



What are the Standards for Satisfactory Academic Progress (SAP) for Financial Aid Eligibility?*

“Satisfactory academic progress” is the term used to denote a student’s successful completion of coursework toward a degree or certificate. For federal, state, and institutional aid (including scholarships), the University is required to monitor the progress of each student toward degree/certificate completion. These academic standards apply for all periods of enrollment at all colleges attended and regardless of whether or not aid was received for federal and state aid eligibility. Students who fall behind in their coursework, or fail to achieve minimum standards for grade point average and earned credits may lose their eligibility for all types of federal and state aid, and institutional aid administered by the Student Financial Aid Office. For information regarding the academic requirements for a specific scholarship, consult the scholarship-award criteria page on the office’s website.

What is required to maintain SAP?

There are three components to the SAP requirement. Failure to comply with any one requirement may result in a loss of aid eligibility:

1. Minimum University Grade Point Average (GPA) to be Maintained

The GPA is based on grades for credits earned at this University and does not include grades transferred from another institution. An undergraduate student must maintain a 2.0 cumulative GPA. A graduate student is required to have a 3.0 cumulative GPA for graduate level coursework. Students admitted into the professional degree in Education must maintain the GPA tied to their required coursework (2.0 undergraduate and 3.0 graduate coursework).

2. Minimum Credit Requirement

A student receiving aid must earn a minimum number of credits each semester, applicable to his/her degree, consistent with enrollment and funding level, and class standing. The professional degree in Education is considered a fifth-year undergraduate; thus requires 12 credits each semester. Graduate students must enroll for coursework at the 500 level or above to meet their credit requirement. Teaching assistantships do **NOT** count in the minimum credit requirement for the graduate students for all federal and state aid programs. Some scholarships may recognize the TA or GA as the equivalent of 3 credits. Graduate students are paid only for graduate coursework. If a graduate student is required to take undergraduate coursework, those courses must be approved in advance by submitting a copy of the current DARS report.

ENROLLMENT/FUNDING STATUS	UNDERGRADUATE OR TEACHING CERTIFICATE	GRADUATE--Coursework must be 500 level or above.
Full time	12 or more credits	9 or more credits
$\frac{3}{4}$ Time	9 – 11 credits	7 – 8 credits
$\frac{1}{2}$ Time	6 – 8 credits	5 – 6 credits

Courses that are assigned a grade of “A” through “D” and “S” are included as credits earned. “S” is not calculated into the GPA. Course assigned grades of “I”, “W”, “F”, “AD”, “NR”, “R”, and “U” do not earn credit. Graduate assistantships are not credit-based, and therefore are not part of the minimum credit requirement for federal and state aid. Some scholarships accept the TA or GA with 6 credits as a full-time equivalent course load.

Credit Courses through Extended Studies

These courses may be semester-based or open enrollment. *Semester-based* course credits count as part of the student’s enrollment and is eligible for financial aid. *Open enrollment* credits are not counted as part of the enrollment and are not eligible for aid. These can be identified with a “C” in front of the course number and “X” to indicate the course is in progress. Credit earned for both types of courses may be used to correct a prior credit deficiency.

Dual Enrollment

You may only receive financial aid from one college, even if you are concurrently enrolled at more than one. Your enrollment status at the University only includes coursework that is listed in our semester class schedule. Exceptions may be approved in advance for students whose program requires coursework that are never offered at this University or in other limited circumstances. Completed coursework at another institution may be used to make up a credit deficiency.

3. Complete a Degree Program In No More Than 150% of the Average Length of the Program

A student must complete their degree within a reasonable timeframe. Federal regulations limit funding to no more than 150% of the average length of the program. All attempted credits at this University and at all other institutions are counted in this limit, regardless of whether or not aid was received. There is no provision for “academic renewal” in which credits attempted

and grades earned are excluded. The credit limit includes dual majors, changes in majors and second degrees. The student's eligibility for aid may continue until the maximum credit limit is reached or the requirements for the degree are completed, whichever occurs first.

An undergraduate student is limited to 192 *attempted* credits. A graduate student seeking a master's degree may receive funding to a maximum of 70 *attempted* graduate credits; a doctoral student up to 120 *attempted* graduate credits (including all post-baccalaureate coursework). Eligibility for financial aid terminates at the end of the semester in which the credit limit is reached.

Will I be notified when I fail to maintain the standards?

At the end of the fall semester, the Office will review the progress of each student. Students who have not met the requirements will be notified in writing that they have not met the standards. However, this is a courtesy reminder. Students must monitor their own progress and be responsible for knowing where they stand with SAP. At the end of the academic year, SAP is not checked until and unless the student reappplies for aid.

How do repeated courses, dropping credits, incomplete grades or withdrawal from the University affect my eligibility?

Repeated Coursework

Credit is earned only one time for most courses. Repeating a course for which credit was already earned will cause a "credit deficiency" when only the minimum number of credits is registered for in a particular semester. You must enroll for additional credits equal to the number of credits of the course that is being repeated to avoid a problem.

Dropped Credits

After you receive financial aid and/or class begins for the semester, you may have a credit deficiency if you drop below the minimum credit requirement. If you drop credits during the 100% refund period, aid will be reduced to reflect the "new" enrollment/funding status, and you may have to repay funds. Any refund is restored to the aid program(s). After the 100% refund period, dropping credits below the minimum credit requirement for your enrollment/funding status creates a credit deficiency. To avoid unpleasant surprises, you should consult with a financial aid advisor before you drop credits.

Semesters In Which No Credit was Earned/ Withdrawal from the University

Students who earn no credit during a semester will have their attendance verified by the faculty for each course. Periods of the semester in which the student was no longer attending may result in a repayment of aid. Likewise the date of withdrawal may result in a repayment. In both situations, aid eligibility is suspended until the student regains it.

Incomplete Grades

A course is not considered as earned credit until a grade is posted in Admissions and Records. If all coursework is incomplete, a hold is placed on the aid disbursement.

What is SAP Probation?

Freshmen Probation Policy

A student classified by Admissions and Records as a freshman (0-29 earned credits, including transfer credits) who earns at least one credit in the fall semester is placed on financial aid probation and continues to receive financial aid for the spring semester. At the end of the spring semester, the student must have earned the minimum number of credits for which funding was provided. Full-time funding for two semesters requires 24 earned credits. A full-time spring only aid recipient must earn 12 credits. Any deficiency must be made up before further aid can be offered. When the student achieves sophomore status (30 or more earned credits), the cumulative GPA must be a 2.0 for state and federal financial aid. Scholarship recipients must have achieved the required GPA. *This policy does not apply to students that are academically disqualified from the University.*

Mid-year Probation Policy for All Other Students

A student who earns at least one credit in the fall semester and maintains the required cumulative GPA may continue to receive their aid for the spring semester. At the end of the spring semester, the student must have earned a minimum number credits for which funding was provided. Full-time funding for the two semesters required 24 earned credits. Any deficiency must be made up before further aid can be offered. Financial aid may not be received from any college to correct a credit deficiency.

How do I regain aid eligibility if I fail to meet the standards?

To regain eligibility, a student must do the following:

- Earn the minimum GPA through additional coursework at this University.
- Successfully earn the number of credits that were deficient so that your progress is back on track.

The office's website provides complete information, procedures, and forms for reinstatement.

What if mitigating circumstances exist?

A student who feels there are unique circumstances that contributed to the poor performance in a specific semester may appeal with documentation. The appeal form is available on-line in the Financial Aid Library. The form can be used for all aid programs, including scholarships. Also contact your academic advisor to help you develop a plan for achieving good academic standing.