aid. Students may appeal on the basis of coursework not applicable to the current degree program. Maximum time frame is determined by multiplying the number of credit hours required for degree completion by 150%. Example: For a student whose degree plan requires 64 credit hours, the student may attempt up to 96 credit hours ( $64 \times 150\% = 96$ ).

**Maximum Time Frame Examples (all programs are not listed):**

| Degree Program                                                                      | Maximum Hours |
|-------------------------------------------------------------------------------------|---------------|
| Associate of Arts (60 credit hour program)                                          | 90            |
| Associate of Science (60 credit hour program)                                       | 90            |
| Associate of Applied Science (64 credit hour program)                               | 96            |
| Associate of Applied Science in Nursing (71 credit hour program)                    | 106           |
| Associate of Applied Science in Automotive Technology ASEP (81 credit hour program) | 121           |
| Cosmetology Certificate (45 credit hour program)                                    | 68            |
| Welding Certificate (30 credit hour program)                                        | 45            |

- **Break in Enrollment:**

When a student has a break in enrollment and re-enrolls, the SAP status for prior terms will apply. Example: If a student is placed on financial aid suspension at the end of the Spring term, does not return in the Fall term, and re-enrolls the next Spring term, the student will continue in a financial aid suspension status for that term and until SAP is established.

- **Semesters/Terms/Summer Sessions:**

A traditional semester is referred to as a standard term or payment period (e.g. Fall, Spring, and Summer). Standard terms, as defined by NMJC, are comprised of a combination of smaller sub-terms (e.g. Fall (first eight weeks), Fall (second eight weeks), Spring (first eight weeks), Spring (second eight weeks), Summer (first five weeks), and Summer (second five weeks), etc.). Winter is a sub-term of the Fall term and May is a sub-term of the Summer term. SAP requirements are calculated based on the combined terms and sub-terms as defined by NMJC.

- **Delay or Changes with Future Aid:**

Every institution offering Title IV Federal aid must check for SAP at the conclusion of each payment period. NMJC calculates SAP at the end of each standard term (Fall, Spring, and Summer). In some cases, the grades are submitted on dates close to or during the subsequent

term. This could delay the SAP review process and may affect aid in subsequent terms for some students. Students who are affected will have aid in a pending status until grades are submitted and SAP is reviewed.

- **Withdrawals and Incompletes:**

Courses from which a student withdraws or receives a grade of incomplete will not be considered as satisfactorily completed. The courses, which will be considered attempted but not completed, may negatively affect eligibility for the next term. Withdrawals and incomplete grades will also factor into the measurement for the maximum time frame.

- **Repeated Courses:**

Repeated courses are considered in the quantitative and maximum timeframe requirement. The course(s) will be considered as attempted each time the course is taken. NMJC will maintain compliance with the regulatory stipulations surrounding repeat course(s) and how they should be handled during a review of SAP.

- **Transfer Courses:**

Courses transferred in to NMJC are not considered in determining eligibility under the qualitative measure but are considered in the quantitative and maximum time frame measurements.

- **Audit Courses:**

Audit courses are not counted in the total hours attempted or as successful completion of a course.

- **Remedial and ESL Courses**

Remedial and ESL courses are included in the quantitative, qualitative, and timeframe measures.

- **Change in Major / Additional Degrees:**

When a student changes their major or seeks an additional degree causing the student to reach Maximum Timeframe, the student may appeal to the Office of Financial Aid to have courses attempted and earned that do not count toward the student's new major or degree excluded from the maximum time frame calculation for SAP.

- **Course Attendance and Participation:**

Students receiving federal student aid are required to attend and actively participate in all courses registered. Instructors report nonattendance to the Office of Financial Aid at the start of each term. Financial aid will be cancelled for students reported as not actively attending.

- **Failure to Make Satisfactory Academic Progress:**

Students who fail to meet the qualitative and/or quantitative standards at the end of each payment period (based upon the student's enrollment) will be placed on financial aid warning and are considered eligible for financial aid for one semester. If at the end of the warning period the student's cumulative progress meets the qualitative and quantitative standards for SAP, the warning will be lifted. If at the end of the warning period the student's cumulative progress does not meet the qualitative and/or quantitative standards for SAP, the student's financial aid eligibility will be suspended. Students are not eligible for Federal and state aid while on aid suspension.

- **Re-establishing Eligibility:**

Students may re-establish eligibility for financial aid by taking appropriate action that brings the student into compliance with the standards. Readmission to NMJC after a period of non-enrollment does not reinstate financial aid eligibility after a financial aid suspension.

Reinstatement of aid eligibility is not retroactive and will only affect current or future enrollment periods.

- **Appeals:**

A student who is placed on financial aid suspension may appeal this decision. To appeal the financial aid suspension, a student must submit to the Director of Financial Aid a signed and dated SAP Suspension Appeal Form

[https://www.nmjc.edu/admission/financial\\_aid/forms/index.aspx](https://www.nmjc.edu/admission/financial_aid/forms/index.aspx) explaining why the student was not academically successful, what has changed that will now allow the student to be academically successful, and any supporting documentation from an objective third party professional (e.g. physician, counselor, lawyer, social worker, teacher, religious leader, death certificate, divorce decree, etc.). Family members of the student, friends, and NMJC employees may be considered an acceptable third party if they have direct knowledge of the student's situation. The Financial Aid Committee will review the appeal and the student will be notified in writing of the decision within 48 hours of the committee's review. Notification will be sent to the student's NMJC email. All financial aid awards remain cancelled until the student follows these appeal procedures and receives a written notification of reinstatement. If a reinstatement is approved, the student will be placed on financial aid probation for one standard term. The student may also receive a Financial Aid Academic Plan to assist the student toward SAP. A student may receive aid while on financial aid probation. SAP progress will be reviewed at the end of the standard term of probation to determine continued aid eligibility. During the period of an approved appeal (probation), a student must satisfactorily fulfill the requirements of the Financial Aid Academic Plan or regain eligibility by meeting the conditions of SAP.

- **Student Should Monitor Progress**

Students are responsible to review their grades and compare their progress to the standards set forth in the Financial Aid SAP Policy to ensure that they are aware of their standing. As a student reviews their academic information, students are encouraged to proactively seek assistance.

Example: Students could pursue additional academic advising, arrange tutoring, or regularly discuss their academic work with their instructor(s). The student's responsibility to monitor their own academic progress is important especially as the evaluation may immediately affect their financial aid eligibility for the next term. Example: Failure to meet standards while on financial aid probation in the Spring term will immediately affect aid eligibility for the Summer and/or Fall terms.

