

SATISFACTORY ACADEMIC PROGRESS (SAP) COMPONENTS

There are three components to SAP. Failure to comply with any component may result in a loss of aid eligibility. The three components are as follows:

1. **Minimum Cumulative Grade Point Average (GPA)**
 - Graduate Students: 3.0
2. **Completion Rate (Deficit Hours)**
 - While students are expected to enroll full time to be eligible for financial aid, each student must successfully complete at least 67% of all credit hours attempted.
 - This percentage includes all institutional and transfer credit hours, regardless of whether or not financial aid was received.
 - Grades of W, D, F, I, Q, WF, U, and grade exclusions are not considered to be adequate grades for completion.
3. **Maximum Hours (Excessive Hours)**
 - Students are expected to complete their degree pursuits within a maximum number of hours, including transfer hours earned in addition to institutionally attempted hours.
 - For students seeking a first or subsequent master's degree, the maximum number of credit hours (total attempted hours) is limited to 150% of the published degree program length and includes all hours attempted (including repeats and withdrawals) at any institution of higher education and any hours accepted in transfer—even if financial aid was not received. Evaluated credit will also be included in the total attempted hours once articulated by the Recruitment & Undergraduate Admissions Office.

***NOTE* Credit hours are cumulative. Students obtaining more than the maximum hours (e.g., with a change in major) may reach this maximum time frame before completing their course of study and may need to appeal the time frame eligibility.**

Review Policy

The Office of Student Financial Assistance will review the above minimum standards of academic progress at the end of every semester to determine each applicant's eligibility for aid consideration for the upcoming year (summer, fall, spring). If it is determined that the student does not meet the requirements, they are ineligible to receive financial aid and will be notified accordingly.

Financial Aid Warning

Students who fail to meet the SAP standards of a sufficient cumulative GPA (3.0 GPA for graduate students) and a 67% completion rate will be placed on a warning status for financial aid. The student will remain eligible for financial aid for one semester while on a warning status.

First-time transfer students who fail to meet Financial Aid SAP requirements at the end of their initial semester are not eligible for Financial Aid Warning.

Financial Aid Suspension

Students who fail to meet the SAP standards of a sufficient cumulative GPA (3.0 GPA for graduate students) and a 67% completion rate after a semester on financial aid warning status are placed on financial aid suspension and immediately lose eligibility for financial aid.

Maximum Time Frame Suspension

Students who fail to meet the maximum time frame standards are placed on an excessive hour suspension and immediately lose financial aid eligibility. There is no provision for a warning period if students exceed the maximum time frame.

SAP Appeal

Students placed on a financial aid suspension will be given the opportunity to appeal this suspension to have their financial aid reinstated. Students are limited to two appeals as an undergraduate student and two as a graduate student.

Return of Funds Due to Withdrawal

A student who withdraws from the university after receiving financial assistance may be required to repay all or part of the awarded aid. A withdrawal form must be initiated in the Records and Admissions Office before the last day for withdrawals, which is posted on the university calendar. A student is not officially withdrawn until this form is completed with the approval of each appropriate university office and returned to the Records and Admissions Office. Please note that students receiving all "F"s, incompletes, or a combination of the two may be considered withdrawn. In addition, the definition of a withdrawal related to financial assistance may differ from the definition used by the Records and Admissions Office when a student is enrolled in multiple sessions in a single semester.

As required by federal regulations, the Office of Student Financial Assistance determines if a student must repay all or part of the aid awarded. The calculation of repayment is made at the time of the withdrawal by determining the amount of aid the student was awarded, the amount of awarded aid the student earned, and the amount of awarded aid the student did not earn. Unearned aid must be returned to the aid program(s). The institution returns Title IV funds no later than 30 days after the determination of a student's withdrawal date. If a student earned more aid than was disbursed, the student may be entitled to a disbursement after their withdrawal. During the withdrawal process, students are encouraged to speak with a representative from the Office of Student Financial Assistance.

The policy governing the return of funds due to withdrawal may be modified at any time, without prior notice, in order to comply with state and federal guidelines.