Rights and Responsibilities of Students Receiving Financial Assistance

See https://studentaid.gov/ for the latest information.

1. Criteria for continued student eligibility under each program:
   - *Pell Grant*- Students must complete the Free Application for Federal Student Aid (FAFSA) each year in order for eligibility to be determined. The information provided on the FAFSA is used by the Department of Education to calculate each student's Student Aid Index (SAI). The SAI is used by each school to determine if a student is eligible and for how much. Students who are eligible for the Pell Grant must also be making Satisfactory Academic Progress (SAP) as determined by ECCC's SAP Policy listed on our institution's website. Students must have not been convicted of a drug-related offense while receiving Federal funds, must not be in default on a Federal student loan or have received a Pell Grant for more than 12 full-time equivalent semesters, and cannot owe an overpayment on Federal aid received. Contact the ECCC Financial Aid office if you have questions.
   - *Supplemental Educational Opportunity Grant (SEOG)* - Students must meet all of the requirements for continued eligibility for the Pell Grant listed above. SEOG is awarded based on need and availability of funds. Need will be determined each year.
   - *Federal Work Study (FWS)* - Students must meet all of the requirements for continued eligibility of the Pell Grant listed above. FWS is awarded based on need and availability of funds. Need will be determined each year. Students must maintain a minimum 2.0 cumulative GPA for eligibility.
   - *Federal Subsidized, Unsubsidized, and Parent PLUS Loans* - ECCC **does not** participate in any of these federal loan programs.
2. The student must be making satisfactory academic progress in his or her course of study to receive Federal student aid.
   - Students who have lost their eligibility for Federal student aid may re-establish their eligibility. See the SAP policy on our institution's website.
3. The methods by which financial assistance disbursements will be made to the students and the frequency of those disbursements.
   - The Financial Aid office will collect all financial aid awards (grants, work-study, institutional scholarships and all other scholarships) and credit all awards to their MyEC account within the Business office. The Financial Aid office will check enrollment and revise awards if necessary and then authorize disbursements to the Business office. All fees and charges will be applied by the Business Office. If there is a credit balance to the student's account once all financial aid awards and Business Office charges have been applied, a disbursement will be made to the student. Depending on the source of the financial aid, there may be multiple disbursements within any semester.

Rights and Responsibilities of Students Receiving Financial Assistance

EAST CENTRAL COMMUNITY COLLEGE
SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY
Effective Fall 2025

According to federal regulations, students must meet Satisfactory Academic Progress (SAP) standards in order to be eligible for federal Title IV financial aid. Federal Title IV financial aid at ECCC includes the following programs:

> Federal Pell Grant
> Federal Supplemental Educational Opportunity Grant (FSEOG)
> Federal Work-Study (FWS) – Must maintain a minimum 2.0 cumulative GPA

To meet SAP at East Central Community College, students receiving federal Title IV financial aid must maintain satisfactory progress in grade point average, percentage of hours passed and length of attendance in completing a certificate or degree in the academic, technical or career/vocational programs of study.

Pace and GPA

SAP will be measured according to the following criteria for credit hour:

Cumulative Credit Hours Attempted *	Cumulative Grade Point Average (GPA)**	Percentage of Credit Hours Passed*
1 – 30	1.5	66.7%
31– 59	1.75	66.7%
60 and above	2.0	66.7%

*All attempted classes will count in hours attempted (for example - including classes from which the student withdrew – Grade "W").
**Students with a repeated course will have the highest grade (other than W) count in the GPA calculation.

SAP will be measured according to the following criteria for clock hour per payment period:

GPA	Percentage of Clock Hours Passed
2.0	66.7%

Time Frame (Length)

As required by federal regulations, a student must complete the program of study (major) within a time frame not to exceed 150% of the length of the program. All courses including, but not limited to, withdrawals, repeats and accepted transfer hours from another college will be counted in the time frame. Students who reach the 150% limit will no longer be eligible to receive federal financial aid.

Other Required Considerations

All coursework for students will be included in the SAP review (regardless if that students did or did not receive financial aid for the associated semester).

