

## Financial Aid Satisfactory Academic Progress Policy

The Financial Aid Office is required to monitor students who receive federal financial aid to determine if they are making satisfactory academic progress (SAP) toward their degree program.

SAP standards apply to all students receiving federal, state, and institutional financial aid. These standards apply to a student's entire degree program including terms for which financial aid was not applied or for which enrollment was less than full-time.

SAP of federal financial aid recipients is measured each term of the academic year\* for which a student is enrolled. The specific criteria of SAP, and the consequences to the student if progress is not achieved, is outlined in the following SAP Policy:

**SAP is measured in three components: Cumulative Grade Point Average (GPA); Pace (Completion Rate); and Maximum Time Frame Limitation.**

**1. GPA:**

**A student in an undergraduate program must meet minimum GPA standards.**

<i>Total Course Credits Attempted**</i>	<i>Cumulative minimum GPA</i>
0 - 4.0	1.5
4.1 - 7.9	1.75
8.0 - 11.9	1.8
12 - 15.9	1.9
16 and above	2.0

**A student in a graduate program must meet the minimum GPA standard established by the academic department.**

**2. Pace:**

**A student must complete an incremental percentage of all cumulative credits attempted.**

<i>Total Course Credits Attempted**</i>	<i>Minimum Percentage of Attempted Course Credits Completed</i>
0 - 7.9	58%
8 - 15.9	64%
16 and above	70%

**\*Academic Year Definition**

An academic year for the purpose of administering federal financial aid is defined as minimum two 15 week terms for a total 30 weeks during which the average undergraduate student is expected to complete a minimum of 6 course credits. Enrollment in a minimum of 3 course credits per term is required in order to be considered a full-time student.

**\*\*Course Credit conversion to Semester Hours:**

One Course Credit = 4 semester hours

**3. Maximum Time Frame:**

**A student must complete his or her educational program within 150% of the published length of the program measured in attempted course credits or credit hours. For example: the majority of undergraduate programs at Coe College require 32 cc for graduation. A student can receive federal financial aid for a maximum of 48 attempted cc (32cc x 1.5). A student pursuing a double major/minor or a student who changed majors will normally be expected to complete all degree requirements before reaching 150 percent of attempted cc required to complete a program.**

**Financial Aid Warning**

A student who does not meet the minimum SAP standards for GPA and Pace will be placed on Financial Aid Warning for the subsequent term. Federal financial aid can be received for the term a student is on Financial Aid Warning. A Financial Aid Warning notice is sent to the student by the Financial Aid Office at the beginning of the warning term.

**Financial Aid Suspension**

A student who fails to meet SAP during the warning term is no longer eligible to receive federal financial aid and is placed on Financial Aid Suspension. The financial aid office will notify the student of his or her financial aid suspension; the notice will include information on the financial aid appeal process.

**Financial Aid Appeal**

A student may appeal his or her financial aid suspension by completing the SAP Appeal Form. The appeal must be submitted to the Financial Aid Office within the first 14 days of the term and must include an explanation of why the student failed to meet SAP and what has changed in the student's situation that would allow him or her to meet SAP standards during the term. Circumstances are limited and cannot be based upon a student's need for assistance or the lack of knowledge that financial aid assistance was in jeopardy. Examples of possible situations include documented serious illness, severe injury, death of a family member, or other circumstances that prevented the student from meeting SAP standards. The Financial Aid Appeal Committee will review the appeal and notify the student of the outcome within 14 days of the receipt of a completed Financial Aid Appeal Form. A student whose appeal is denied will be granted a 100 percent refund of tuition charges if he or she officially drops all courses.

#### **Financial Aid Probation**

A student who successfully appeals his or her financial aid suspension is placed on Financial Aid Probation. Federal financial aid can be received for the term a student is on Financial Aid Probation.

#### **Academic Plan**

A student who cannot demonstrate that SAP standards can be met during one term on Financial Aid Probation is required to submit an academic plan as part of his or her Financial Aid Probation Appeal. An Academic Plan is generally developed based on a student's individual needs.

A student whose appeal has been granted based on an Academic Plan must continually meet the terms of the plan in order to receive federal financial aid. If a student fails to meet the terms of the plan, the student loses financial aid eligibility and is placed on Financial Aid Suspension.

#### **Regaining Eligibility when a Financial Aid Appeal has not been granted**

If a Financial Aid Probation Appeal is denied or an appeal was never submitted, the student may regain eligibility to receive financial aid by completing a number of courses without receiving federal financial aid. It is the student's responsibility to contact the Financial Aid Office if he or she can demonstrate that SAP standards are being met or that an academic plan has been developed that, if followed, will ensure the student is able to meet SAP standards by a specific point in time.

#### Impact on SAP of certain types of status marks and credits:

##### Audited Courses:

Audited courses do not count towards degree requirements and do not impact SAP.

##### Status Mark of I:

Courses for which a grade has not been reported at the time of the SAP evaluation will be counted as attempted credits. Credit is not earned and GPA is not impacted. It is the student's responsibility to inform the Financial Aid Office once a grade has been reported.

Satisfactory – Unsatisfactory Graded Courses: Grades of S count as attempted credits and credits earned. Grades of U count as attempted credits, but not credits earned. Grades of S and U do not impact GPA.

##### Transfer Credits:

Courses that are transferred from another institution and *accepted toward a degree program* count as attempted and earned credits, but do not impact the cumulative GPA. Courses that are taken at another institution that are *not accepted towards a degree program* do not impact SAP standards.

##### Updating Coursework:

*Successfully completed courses* that are repeated are counted as attempted credits but not credits earned. The grade earned in a repeated course will replace the previously earned grade and may impact the cumulative GPA. A student must report any grade changes/updates that affect aid eligibility directly to the Financial Aid Office.

*Failed courses* that are repeated are counted as attempted and earned hours and therefore impact the cumulative GPA.

##### Withdrawal from Courses:

Courses from which a student withdraws after the drop/add period count as attempted credits.