

# Student Engagement/Student Success, Satisfactory Academic Progress & Default Prevention Workshop

The Office of Student Financial Assistance

Maricopa County Community College at Paradise Valley

# Purpose

Welcome to the Student Engagement/Student Success, Satisfactory Academic Progress & Default Prevention Workshop.

Completing this workshop will offer you a greater understanding of:

- 1) MARICOPA COMMUNITY COLLEGES & PVCC STANDARDS OF SATISFACTORY ACADEMIC PROGRESS (SAP) FOR FINANCIAL AID ELIGIBILITY
- 2) STUDENT ENGAGEMENT/STUDENT SUCCESS
- 3) DEFAULT PREVENTION

MARICOPA COMMUNITY COLLEGES  
& PVCC  
STANDARDS OF SATISFACTORY  
ACADEMIC PROGRESS FOR  
FINANCIAL AID ELIGIBILITY

SAP

# What is Satisfactory Academic Progress

- **Federal regulations** (CFR 668.32(f) and 668.34) require a student to move toward the completion of a degree or certificate when receiving financial aid.
- Specific requirements for academic progress for financial aid recipients are applied differently than scholastic standards.
- **All students are expected to understand their responsibility** in regard to the Satisfactory Academic Progress (SAP) requirements for financial aid at PVCC.

# What is Satisfactory Academic Progress

**Financial Aid Suspension:** Failure to meet the SAP requirements as defined in the college policy may result in **withholding** or **canceling** part or all of your financial aid award(s).

- 1) A student must complete with a passing grade **2/3** of all credits attempted in the last evaluation period

**AND**

- 2) A student must meet a required Grade Point Average (GPA), see table

# Evaluation of Financial Aid Eligibility

- Standards of Academic Progress (**SAP**) are applied **once per year**, on or about June 1st to determine the eligibility for the following academic year.
- The **evaluation period** will be based on attendance in the Summer of the last academic term the Fall and the Spring terms.

# What is 2/3 of Credits Attempted?

- Students must complete 2/3 (.67) of the credits attempted during the previous evaluation period (Summer, Fall, Spring).
- **Example:** if a student:
  - attempts 6 credits in the summer term
  - attempts 12 credits in the fall term
  - attempts 9 credits in the spring term
  - Total of 27 credits in the evaluation period
  - Academic Progress: **27 x (.67) = 18.09**

The student must complete **18 credit** hours in an evaluation period to maintain financial aid eligibility.

**SEE TABLE ON THE NEXT SLIDE**

# What is 2/3 of Credits Attempted?

**Taken**= Total classes enrolled in during an evaluation period

**Cmplt.** = Total number of credit a student must earn to keep financial aid eligibility

Taken	Cmplt	Taken	Cmplt	Taken	Cmplt	Taken	Cmplt	Taken	Cmplt	Taken	Cmplt
36	24	30	20	24	16	18	12	12	8	6	4
35	24	29	20	23	16	17	12	11	8	5	4
34	23	28	19	22	15	16	11	10	7	4	3
33	22	<b>27</b>	<b>18</b>	21	14	15	10	9	6	3	2
32	22	26	18	20	14	14	10	8	6	2	2
31	21	25	17	19	13	13	9	7	5	1	1

# Grade Point Average Requirements

Credit Hours attempted:	Must maintain a GPA of:
12-15 credits	1.60
16-30 credits	1.75
31-45 credits	1.90
45 + credits	2.00

## Courses NOT eligible for financial aid

- Audited courses
- Non-credit courses
- Credit by examination, and any credit for prior learning option (as outlined in the catalog)

# Courses **eligible** for financial aid

- Repeated courses
- Consortium Agreement
- Remedial Courses: Up to a total of 30 credit hours of remedial courses (excluding ESL courses) will be included in determining eligibility
- Courses taken in Summer

## WITHDRAWING FROM CLASSES

**If a student withdraws or is withdrawn from all class in a term because of excessive absences, their aid will be cancelled for the next term. If financial aid eligibility is reinstated, all federal student loans will be disbursed in two separate disbursements in the term.**

The following grades graded are considered attempted but not meeting progress standards for the purposes of financial aid

**Grades of:**

- F - Failing
- I - Incomplete
- N – Auditing, withdraw w/ failing progress
- W – Withdraw w/ passing progress
- Y - Withdraw w/ failing progress
- Z – Pass/Fail

# Financial Aid Suspension Appeal Process

- A. Complete the **Academic Appeal** form
- B. Write a **Business letter** outlining circumstances  
Extenuating circumstances may be considered on a **ONE TIME** basis
- A. Attach **Documentation** 1) statement from healthcare professional, 2) accident claims, 3) police report, 4) death certificate, 5) attorney, 6) social services agency, 7) parole officer, 8) obituary notice or 9) divorce decree
- B. Read the **Satisfactory Academic Progress & Default Prevention Workshop**. Complete the Survey & Quiz
- C. Bring **Survey & Quiz** to Office of Student Financial Assistance.

