

University of Saint Joseph

Satisfactory Academic Progress Policy

Financial Aid Office

New Satisfactory Academic Progress standards for financial aid eligibility effective July 1, 2011 for all full time and part time degree candidates

Overview

To continue to participate in Title IV, Higher Education Act (HEA) program, the University of Saint Joseph shall demonstrate that the institution is capable of adequately administering these programs under each of the standards established in federal regulation and set forth here in University policy.

For purposes of determining student eligibility for financial assistance under Title IV, HEA programs, the University establishes, publishes, and applies Satisfactory Academic Progress (SAP) standards that meet all federal requirements. To be eligible to receive federal financial aid, a student is required to maintain satisfactory academic progress in his or her course of study according to the University's published standards. SAP standards are based on cumulative measures of a student's progress toward degree completion. The Financial Aid Office is responsible for ensuring that all students who receive financial aid meet these standards.

To be eligible to receive institutional funds, a student is also required to maintain satisfactory academic progress toward degree completion. For additional information regarding institutional funds eligibility, a student should contact the Financial Aid Office.

It is important to note that SAP standards are separate from, and in addition to, the Academic Standing policy established by the faculty of the University. The Records Committee is responsible for ensuring that all degree candidates meet the University's academic standing requirements. For additional information regarding academic standing requirements, students should refer to the Academic Policies and Procedures section of the University Catalog.

Sections included in this policy are:

- **Overview**
- **SAP Standards**
- **Definitions**
- **Appeals**
- **Regaining Eligibility**

A printed copy of this SAP policy will be provided upon request.

SAP Standards

Federal regulations require that the University's SAP policy contain reasonable standards for measuring whether an otherwise eligible financial aid student is maintaining satisfactory progress in his or her educational program. The Secretary considers an institution's standards to be reasonable if the standards:

1. are the same as or stricter than the institution's standards for a student enrolled in the educational program who is not receiving assistance under a Title IV, HEA program; and

The University of Saint Joseph's SAP standards must, therefore, be the same as or stricter than the University's good academic standing requirements listed in the University Catalog.

2. include the following elements:
 - a. Qualitative Standard: the University measures a student's progression toward degree completion using a fixed grade point standard on a 4.0 grade point average scale. To be eligible to receive federal, state and institutional financial assistance, a student is required to maintain a cumulative 2.00 GPA at the end of each semester of enrollment.

Minimum Cumulative GPA = 2.00

Federal regulations further specify that "a student is making SAP if, at the end of the second year, the student has a grade point average of at least a "C" or its equivalent, or has academic standing consistent with the institution's requirements for graduation." Since the University's requirement for graduation is attainment of a "C" or a 2.00, the University's qualitative standard satisfies federal requirements. At the end of the second year, a student at the University is required to maintain a 2.00 GPA which is consistent with the University's requirement for graduation.

- b. Quantitative Standard: the University also measures a student's progression toward degree completion based on a quantitative scale that consists of a maximum timeframe in which a student must complete his or her degree. The quantitative standard includes:
 - 1) Maximum Timeframe: the University defines a maximum timeframe as 150% of the published lengths of the education program in attempted credits.

Maximum Timeframe = 180 Attempted Credits (150% X 120 Credits)

To be eligible to receive federal, state and institutional financial assistance, a student is required to complete his or her degree requirements within the maximum timeframe of 180 attempted credits. A student cannot appeal to extend the maximum timeframe beyond 180 attempted credits.

This maximum timeframe of 180 attempted credits is a standard applicable to federal aid eligibility and not to University of Saint Joseph grant funds. University policy

limits the maximum number of terms for which a student may receive institutional grant assistance based on his or her enrollment status and the number of transfer credits accepted by the University. For additional information regarding institutional funds eligibility, a student should contact the Financial Aid Office.

- 2) Increments: University policy divides the maximum timeframe into equal periods of enrollment known as semesters or terms.
- 3) Pace: the University has established a schedule designating the minimum percentage of work, known as pace, that a student must successfully complete at the end of each semester to complete his or her degree within the maximum timeframe. Pace is calculated by dividing the cumulative number of credits that the student has successfully completed by the cumulative number of credits that the student has attempted.

$$\text{Pace} = \frac{\text{Cumulative Number of Credits Successfully Completed}}{\text{Cumulative Number of Credits Attempted}}$$

To be eligible to receive federal, state and institutional financial assistance, a student is required to successfully complete a minimum of 66.6% of all attempted credits.

