Standards of Satisfactory Academic Progress for Financial Aid

Federal regulations require that a student receiving title IV financial aid funds maintain specific standards in his or her academic program in order to remain eligible to receive these federal financial aid resources. These standards are called Satisfactory Academic Progress (SAP). SAP is defined as passing a required number of hours and achieving a required grade point average during a reasonable period of time. Regulations require that a student’s entire academic history be considered, including periods of time where financial aid was not received. These standards of satisfactory academic progress apply only to eligibility for financial aid, and not necessarily to eligibility for continuation at the University, or for readmission to the University.

The SAP Components:
SAP regulations require that the University monitor three different areas of a student’s academic record. Students must meet the required threshold in all of these areas in order to remain eligible to continue to receive financial aid. These standards are cumulative and a student must meet the requirements at the end of each term of enrollment. The three components of SAP are explained below.

1) QUANTITATIVE STANDARD - Pace
Pace is the rate at which a student is progressing toward program completion. Students must receive passing grades (A, B, C, D, P, or X) in at least 67% of all credits attempted. Credit hours attempted include withdrawals (WW, WS, WF, WU, or WN), in progress evaluation (I), no credit (N) and failing (U, F, FX) grades. Pace is calculated by dividing the total number of hours completed by the total number of hours attempted. For example, a student who has attempted 50 credit hours and has successfully completed 40 credit hours would have a Pace of 80%. All transfer credit hours that are accepted from other institutions will be counted as both attempted and completed hours.

2) QUALITATIVE STANDARD - GPA
An undergraduate student must maintain a minimum cumulative grade point average (CGPA) of 2.0. A graduate student must maintain a minimum CGPA of 3.0. Some programs require a higher GPA. Please refer to the individual program for specific program requirements.

3) QUANTITATIVE STANDARD – Maximum Time Frame
A student is ineligible to receive financial aid after s/he has attempted 150% of the credit hours required to complete the degree program. The maximum time frame is one and a half times the degree program length. For example, an undergraduate student enrolled in a 180-hour degree program is allowed 270 hours to complete the program. All registered hours, at the end of the add/drop period, will be counted in the maximum time frame determination. All transfer credit hours that are accepted from other institutions will be counted as both attempted and completed hours. Once a student has reached the maximum time frame, s/he is no longer eligible to receive financial aid.

Please note that SAP is monitored at the end of each academic term of enrollment for all students. The quantitative and qualitative standards used to judge academic progress will be cumulative and will include ALL periods of the student’s enrollment, even periods in which the student did not receive financial aid funds.

Withdrawal and In-Progress Grades
Courses with withdrawal (W) grades and those with in progress evaluation (I) grades are included in hours attempted but not in hours passed.
Repeated Courses
Students are permitted to repeat a course when the grade earned does not award credit for the degree of study two times and receive financial aid for the class. Students are also permitted to repeat a passed course once and receive financial aid for it. Repeating courses must be in accordance with university policy. The grade achieved in the repeated course is recorded on the academic record, however, the original grade also remains on the academic record. The course with the highest grade is used in determining cumulative credit earned and in computing the GPA. All repeated courses are included in hours attempted.

Failure to Meet Satisfactory Academic Progress

Financial Aid Warning
All students will be reviewed at the end of each academic term of enrollment to ensure they are meeting the SAP standards. If a student does not meet all of the satisfactory academic progress criteria, the student will be placed on “Warning” status for the next term of enrollment. The student will be notified in writing of the financial aid warning status. While on Financial Aid Warning, the student will continue to receive financial aid for one additional term. The criteria for Financial Aid Warning are:

1. The Cumulative Grade Point Average (CGPA) falls below 2.0 CGPA undergraduate/3.0 CGPA graduate, and/or
2. The student’s overall Pace (completion ratio) falls below 67%

Financial Aid Suspension
If, after the term of financial aid warning, a student fails to achieve a 2.0 CGPA undergraduate/3.0 CGPA graduate and/or the student’s overall completion ratio is below 67%, the student will be placed on “Suspension” status. The student will no longer qualify for financial aid and will be notified in writing.

Financial Aid Appeal and Academic Plan
If a student is placed on financial aid suspension s/he has the right to appeal. Students may be considered for an appeal based on mitigating circumstances that seriously impaired academic performance. Examples of possible extenuating circumstances include an injury or illness of the student or the death of a student's relative. The appeal letter must include an explanation of why the student failed to meet SAP standards and what has changed that will now enable the student to successfully meet SAP standards. The appeal letter, along with the supporting documentation, should be sent to the Student Finance Office and the merit of the appeal will be considered. The student will be notified in writing as to whether the appeal was approved.

If the appeal is approved a student must agree to an academic plan that ensures s/he will be able to meet the SAP standards in a defined period of time. If the student agrees, s/he will be on Financial Aid “Probation” status. While on Financial Aid Probation, the student will continue to receive financial aid as long as s/he is meeting the conditions of the academic plan.

Good Standing: A student on Financial Aid Warning, Suspension, or Probation will return to Good Standing by fulfilling the following conditions:

1. The student must have a CGPA of at least 2.0 undergraduate/3.0 graduate, and
2. The student must have a 67% overall Pace

The student may be paid Pell and campus-based funds for the term during which he or she regains satisfactory progress, but cannot be paid for any term during which the standards were not met. For Stafford Loans, a student who regains eligibility during a loan period is eligible for the entire loan period (usually an academic year) in which s/he met the SAP standards.