

# Financial Aid

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## Philosophy of Aid

The theory behind financial aid is that all students have the right to choose the institution which best suits their needs and not be barred from that school for financial reasons. Wilmington College adheres to this philosophy by awarding financial aid to all students who meet the deadlines and are eligible to receive financial aid.

Through funds made available by Wilmington College alumni and friends, outside foundations, state and federal government, and various banking institutions, Wilmington College is able to offer a wide range of grant, employment, scholarship, and loan possibilities. Wilmington College will ensure that incarcerated students are able to attend Wilmington College by providing an aid package that covers tuition, books, and supplies.

## Application Process

All need-based financial aid is determined by the filing of the Free Application for Federal Student Aid (FAFSA). This system ensures consistency and fairness in awarding financial aid to students with genuine need regardless of race, color, creed, sex, or national origin.

You must complete a FAFSA application, and Wilmington College staff on site will help you to do so, either electronically or via mail. A new student must be accepted as a degree seeking student to Wilmington College before a financial aid offer can be determined.

When a student's financial aid file is complete, the Student One Stop Center will determine the student's eligibility for federal, state, and institutional grants. A Financial Aid Offer notification will be sent to the student via mail or via Wilmington College staff in ODRC sites.

Wilmington College operates on a first-come, first-served basis, using both the date of acceptance to Wilmington College and the date of receipt of the completed information from the federal processor. Wilmington College follows ODRC policies regarding priorities for students seeking college attendance and adheres to the waiting list established by the ODRC facility.

## Satisfactory Academic Progress (SAP) Policy for Financial Aid

Satisfactory Academic Progress (SAP) is required by federal law (34 CFR 668.34). When students accept financial aid, they also accept the responsibility for making satisfactory academic progress towards a degree. In order to maintain eligibility for financial aid funding, students must meet the Satisfactory Academic Progress requirements stated below. Federal regulations stipulate that SAP be used to evaluate student records at the end of each semester (summer, fall, and spring) even if the student is not receiving financial aid funding. Keep in mind that SAP Standards for receiving financial aid funding are stricter than the College's academic progress standards for enrollment. Just because a student meets the academic progress standards for enrollment does not mean the student will be eligible for financial aid funding to

cover his/her costs. Students who do not complete classes for which they enroll or fail to achieve the minimum standards may lose their eligibility for financial aid funding.

Students who are aware of learning or other disabilities should immediately contact the Wilmington College Program Manager, who will contact the Office of Disability Services on main campus. The Director of Disability Services will also be present periodically, at announced times, in ODRC facilities to meet with students who need disability accommodations. A student with a documented disability and/or functional limitations is still held to the same academic standards as other students. The student must be able to maintain Satisfactory Academic Progress in order to receive financial aid funding.

**PLEASE NOTE: Wilmington College's SAP Policy is used to determine financial aid eligibility only. It does not reflect student's academic standing for continued enrollment in their program of study.**

## Satisfactory Academic Progress Requirements

### 1. **Cumulative Grade Point Average (GPA)**

Undergraduate students must maintain a minimum cumulative GPA of 2.0 or higher in order to receive financial aid. Graduate students must maintain a minimum cumulative GPA of 3.0 or higher in order to receive financial aid.

### 2. **Completion Rate (67% Rule)**

All students must successfully complete 67% of all cumulative attempted credit hours. The percentage is calculated by dividing the cumulative number of earned hours the student has successfully completed by the cumulative number of hours the student has attempted. Percentages will not be rounded up.

- Course grades of A, A-, B+, B, B-, C+, C, C-, D+, D, and DS will be considered attempted and successfully completed.
- Course grades of F, N, and W will be considered attempted and unsuccessfully completed.
- Course grades of P (pass) will be considered attempted and successfully completed, but it will not affect the student's grade point average.
- Course grades of I (incomplete) or NR (no grade reported) indicate a student has not yet completed the course, therefore, will not be considered as successfully completed. An incomplete grade does not earn credit or influence the grade point average. However, an incomplete grade will count toward total credits attempted. If an "I" or "NR" grade is later changed to a grade noting successful completion, the change will be caught in the next SAP review. If an SAP ineligible student believes the changed grade will bring him/her back in line with the SAP Policy, the student may submit an appeal requesting review of eligibility.
- Course grades of W (dropped after the 100% drop/add period) do not earn credit toward graduation or toward satisfying the minimum credit hours requirement; however, these credits will count toward your total attempted credits and could possibly affect the Maximum Timeframe requirement. Within the 100% drop/add period (usually the first week of a term), students may drop courses without a grade. These courses disappear from the academic record and will not count as attempted hours.
- Students with transfer, Post-Secondary Educational Opportunity (PSEO), College Credit Plus (CCP), College Level Examination Program (CLEP), military, experiential learning, and/or

Advanced Placement (AP) or IB (International Baccalaureate) credits will be initially considered eligible for financial aid funding and then must continue to meet the SAP requirements. Credits will be considered attempted and successfully completed and will be counted in the Maximum Timeframe requirement.