Incompletes: A grade of "I" incomplete will count as an "F" in the hours attempted, hours passed and GPA calculations. Once the incomplete is removed, the actual earned grade will be used. The student is responsible for contacting the Financial Aid once the grade has been changed/updated to request a redetermination of financial aid eligibility.

Repeats: All repeated classes will count in hours attempted and hours passed calculations. The highest grade for a repeated class (other than "W") will count in the GPA calculation.

Transfers: All transfer credits accepted from other colleges will count in hours attempted, hours passed and GPA calculations.

Withdrawals: Students may withdraw from a class and receive no credit with a grade of "W." Classes from which students withdraw will count in the hours attempted and hours passed calculations. Classes from which students withdraw will not be included in the GPA calculation and will not be counted as "completed/passed".

Development courses: These courses will be treated in the same manner as regular courses since students receive institutional credit and grades for these courses.

Rights and Responsibilities of Students Receiving Financial Assistance

SAP Examples

1. A first-year student attempts 15 hours in the fall semester and 15 hours in the spring semester. At the end of the fall semester the student must have passed 11 hours (15 hours attempted X 66.7%) with at least a 1.5 cumulative GPA and at the end of the spring semester the student must have passed 21 hours (30 hours attempted X 66.7%) with at least a 1.5 cumulative GPA.
2. A returning student has attempted 31 hours in prior semesters and now has completed 12 hours in the fall semester and 15 hours in the spring semester. At the end of the fall semester the student must have passed 29 hours (43 hours attempted X 66.7%) with at least a 1.75 cumulative GPA and at the end of the spring semester, the student must have passed a total of 39 hours (58 hours attempted X 66.7%) with at least a 1.75 cumulative GPA.
3. A student must complete the program of study (major) in the 150%-time frame. 60-hour program (60 hours X 150% = 90 hours) 50-hour program (50 hours X 150% = 75 hours)
4. A clock hour student has enrolled for a payment period containing 500 clock hours. At the end of the payment period, the student must have completed 334 clock hours (500 X 66.7% = 334) with at least a 2.0 GPA.

Review of Standards

Federal regulations require that SAP standard must be checked each award year to determine if students are progressing toward completing a degree or certificate.

The SAP standards will be checked at a minimum of once per academic year for students.

Consequences of Not Meeting Standards/Regaining Eligibility

Students who do not meet the SAP standards at the end of the semester or period checked will be placed on financial aid warning for the next semester or period checked within the academic year. During the warning semester or period, a student will continue to be eligible for financial aid. Upon completion of the warning semester or period checked within the academic year, a student who does not meet the SAP standards will be suspended and will not be eligible to receive federal financial aid.

Students who are on SAP suspension will be ineligible to receive federal financial aid and will remain ineligible until the standards are achieved. Students who reach the 150% limit will no longer be eligible to receive federal financial aid.

Students on financial aid suspension may attend ECCC but are responsible for all applicable charges and fees associated with enrollment.

Students who have been suspended from receiving federal financial aid as a result of the failure to meet the SAP standards have the right to appeal if they meet the qualifications set by the Department of Education.

Students may regain eligibility for financial aid by meeting the standards in a subsequent semester or through a successfully approved appeal.

Appeal Procedures

Students who have been suspended from receiving Title IV financial aid may appeal based on mitigating circumstances including but not limited to illness, injury, death of an immediate family member, undue hardships or other such circumstances beyond the student's control. To request an appeal, students must complete the Financial Aid SAP Appeal Form which is available in the ECCC Financial Aid Office or on ECCC's official website. The form must be submitted to the Financial Aid Office and must explain in detail 1) the reason that the student has not been able to meet the SAP standards and 2) what in the student's situation has changed. Students are encouraged to provide documentation such as a letter from a doctor, an accident report, etc. to support the request. Students who are approved through an appeal will be allowed to receive Title IV financial aid if otherwise eligible by 1) being placed on a probation appeal for each semester where they are required to enroll in classes within their major needed to complete their degree, complete at least 66.7% of all attempted hours and maintain at least a 2.0 GPA, or 2) being placed on an individualized academic plan within certain majors that require special (accepted) admissions (i.e. Practical Nursing, Surgical Technology, Cosmetology, Associate Degree Nursing, etc.) that have specific hour and GPA requirements that the student must meet in order to continue to be eligible. Students who are not approved through an appeal will not be eligible to receive Title IV financial aid.