Minimum Pace = 66.6%

Definitions

As defined above, a student's Pace is calculated by dividing the cumulative number of credits successfully completed by the cumulative number of credits attempted. University policy defines the following terms for the calculation of Pace and review of credits counted toward the maximum timeframe of 180 attempted credits:

Credits Successfully Completed

Credits successfully completed include all courses for which a student receives a passing grade of D- or better. In addition, all transfer credits are counted as credits successfully completed.

Credits Attempted

Credits attempted include all courses for which a student receives a passing grade of D- or better, pass, incomplete, "W", "F", or "NGR". In addition, all transfer credits are counted as credits attempted. All credits attempted must be counted toward the maximum timeframe.

Incompletes

All courses for which a student receives a provisional designation of "incomplete" must be counted toward the maximum timeframe and included in the calculation of a student's Pace.

Withdrawals

All courses for which a student receives a “W” on the permanent record must be counted toward the maximum timeframe and included in the calculation of a student’s Pace.

Remedial Courses (noncredit)

Remedial courses are not offered nor accepted at the University. Therefore, remedial courses are not counted toward the maximum timeframe and are not included in the calculation of a student’s Pace.

Repeated Courses

All repeated courses must be counted toward the maximum timeframe and included in the calculation of a student’s Pace. Repeated courses for which a student receives additional credit are counted both in the cumulative number of successfully completed and attempted credits. Repeated courses for which a student does not receive additional credit are not counted in the cumulative number of successfully completed credits but are counted in the cumulative number of attempted credits.

English as a Second Language (ESL)

ESL courses are not offered nor accepted at the University. Therefore, ESL courses are not counted toward the maximum timeframe and are not included in the calculation of a student’s Pace.

Transfer Credits

All pre-matriculation (including AP credits) and post-matriculation transfer credits must be counted toward the maximum timeframe and included in the calculation of a student’s Pace. Transfer credits are counted in both the cumulative number of successfully completed and attempted credits.

Transfer credits are not counted in the calculation of a student’s GPA.

Second Majors

A student who elects to declare a second major must complete all degree requirements within the maximum timeframe. Credits applicable to second majors are included in the calculation of a student’s Pace.

Additional Degrees

A student pursuing a second undergraduate degree at the University is only eligible to receive Federal Direct Loans. All credits applicable to the second degree are counted toward the maximum timeframe and included in the calculation of a student’s Pace.

SAP Reviews

At the end of each semester (fall, spring and summer), normally within two to four weeks of grade posting, the record of each financial aid applicant enrolled in that semester is reviewed to determine if he or she is making satisfactory academic progress toward degree completion. The review includes a determination as to whether the student has met the cumulative qualitative and quantitative standards set forth in the University’s SAP policy. Specifically included in the review is a measurement of the student’s Pace to ensure that the student will complete the program within the maximum timeframe of 180 attempted credits. The director of Financial Aid is responsible for all reviews of SAP standards.

Students will be notified in writing of the results of an evaluation that impacts the student's eligibility for federal, state and institutional financial assistance. SAP reviews will result in a student being placed on one of the following statuses:

Good Financial Aid Standing

A student who has met with the SAP qualitative and quantitative standards listed above is making satisfactory academic progress toward degree completion. This student is in good financial aid standing with the University and is eligible to receive assistance under federal Title IV, state and institutional financial aid programs during the next semester of enrollment, providing the student remains in good academic standing with the University and meets all other program requirements.

Financial Aid Warning

The first time a student has not met all SAP qualitative and quantitative standards listed above, he or she will be placed on financial aid warning. This student is not making satisfactory academic progress toward degree completion and must repair the deficiencies during the next term of enrollment. A student on financial aid warning may continue to receive assistance under federal Title IV, state and institutional financial aid programs during the next semester providing the student remains in good academic standing with the University and meets all other program requirements. The financial aid warning status will be assigned automatically without an appeal or other action required by the student.

A student cannot be placed on two consecutive terms of financial aid warning; a student must return to good financial aid standing by the end of the financial aid warning period to remain eligible to receive financial aid. A student who has returned to good financial aid standing but at a later date does not meet SAP standards can be placed on a second term of financial aid warning.

Financial Aid Probation

A student on financial aid warning who has not met all SAP qualitative and quantitative standards by the end of the next semester of enrollment is no longer eligible to receive assistance under federal Title IV, state and institutional financial aid programs unless the student has an approved SAP appeal on file with the Financial Aid Office. All SAP appeals must be submitted to the director of Financial Aid according to the process outlined in the Appeals section of this policy. If the director of Financial Aid approves an appeal, the student will be placed on financial aid probation. A student on financial aid probation is eligible to receive assistance under federal Title IV, state and institutional financial aid programs during the next semester of enrollment, providing the student remains in good academic standing with the University and meets all other program requirements.