- Remedial courses (MT099) and English as Second Language (ESL) courses (EN088 & EN089) will be considered as attempted credits and count towards athletic eligibility, but do not count as earned credits toward graduation. There is a limit of 12 semester hours of this type of coursework per student over his/her degree completion program.
- Repeated courses will be considered as additionally attempted credits; however, any successfully completed course (A, A-, B+, B, B-, C+, C, C-, D+, D, DS, P grade) cannot be repeated with assistance from financial aid funds unless the student needs to meet an academic standard for a particular previously passed course, such as a minimum grade. In this case, only one repetition of the course is allowed to be funded with financial aid. Additional repeats of the course must be paid for by the student. Any unsuccessfully completed course (F or N grade) may be repeated until successfully completed. It should be noted that continuous repeats impact SAP status. Continuous repeats may be denied in a SAP Appeal review and may negatively impact the Maximum Timeframe requirement.
- Repeatable courses, such as EN232 Varieties of Literature and MU143 Wilmington College Chorale, are permitted providing the topic varies or the student does not exceed the maximum times repeatable.
- Audit courses (AU) are not counted as either attempted or completed credits and are not eligible for financial aid funding.

### 3. **Maximum Timeframe (150% Rule)**

Undergraduate students must complete their program of study within 150% of the standard timeframe required to earn their degree. The Maximum Timeframe is 150% of the number of credit hours needed to complete degree requirements.

- If SAP review determines a student cannot mathematically finish his/her degree program within the Maximum Timeframe or the student cannot raise his/her cumulative GPA to the 2.00 (3.0 graduate students) minimum requirement or meet the completion rate requirement within one semester, the student will be placed on Financial Aid Suspension.
- Undergraduate students who change their major prior to completion may do so; however, students will be expected to complete all degree requirements before reaching 186 attempted credit hours.
- Undergraduate students who declare a double major and/or minor will be expected to complete all degree requirements before reaching 186 attempted credit hours.
- Students who have previously completed the requirements for a degree and who wish to earn a 2nd degree may do so; however, all attempted credits that fill degree requirements, including elective requirements, will be counted. Students working towards a 2nd degree can receive Federal Direct Loan funds only and are subject to the same borrowing limits. Limits are not increased for a 2nd degree.
- Students who have completed the academic requirements to receive his/her degree will no longer be eligible for financial aid funding for additional classes, regardless of whether or not the student has received the degree.

### 4. **Federal Financial Aid Planning**

When developing a degree plan, students should keep in mind that federal financial aid will **only cover the minimum coursework** necessary to complete a bachelor's degree. Thus, students should be careful to only enroll in courses that meet specific degree requirements. The United States Department of Education is asking colleges and universities to monitor student progress carefully to limit the time and expense needed to complete a degree. Students planning to complete a second major, a minor, or a program such as Honors, **should plan their coursework so that requirements for both are being met concurrently.**

## Satisfactory Academic Progress Status

### Financial Aid Good Standing Status

Students who are meeting all SAP Standards are considered in good standing and are eligible for financial aid funding.

### Financial Aid Warning Status

For the first occurrence of not meeting one or more of the SAP Standards, the student will be immediately placed on Financial Aid Warning, which means the student is one semester away from losing his/her financial aid eligibility. A warning is intended to alert students to a current deficiency in their academic progress.

Students are still eligible for financial aid; however, should a student not meet SAP Standards again, financial aid will be suspended. Students are encouraged to meet with the Associate Vice President of Retention and Student Success to develop an Academic Plan for success. The student will be removed from warning status if all SAP Standards are met at the end of the warning semester. If the student does not meet SAP Standards at the end of the warning period, he/she will be placed on financial aid suspension. Students can only receive financial aid funding for one semester under this "warning" status.

### Financial Aid Suspension Appeal

If a student fails to meet SAP standards after the semester of warning, they will lose federal financial aid eligibility and will be suspended from Wilmington College. Appeals for reinstatement of Federal Financial Aid should be made to the Director of Financial Aid. Submitting an appeal does not guarantee approval.

### Financial Aid Probation Status

Students who fail to meet SAP Standards but appeal and have their financial aid eligibility reinstated for one additional semester are placed on Financial Aid Probation. During the probationary period, students are given one semester to satisfactorily meet the SAP Standards. An Academic Plan developed by the Associate Vice President of Academic Affairs will be provided to the student to ensure the student will be able to meet all SAP Standards within a given period of time. If standards are met at the end of the probationary period, the probation status is removed, and the student will regain financial aid eligibility for the next semester of enrollment. If standards are not met at the end of the probationary period, the student will lose eligibility for Financial Aid and will not be permitted to return to Wilmington College.