The appeal requests will be reviewed by the Financial Aid Appeal Committee. Students will be notified in writing of the Committee's decision.

Rights and Responsibilities of Students Receiving Financial Assistance

CONDITIONS FOR RECEIVING FINANCIAL AID

1. The Financial Aid Office reserves the right on behalf of ECCC to review and revise or cancel an award at any time because of changes in the student's financial or academic status. Students are required to notify the Financial Aid Office regarding any changes in their financial or academic status while attending ECCC.
2. Any commitment of Federal, State, or local funds is contingent upon subsequent Congressional or Legislative appropriation and actual receipt of the funds by ECCC.
3. Recipients of financial assistance from ECCC must notify the Financial Aid Office concerning any scholarships or other funds which are not included on their award letter.
4. Student eligibility criteria for Federal Aid require that in order to receive financial aid, a student must be making satisfactory academic progress in their course of study. The ECCC Financial Aid Satisfactory Progress Policy is available on our institution's website.
5. A student must be enrolled in a program leading to a degree or certificate and taking courses within that program/certificate's curriculum to receive federal financial aid. State aid from Mississippi Office of Financial Aid (MTAG, MESG and HELP) require full time enrollment each semester. Additionally, students may not receive aid from more than one college at the same time.
6. Beginning with the 2026-27 academic year, student's total financial aid packaging can't exceed ECCC's total Cost of Attendance set by the institution's Financial Aid Office.
7. Recipients of ECCC Foundation Scholarships and ECCC's Institutional scholarships must enroll in a minimum of nine (9) credit hours per Fall and Spring semester applicable to their declared program of study. Recipients must maintain continuous full-time enrollment for eligibility. All aid is subject to adjustments to remain within Federal, State, Institutional, and Athletic limits.
8. To be eligible for financial aid a student must be a high school graduate or have a GED/HiSET. Students who receive a high school certificate do not meet the high school graduation requirement
9. Financial aid funds may be used toward educational expenses which include matriculation, fees, books, supplies, transportation, room, board and miscellaneous expenses.
10. Financial aid funds are disbursed on a semester-by-semester basis. Aid is credited to a student's account at the College and the balance of the award, after the account is cleared, will be disbursed to eligible students at the 55% point of the semester for which subterms they are enrolled. Adjustments to a student's financial aid may be required for a student who withdraws from school or drops out (cuts out) of school within a semester prior to the 60% point because of refund calculations required by federal regulations. Students who do not complete 60% of the semester will be required to return funds for which the calculation shows they are not eligible to receive.
11. MTAG, MESG and HELP funds will be disbursed when funds are received from the State of Mississippi. MTAG, MESG and HELP recipients must be enrolled full time to be eligible to receive the funds.
12. Students withdrawing during the semester who have received financial assistance will be required to abide by the refund policy governing the programs. It is advised that the student contact the Financial Aid Office before withdrawing.
13. Work-Study students:
    a. Must be a student at ECCC.
    b. Must meet with their supervisor to establish a work schedule. (Students awarded prior to the beginning of the semester must do this the first week of school; all others immediately after receiving the award.)
    c. Must complete all required paperwork with ECCC's Human Resource Department before employment begins. Students are not allowed to work and payments will not be issued until the student completes all forms.
    d. Will be paid monthly at-the rate set by the ECCC Financial Aid and Business Office.
    e. Will be required at the end of each month to approved their time card which shows the number of hours worked that month to confirm accuracy.
    f. Must understand that the amount of the work-study award is based upon the maximum amount the student may earn during the school year, and students must maintain a minimum 2.0 cumulative GPA to remain eligible for work-study.
    g. Will be issued work study payment by the Business Office five (5) working days following the end of each month (provided all required payroll forms have been completed and time cards are submitted in a timely manner).
    h. Must read, understand, and agree to the information provided on the job assignment form.
14. The Award Letter lists aid from outside sources that is taken into consideration in evaluating your financial need. Outside resources are included for you to verify the accuracy of the amount(s). Report any discrepancies regarding these resources to the Financial Aid Office.
15. Students must reapply for aid each academic year. (Federal, state, and ECCC Foundation Scholarships)