Financial Aid Suspension

A student on financial aid warning who has not met all SAP qualitative and quantitative standards by the end of the next semester of enrollment and who does not have an approved appeal on file with the Financial Aid Office is no longer eligible to receive assistance under federal Title IV, state and institutional financial aid programs. This student will be placed on financial aid suspension and will be required to make up all SAP deficiencies to regain eligibility for federal, state, and institutional financial aid.

Appeals

As stated above, a student on financial aid warning who has not met the SAP standards by the end of the next semester of enrollment is no longer eligible to receive financial aid and will be placed on financial aid suspension. If mitigating circumstances prevented the student from meeting the requirements, a student may appeal to have his or her eligibility reinstated for one term of financial aid probation. Such circumstances would include:

1. the death of a relative;
2. an injury of the student;
3. an illness of the student; or
4. other special circumstances.

A student who wishes to appeal his or her financial aid suspension must adhere to the following procedures:

1. complete and sign a SAP appeal form;
2. attach supporting documentation to the SAP appeal form; and
3. submit the SAP appeal form with the documentation to the Financial Aid Office, according to the deadline schedule listed on the form.

Submitting a SAP appeal does not guarantee approval or reinstatement of financial aid eligibility.

The director of Financial Aid will review all submitted SAP appeal forms within ten business days of receipt of the appeal. Decisions are made after a careful evaluation of the student's unique circumstances, federal Title IV requirements, and University policy. Notification will be sent in writing to the student as to the outcome of the appeal review. SAP appeal reviews will result in one of the following outcomes:

Not Approved

A student whose SAP appeal is not approved will remain on financial aid suspension and will not be eligible to receive financial aid until all SAP deficiencies have been repaired (See Regaining Eligibility.).

Approved with Probation

A student whose SAP appeal is approved with probation will be placed on financial aid probation and is eligible to receive financial aid during the next semester of enrollment, provided the student remains in good academic standing with the University and meets all other program requirements.

A student on financial aid probation may be required to fulfill specific terms and conditions, such as taking a reduced course load or enrolling in specific courses. A student on financial aid probation must repair all SAP deficiencies during the next term or enrollment in order to remain eligible for financial aid.

Approved with an Academic Plan

In some cases, it may be mathematically impossible for a student to repair his or her SAP deficiencies with one term of enrollment. In such cases, a student's SAP appeal may be approved with an academic plan to restore SAP deficiencies over more than one term. The Academic Records Committee in consultation with the director of financial aid will develop an academic plan with the student that, if followed, will ensure that the student is able to meet the University's SAP standards by a specific point in

time. The academic plan may require the student to fulfill specific terms and conditions, such as taking a reduced course load or enrolling in specific courses.

A student on an approved academic plan is eligible to receive financial aid during the next semester of enrollment and each subsequent term of enrollment, provided the student meets the SAP standards outlined in the student's specific academic plan. The student must remain in good academic standing with the University and meet all other program requirements.

Regaining Eligibility

A student who has been placed on financial aid suspension may re-establish his or her eligibility to receive federal, state and institutional financial assistance by one of the three paths described below:

1. The student successfully appeals the suspension and is approved for a term of financial aid probation or approved with an academic plan.
2. The student meets the minimum SAP quantitative and qualitative standards by completing a course(s) at the University without receiving financial assistance. To enroll in a course(s) at the University, all students must meet academic standing requirements of the University.
3. The student meets the minimum SAP quantitative and qualitative standards by completing a course(s) at another institution without receiving financial assistance. A student who wishes to take a course(s) at another institution must receive prior approval according to University policy. The following explains the impact of transfer credits on SAP standards:

- a. Impact of transfer credits on SAP quantitative standards:

All transfer credits must be counted toward the maximum timeframe and included in the calculation of a student's Pace. Transfer credits are counted in both the cumulative number of successfully completed and attempted credits.

- b. Impact of transfer credits on SAP qualitative standard (GPA):

According to University policy, post-matriculation transfer grades will be indicated on the transcript, but will not be included in calculations of grade point average, rank-in-class, or other academic standings. Therefore, a student will not be able to repair the SAP qualitative standard by completing a course(s) at another institution. A student who needs to restore his or her GPA to the minimum SAP standard will need to enroll in a course(s) at the University of Saint Joseph without receiving financial assistance or successfully appeal his or her financial aid suspension. The director of Financial Aid will, however, consider transfer grades when reviewing and approving SAP appeals.