# Student Engagement/Student Success

# Student Engagement

Student engagement is simply characterized as participation in educationally effective practices, both inside and outside the classroom, which leads to a range of measurable outcomes.

Kuh, Kinzie, Buckley, Bridges, and Hayek (2007)

# Successful Students are:

- The noted researcher, Vicente Tinto refers to engagement as “academic and social integration.”
- Those student who are engaged in purposeful educational activities are more likely then their disengaged peers to persist to completion.

# Engagement & Academic Progress

At the beginning of each term at Paradise Valley Community College students can enroll in the free **iStart Smart** New Student Orientation

- This is a valuable experience that will give students a roadmap to the college and the services that can help students be successful

# Engagement & Academic Progress

Students who complete the **iGoal** tutorial process and discussed their short-term, mid-term and long-term goals with a faculty, staff member, fellow student, friend, or family member are more likely to complete their goals

# Engagement & Academic Progress

Student that enroll in and successfully complete a **Student Success course (AAA150)** at Paradise Valley Community College may have a better chance of completing their certificate or degree program.

# Engagement & Academic Progress

Meeting with an **academic advisor** at the beginning of each term to assist with planning your program of study is one of the best strategies for completing your degree or certificate program on time.

# Engagement & Academic Progress

Going to the **Learning Support Center (LSC)** for tutoring when you start having trouble or before you have trouble is a behavior that successful students engagement in

Some students think that there is a stigma associated with asking for help at the LSC. But think of the stigma associated with failing a course.

# Engagement & Academic Progress

Periodic meetings with your **professor(s)** to discuss your progress and/or issues you have regarding the class is one of the top thing a student can do to be successful in a class.

# Engagement & Academic Progress

Working **collaboratively**, doing homework and/or studying for tests with another student on a regular bases can make a positive difference in your academic performance.

# Engagement & Academic Progress

Meeting with **another student(s)** from the college for dinner, movie, recreational activity, etc. off campus can insure that you stay connected to your education

# Engagement & Academic Progress

Becoming a member of a **student club** and/or participated in an activity sponsored by the Student Life can help you:

- develop leadership skills
- work in groups
- work to understand and embrace different perspectives
- effectively apply knowledge learned
- effectively address, manage and resolve conflicts
- effectively plan
- develop time management skills

# Engagement & Academic Progress

Paying a visit to the **Counseling Center** when you are stressed, have a emotional or personal problem is a great way to get back on track with you educational goals.

- **Get help before it is too late**

# Student Definition of Successful College Education

1. GPA...good grades
2. Quality relationships with faculty, staff and peers
3. Navigating systems like financial aid, registration, etc.
4. Engaged with & contributing to democratic society: joining clubs, service learning

# Default Prevention Management

# Default Prevention Management

- Default Prevention Management is the **required** educational processes students must undergo when they take out Federal Educational Loans.
- Default Prevention Management consists to two components:
  - 1) Entrance Counseling
  - 2) Exit Counseling

# ENTRANCE COUNSELING

- A school **must** conduct “initial” or entrance counseling before releasing the first disbursement of the first Federal Loan made to a Student Borrower. Counseling may be conducted:
  - in person
  - or by audiovisual presentation (DVD)
  - or by interactive electronic means (computer)
- Direct Loan borrowers can use the On-line Exit Counseling Session (**[www.dlservicer.ed.gov](http://www.dlservicer.ed.gov)**)
  - \*A person knowledgeable about Student Financial Assistance (SFA) programs must be available for questions shortly after the counseling session.

# Required Components of Entrance Counseling

## **Master Promissory Note**

- All students who wish to receive a federal student loan must complete a **Master Promissory Note (MPN)**.
- The Student Borrower should carefully read the Borrower's Rights and Responsibilities statement before signing the MPN.

## Required Components of Entrance Counseling

### **Importance of repayment**

- The Student Borrower must realize that a Federal Student Loan must be **repaid**.
- The Student Borrower must make payments on his or her loans even if the borrower does not receive a payment booklet, payment coupons or a billing notice. Not receiving them does **not** relieve the borrower of his or her obligation to make payments.

