

## Concord University (CU) Financial Aid Satisfactory Academic Progress Policy (SAP)

Federal regulations require CU to establish and apply reasonable standards of satisfactory academic progress (SAP) for eligible students to receive financial assistance under the programs authorized by Title IV of the Higher Education Act. SAP is a federal student aid (FSA) eligibility requirement and is administered by the university in addition to the academic standards of performance required under the CU academic progress policy. The SAP policy is reviewed annually by the director of financial aid.

Students are evaluated at the end of every academic term. All students are evaluated on three standards: (1) grade point average (qualitative measure), (2) credit hour completion ratio (quantitative measure), and (3) maximum time frame. To maintain eligibility under SAP, students must meet all three standards.

### Standard 1: Grade Point Average (Qualitative Measure)

Students must maintain a minimum qualitative measure of progress defined as the cumulative grade point average (GPA). The requirements are listed below:

- Students in undergraduate programs:

<u>Hours Earned</u>	<u>GPA</u>	<u>Hours Earned</u>	<u>GPA</u>
0 – 14	1.357	60 – 74	1.919
15 – 29	1.690	75 – 89	1.933
30 – 44	1.795	90 – 112	1.973
45 – 59	1.847	113+	2.000

- Students in graduate programs must maintain an overall GPA of 3.0 or better. In addition, candidates must earn the minimum grade of “C” to successfully complete a course.

### Standard 2: Credit Hour Completion Ratio (Quantitative Measure)

Students (either full-time or part-time) must maintain a minimum incremental progress (pace) by completing (earning) a percentage of all credit hours attempted. Progress is evaluated at the end of each term. All courses are used in the credit hour completion ratio including repeated, transferred, withdrawals and incompletes. **All students must successfully complete (earn) 67 percent of all cumulative credit hours attempted.**

### Standard 3: Maximum Time Frame

**Students must complete their degree program within 150 percent of the credit hour requirements for the degree.** Students who are unable to complete their degree program within the time frame limitation will be ineligible for federal student aid. For students who change majors and have not completed the new program requirements but have reached the maximum time frame limit may submit a request to be re-evaluated on a case by case basis.

### Additional Degrees

Students pursuing additional undergraduate degrees are required to maintain a 2.0 GPA and complete (earn) 67 percent of the remaining courses for the additional degree. Maximum time frame will be calculated based on 150 percent of the remaining requirements to complete the additional degree. Students pursuing additional graduate degrees are required to maintain a 3.0 GPA and must earn the minimum grade of “C” to successfully complete a course. Completion of 67 percent of hours attempted and 150 percent maximum time frame of the remaining courses for the additional degree is also required.

### SAP Notification

Students are notified of the SAP policy via the CU academic catalog and website. All periods of enrollment at CU are calculated in SAP, including periods of enrollment during which a student did not receive federal student aid. Cumulative GPAs are calculated in accordance with CU academic policies. Students receiving federal student aid who do not meet minimum SAP requirements will be notified by mail and/or email by the Office of Financial Aid.

### Transfer Credits

Transfer credits accepted toward the student’s degree program will be included when calculating the SAP credit hour completion ratio (in both completed [earned] and attempted hours) and the 150% maximum time frame. This includes credit for English as a Second Language (ESL) and remedial courses, if accepted toward the degree program.

**Remedial Courses**

Students may receive federal student aid for up to 30 credit hours of remedial coursework. If more remedial courses are required, credit hours taken will not be considered for determining the amount of federal student aid eligibility.

**Repeated Courses**

Students receiving federal student aid may repeat a course, as allowed under CU academic policy. Repeated courses will be included in the credit hour completion ratio calculation (in attempted hours) and the 150% maximum time frame requirements for SAP.

**Incomplete Grades**

Students receiving federal student aid may receive incomplete grades, as allowed under CU academic policy. Incomplete grades will be included in the credit hour completion ratio calculation (in attempted hours) and the 150% maximum time frame requirements for SAP. Zero quality points will be assigned, as stated in the academic catalog, for financial aid SAP determination until an earned grade is posted. If the student has an incomplete grade and is not meeting SAP, he/she may request another SAP review after posting of the earned grade.

**Withdrawals**

Students receiving federal student aid may withdraw from a course, as allowed under CU academic policy. Courses from which a student has withdrawn will be included in the credit hour completion ratio calculation (in attempted hours) and the 150% maximum time frame requirements for SAP.

**Financial Aid Warning**

Students who do not maintain SAP under this policy will initially be placed on financial aid warning and will be notified by mail, email or via MyCU of their status. While on financial aid warning, the student will be eligible to receive federal student aid for the next period of enrollment; an appeal is not required. Students on financial aid warning will be reviewed at the end of the next period of enrollment. If the student does not meet all conditions of SAP they will be ineligible for federal student aid.

**Federal Student Aid Ineligibility**

By statute, students who do not maintain SAP and students on financial aid warning who do not meet SAP requirements after the warning period are ineligible for federal student aid program funding. Students not eligible for federal aid will be notified by mail, email or via MyCU.

**SAP Appeal Petition**

Students ineligible for federal student aid program funding may appeal by completing the SAP appeal petition. The form is located on our web site at [www.concord.edu/admissions/financial-aid](http://www.concord.edu/admissions/financial-aid) under Forms and Applications. Requests for reinstatement of eligibility must be submitted to the appropriate CU Office by the deadline date listed on the form. Students may appeal their ineligibility under SAP if they were unable to maintain SAP as a direct result of hardship, injury or illness of the student, death of a relative, or other special circumstance. Per federal regulations, the student must include in the appeal why he/she failed to make SAP and what has changed that will allow the student to meet SAP at the next evaluation.

Completed SAP appeal petitions will be reviewed by the Concord University Appeals Committee. The Committee's decision is the final determination. Students are notified of the committee's decision in writing by the Office of Financial Aid.

If the appeal is approved, the student will have a probationary period of one semester during which he/she will receive federal student aid. If the appeal is not approved the student is responsible for paying college charges or can withdraw from classes.

**Continued Financial Aid Probation**

Students granted an approved appeal, may be given an academic plan. If at the end of the probationary period the student is not meeting the conditions of SAP but did meet the academic plan requirements, the student can appeal again submitting documentation of meeting the academic plan. At the end of the probationary period, if the student did not meet all conditions of SAP or requirements of the academic plan, the student is ineligible for federal student aid.

**Reinstatement of Federal Student Aid**

A student may be reinstated for federal student aid once they have successfully met all of the conditions of the financial aid SAP policy. Students on warning or probation have reinstatement of their federal student aid for one semester only. Sitting out a semester is not sufficient to re-establish eligibility for federal student aid.