



Financial Aid Satisfactory Academic Progress Policy 2026-27

To be eligible for federal, state and institutional financial aid, students must maintain Satisfactory Academic Progress (SAP). Satisfactory Academic Progress will be evaluated each year at the time of the initial financial aid award and each quarter the student is enrolled. This policy applies to ALL periods of enrollment whether or not the student previously received financial aid. No provision will be granted for grade forgiveness. Transfer credits and credits attempted while enrolled in dual enrollment programs will be included.

There are two required elements of Satisfactory Academic Progress measurement in effect for the 2026-27 academic year: (1) Grade Point Average and (2) Pace of Progression. Students must meet both requirements to receive financial aid. Students may attempt up to 45 remedial credits which includes courses below the 100 level and repeat courses that were previously completed (which may be repeated one time.)

Course grades that are defined as being satisfactory in terms of completion are: "A", "B", "C", "D", "Pass" and "S". Course grades that are defined as unsatisfactory are: "F", "I", "N", "U", "V", "Y" and "W". V grades were discontinued after Summer 2018 but may still appear on prior transcripts.

Grade Point Average

Students are required to maintain a minimum 2.0 cumulative Grade Point Average (GPA) to remain eligible for aid. If a student's cumulative GPA falls below 2.0 at the end of the term, they will not have met the GPA requirement to remain in good standing and will be placed on Financial Aid Warning or Suspension. In addition, a student must maintain a minimum 2.0 cumulative GPA at the end of their sixth term or they will be automatically suspended from financial aid eligibility. Course grades with a P (Pass), I (Incomplete) and W (Withdrawal) do not have an impact on GPA. For repeated coursework, only the highest grade achieved will count in the GPA calculation. GPA is calculated by dividing the total grade points achieved by the total credits attempted.

Pace of Progression Toward Maximum Timeframe

Pace of Progression: Students must complete at least 67% of all cumulative attempted credits. Pace is calculated by dividing completed credits by attempted credits and includes all terms of enrollment at Grays Harbor College whether or not aid was received. The following grades count as:

- Completed credits: A, B, C, D, P, S
- Attempted but not completed: F/O.O, Z, W, I, U, NP, Y and repeated courses
- Excluded from attempted/completed: Audited courses



Students are required to meet minimum Pace of Progression standards by completing at least 67% of all attempted credits for their current program within the Maximum Timeframe allowed for receipt of financial aid. (Note: This percentage calculation follows standard rounding rules, rounding up if x.5 or higher, rounding down if less than x.5.) Credits are based on enrollment level on the census day of each quarter and are evaluated at the end of each term to determine completed credits. Grades "I", "W", "Y", "Z" or "0.0" and repeated courses will count as attempted credits. All transfer credits accepted by the college are counted toward the maximum timeframes allowed. Remedial credits are also counted in the Pace of Progression. Students who fail to meet these requirements will be placed on Financial Aid Warning or Suspension.

FINANCIAL AID CENSUS: Fall, Winter and Spring census is the 10th day of the term. For Summer, census is the 6th day. (See additional requirements and limitations.)

Pace of Progression – Student's Pace of Progression is determined using the following formula:

$$\text{Pace of Progression} = \frac{\text{Credits Completed}}{\text{Credits Attempted}}$$

Maximum Timeframe

Federal and State financial aid funding is available to students for cumulative attempted credits up to 150% of the total required credits. For example, a student pursuing a 90-credit program would be allowed to attempt up to 135 credits – provided they have not satisfied the degree requirements.

Remedial credits, courses below the 100 level, are included in the maximum time frame calculation. Financial aid is limited and may only fund up to 45 remedial credits (which includes any 100 level or higher courses that are repeated that were previously completed.)

There is a lifetime maximum Pell grant limit of six (6) years or 18 quarters. Washington College Grant also has a lifetime maximum of 18 quarters at full-time status. Once a student has fulfilled the requirements for their Bachelor's degree, they are no longer eligible for Pell grant or Washington College Grant.

Financial Aid Warning

Students who fail to meet grade point average or pace of progression Satisfactory Academic Progress requirements will be placed on Financial Aid Warning for one term. Students placed on Financial Aid Warning may receive financial aid for the next term of attendance. Students

1620 Edward P. Smith Dr.
Aberdeen, WA 98520

360-532-9020

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must complete (earn) the level of enrollment for which their financial aid was calculated and disbursed. Students who complete less than 50% of the minimum number of credits each quarter will result in an automatic suspension status.

Credit Hour Completion

In addition to meeting Pace of Progression and Grade Point Average requirements, a student must complete the minimum number of credits for their enrollment level. The chart below outlines the minimum number of credits the student needs to complete.

Quarterly Credit Completion Standards

Credits Attempted	Credits Completed		
	"Meets" Or Good Standing	Warning	Suspension
12 or more	12	6 – 11	0 – 5
11	11	5 – 10	0 – 4
10	10	5 – 9	0 – 4
9	9	5 – 8	0 – 4
8	8	3 – 7	0 – 2
7	7	3 – 6	0 – 2
6	6	3 – 5	0 – 2
5	5	2-4	0-1
4	4	2-3	0-1
3	3	2	0-1

Financial Aid Suspension

Students whose aid has been suspended will not be eligible for future financial aid. Financial aid suspension may occur when:

- A student on Financial Aid Warning or Probation:
 - Does not complete 100% when placed on warning
 - Does not meet 67% Pace of Progression OR
 - Does not maintain a cumulative GPA of 2.0 their next quarter of attendance
- A student officially or unofficially withdraws from all classes and receives "W" grades. Students who withdraw before the publicized last day to withdraw may owe a portion or all of their financial aid back to the financial aid programs.
- A Student unofficially withdraws from classes and receives 0.0 grades.
- A student fails to complete the minimum number of credits per quarter for their enrollment level per the chart above.