## Satisfactory Academic Progress Reinstatement

Students who lose financial aid eligibility because they are not meeting SAP Standards may use any

semester to regain eligibility in one of the following ways: By successfully appealing loss of eligibility. To appeal, the student must submit a Satisfactory Academic Progress (SAP) Appeal for Financial Aid Form with supporting documentation. By completing one full-time semester (12 credit hours for undergraduate students or 6 credit hours for graduate students) at Wilmington College at his/her own expense (without financial aid funding). The student must demonstrate he/she is capable of completing a semester without any failures, incompletes, withdraws, or grades lower than a "C". Courses taken must be chosen in consultation with the Associate Vice President of Retention and Academic Success. Student must advance toward attaining a degree and show progress within student's SAP Academic Plan for graduation. Once the student regains eligibility, financial aid will be awarded the following semester subject to the availability of funds. By completing one full-time semester or two full-time quarters at another college/university. Keep in mind that credits taken elsewhere will not resolve the Cumulative GPA component of SAP but may be used to resolve the Completion Rate requirement. Courses taken must be chosen in consultation with the Associate Vice President of Retention and Academic Success. Simply sitting out of school for a semester or two will not restore eligibility for a student who has lost eligibility to receive financial aid funding due to not meeting SAP Standards. Students who have been academically suspended/dismissed from Wilmington College by the Office of Academic Affairs but are subsequently given permission to re-enroll are not automatically eligible to receive financial aid funding. Admission/Re-admission decisions are separate from funding decisions.

## Satisfactory Academic Progress Appeal Process

Students who fail to meet the Satisfactory Academic Progress Standards for Financial Aid have the right to appeal the suspension of their financial aid funding. The appeal cannot be based upon the student's need for assistance or student's lack knowledge that his/her funding was in jeopardy. Appeals must be based on some type of extenuating circumstance (death, illness, accident, previously undiagnosed learning disability, etc.) that impacted negatively upon student's ability to meet the required standards and what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress at the next evaluation. The SAP Appeal process is a two-part process. Submitting an appeal does not guarantee approval. The appeal process is a request for an exception to the SAP Policy. Not all circumstances will warrant an exception to the SAP Policy.

The student must submit a Satisfactory Academic Progress Appeal for Financial Aid Form to the Student One Stop Center (via the Program Manager in ODRC facilities). This appeal should include a detailed statement explaining the extenuating circumstance(s) along with third party documentation (doctor's statement, death certificate, etc.) verifying his/her claim. In addition, the appeal must address what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress at the next evaluation. The appeal will be reviewed and a determination of whether or not the appeal has merit will be made. Appeals submitted without all required documents within the required timeframe, will be considered incomplete and denied due to lack of sufficient evidence.

The student must also complete an Academic Plan with the Associate Vice President of Academic Affairs. Approval/denial of the SAP Appeal will be dependent upon the student's Academic Plan and his/her ability to meet the terms of Satisfactory Academic Progress. Appeals can only be approved if the Financial Aid Appeals Committee determines that the student will be able to meet the SAP Standards after the next

payment period or if the student has agreed to follow an Academic Plan that, if followed, will ensure the student can meet SAP Standards by a specific point in time. If the appeal is approved, the student will receive financial aid funding for the appealed semester subject to the availability of funds. At the end of that semester and subsequent semesters, the student's academic progress will be reviewed, and the conditions of the student's appeal will be evaluated. If the conditions of the appeal are not met, the student will no longer be eligible for financial aid funding until such time as SAP Standards are met. If the conditions of the appeal are met, the student will continue to be eligible for financial aid funding; however, the conditions of the appeal will still be reviewed each semester. Appeals will be reviewed within two weeks of submission.

The student will be notified in writing of approval or denial of appeal along with the conditions that must be met. Students who fail to meet the conditions outlined in their individualized Academic Plan during their conditional semester will not be permitted to submit a subsequent appeal. If the appeal is denied, the student will not receive financial aid until SAP Standards have been met. All decisions of the Financial Aid Appeals Committee are final. Keep in mind that due to the limited amount of time between semesters, a complete review of all financial aid recipients' SAP standards may not be possible before financial aid funds are credited to the student account or bills are due; therefore, a student who is subsequently determined to be ineligible under the SAP Standards will have their funds returned to the appropriate federal and/or state agency and the student will be billed for the amount owed to the college. In the case of incarcerated students, this would result in forced withdrawal of the student from college programming until the financial aid issue is resolved.

## Developmental Courses and Financial Aid

Courses with a number lower than 100 will be included in the determination of the number of credits attempted.

## Adjustments to Financial Aid

Wilmington College reserves the right to adjust a student's financial aid offer due to a change in circumstances. Circumstances may include, but are not limited to, the following:

1. Student receives an award from organizations outside of the Student One Stop Center. These may include awards from the student's high school, social clubs, community organizations, Ohio National Guard Scholarships, Bureau of Vocational Rehabilitation, and others.
2. Student drops or adds course hours. Students who are enrolled for less than six credit hours will be required to start repayment on their student loans.
3. Changes made to the FAFSA data.

Students are required to contact the Program Manager in their ODRC location if they encounter any of the above situations. The Program Manager will help them direct the issue to the main campus Office of Financial Aid.

## Scholarships and Awards

In addition to federal financial aid, Wilmington College scholarships are available to help incarcerated students attend college. You will receive a financial aid package and information about scholarship