# Required Components of Entrance Counseling

## **Importance of repayment**

- The Student Borrower is obligated to repay the full loan even if he or she **does not** complete their degree or certificate the program
- Can't get a **job** after graduating
- Or is **dissatisfied** with the school's educational
- program or other services

# Required Components of Entrance Counseling

## **Student Borrower Default**

- **Consequences of default** will include adverse credit reports and litigation
- There are **charges** that might be imposed for delinquency or default, such as the lender or guarantor's collection expenses (including attorney's fees).
- Defaulters often find that **repayment schedules** for loans that have been **accelerated** are more **stringent** than the original repayment schedule.
- A defaulter is **no** longer eligible for any **deferral** provisions, even if he or she would otherwise qualify.
- Defaulting on a student loan can cause your federal and state tax refunds may be **seized**, federal **wages garnished**, and the borrower **loses eligibility** for any further funding from the SFA programs.

## Required Components of Entrance Counseling

### **Average indebtedness and monthly repayment**

- Student Borrowers must have know how much **loan debt** they have at all times
- Student Borrowers must have know their average anticipated **monthly repayment**

# Exit Counseling

A college or university is **required** to conduct Exit Counseling:

- When a Student Borrower **graduates** from a degree from an eligible certificate program
- When a Student Borrower's **enrollment** fall below half-time (six credit hours)
- Or when a Student Borrower **stops attending** the institution

# Exit Counseling

Exit Counseling can be:

- in person
- or by audiovisual presentation (DVD)
- or by interactive electronic means (computer)
- Direct Loan borrowers can use the On-line Exit Counseling Session (**[www.dlsvicer.ed.gov](http://www.dlsvicer.ed.gov)**)

\*A person knowledgeable about Student Financial Assistance (SFA) programs must be available for questions shortly after the counseling session.

## Required Components of Exit Counseling

### **Projected monthly repayment**

- The Student Borrower must be given an estimate of the **average monthly payments** based on his/her indebtedness
- The Student Borrower will be given a sample *loan repayment schedule* based on his/her total indebtedness.
- A loan repayment schedule usually will provide more information than just the expected monthly payment — for instance, it would show the varying monthly amounts expected in a graduated repayment plan.

# Required Components of Exit Counseling **Grace Period**

After a Student Borrower graduates, leaves an institution or drops enrollment below half-time (six credit hours) they have at least a six month grace period before the first payment of their student loan is due.

Interest will not accumulate for Student Borrowers with subsidized loans.

# Required Components of Exit Counseling

## **Repayment Options**

- The Student Borrower must know that there are more than one available option for loan repayment. The options are the **standard, extended, graduated and income contingent/income-sensitive** repayment plans.
- The Student Borrower also has the option of consolidating their loans into one loan.
- A Consolidation Loan can help student and parent borrowers simplify loan repayment by consolidating several types of federal student loans with various repayment schedules into one loan.

# Repayment Options Table

<b>Standard Repayment Plan</b>	Pay a fixed amount each month for up to 10 years Repayment must be at least \$50 per month
<b>Graduated Repayment Plan</b>	Payment starts off low and increases every two years Loan must be repaid in full in ten years More interest can accumulate in the early years
<b>Income-Contingent Repayment Plan</b>	Your monthly payment is based on your annual income (and that of your spouse if married), your family size, the total amount of your loan Borrower has 25 years to repay your loan

## Required Components of Exit Counseling **Debt Management Strategies**

- It is importance for a Student Borrower to develop a realistic budget based on the student's minimum salary requirements.
- Student Borrower should compare their income to the estimated monthly loan payments, cost, like rent or utilities.

# Required Components of Exit Counseling

## Deferment

The Student Borrower can request a **Deferment**.

A deferment is a **postponement of payment** on a loan that is allowed under certain conditions. These issues can include:

- unemployment
- Public Service
- Parental Leave/Working Mother
- PLUS Borrower with Dependent Student
- In-School
- Economic Hardship
- Education Related
- Temporary Total Disability

# Required Components of Exit Counseling

## **Forbearance**

The Student Borrower can request a **forbearance**.

Forbearance is a period when your monthly payment are **temporarily suspended or reduced**.

Interest will continue to accumulate while in forbearance.

It's also very important that the borrower remember that he or she must continue to make payments on the loan while waiting for approval of the request for any of these conditions.

## Important Issue Regarding Loans



The research shows that students who do not complete their program of study are more likely to have difficulty in the repayment process which leads to defaulting.

# The End

Congratulations, you have completed this portion of the workshop. Please print out the survey and quiz. Once you complete these steps, return it with your appeal and the documentation to the Office of Student Financial Assistance.