- A student's cumulative GPA is below 2.0 at the end of the 6th quarter of attendance regardless of enrollment status.
- A student has attempted 150% of all credits attempted regardless of program change(s).
- A student has failed to meet requirements of their academic plan.

Financial Aid Satisfactory Academic Progress Appeal

Students placed on Financial Aid Suspension or who have reached the Maximum Timeframe may submit an appeal if they failed to make satisfactory academic progress due to an extraordinary circumstance or those beyond the student's control. Extraordinary circumstances include but are not limited to health issues, death in the family, a serious injury or accident.

Appeals require that students provide documentation to support circumstances beyond their control. When submitting appeals, students must submit the appeal form with their signed, written explanation regarding why they failed to meet Satisfactory Academic Progress and what has changed, an academic plan (signed by their advisor or designated Student Services staff), and supporting documentation regarding the extenuating circumstances (such as medical records, etc.) These supplemental documents must be submitted with the appeal form or the appeal will not be reviewed. Appeal forms are available online at: <https://forms.ghc.edu/suspension-appeal-form/> Acceptance and approval of appeals are based on extenuating circumstances and will be reviewed by the Financial Aid Office. Students are limited to submitting three (3) non-consecutive Satisfactory Academic Progress Appeals regardless of program changes. The Financial Aid Office reserves the right to accept and review appeals. All decisions are final and cannot be appealed.

Financial Aid Probation

If a student's appeal is approved, the student will be placed on Financial Aid Probation if it is possible for the student to meet the SAP within one term. The student's financial aid will be reinstated; however, as part of the approval, some conditions for reinstatement may be imposed. If the student does not meet the conditions of the probation and reinstatement, the student will be suspended and lose eligibility for financial aid.

Scholastic Expectation Plan

When students will need more than one term to reach Pace and Progress standards and are placed on Probation with their Scholastic Expectation Plan (SEP), they must follow their academic plan as submitted until they meet satisfactory academic progress. Any changes to the plan as submitted must be approved by financial aid in advance.

No Longer Eligible for Financial Aid

- Students who complete their program requirements regardless of whether awarded the degree/certificate.
- If it is mathematically impossible to meet the satisfactory academic progress requirements, consideration for reinstatement of financial aid will be denied.

Re-establishing Eligibility

Students who have had their appeal denied or those who have exhausted their three (3) non-consecutive appeal limit, may re-establish eligibility for aid by attending classes without financial aid.

- Students must meet all SAP Requirements while attending without financial aid:
 - Pace of Progression (67% minimum)
 - Grade Point Average (2.0 cumulative or better)

If students successfully attend without financial aid and petition for reinstatement, aid awarded will be based on available funding at the time of reinstatement and may not reflect the original award.

Additional Requirements and Limitations*Changes of major/program of study:*

Students may attempt no more than three (3) programs of study while receiving aid. Note that students are still subject to maximum timeframes for aid, regardless of whether or not any of the 3 programs has been completed.

Grade Changes:

If a grade change is made for a previous term for which the SAP was calculated, SAP must be recalculated based on the grade change. A student must notify the Financial Aid Office as soon as possible once a grade change is processed to ensure their Satisfactory Academic Progress can be recalculated. Satisfactory Academic Progress will be reviewed and notification of an updated SAP status will be sent to the student.

No provision for re-establishing aid eligibility will be granted for grades that have been forgiven by the college. Grades forgiven still count in the attempted credits and impact pace.

Repeat Courses:

Students who fail a course may receive financial aid one time to repeat the course. Students who DO successfully complete a course may receive aid one time to retake it. However, it counts as attempted twice (completed once).



Census Date (For Federal Pell Grant and State Grant Funding):

Students are disbursed their financial aid at the beginning of the quarter based on their enrollment intensity at the time the funds are sent to BankMobile. On the Census Date, the 10th day of the term for Fall, Winter and Spring and the 6th day of the term for Summer, the student's enrollment is locked and compared to the original enrollment intensity. No funding adjustments can be made after the census date.

- Increasing Enrollment Intensity – If a student adds classes by the 10th day of the term, the student may be eligible for additional funds. The student should notify the Financial Aid Office of the change in enrollment level.
- Decreasing Enrollment Intensity – If a student drops courses to a lower enrollment intensity or does not commence attendance in all classes after their disbursement is sent to BankMobile, the student will be responsible for repaying the amount owed based on their change in enrollment intensity. The money owed back is a Pell Grant overpayment or State Grant overpayment. Students who do not pay back the overpayment will not be eligible for future financial aid.
- Changing classes – If a student needs to change a class and the enrollment intensity remains the same, the student should add/drop the class the same day to prevent a decrease in enrollment. Some classes have different fees; if a balance is due after a class change, the student is responsible for paying any amounts due.
- Pell Grant Overpayments – Students will have 45 days to pay their debt. If a student does not pay in full, the debt will be referred to the US Department of Education Debt Resolution services.
- State Grant Overpayment – Students will have 10 calendar days to pay their debt. If a student does not pay in full, the debt will be referred to the Washington Student Achievement Council for collection.
- Students that owe a repayment are not eligible for additional federal or state aid.

Classes that begin after the first week of the term are known as late start classes or module classes. Students who do not commence attendance in late start classes or withdraw from the class will be required to repay part or all of their Pell grant and state aid.

Students enrolled in online classes must complete an academic activity in each online class the first week of the term to show proof of attendance. Setting up your profile or just logging in is not considered an academic activity.