

## Financial Aid: Satisfactory Academic Progress (SAP)

Federal (Section 668.16(e), 668.32(f) and 668.34) and state regulations require that schools establish and monitor the academic progress of students enrolled in a program of study that leads to a degree. In a financial aid context, failure to make Satisfactory Academic Progress (SAP) in the courses taken at Elmhurst College can result in a loss of eligibility for federal, state, and institutional financial assistance. Elmhurst College reviews the academic progress of financial aid recipients at the end of each semester (fall, spring and summer).

### OVERVIEW OF SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS

There are three parts to the Satisfactory Academic Progress requirement:

1. **Grade Point Average (GPA)**
2. **Cumulative (Overall) progress**
3. **Maximum Time Frame**

You must comply with all three components to remain eligible for aid, as explained in the following:

#### 1. Qualitative Standards - Grade Point Average (GPA)

The Satisfactory Academic Progress regulations require that you maintain a minimum cumulative grade point average (GPA) in order to remain eligible for financial aid. This cumulative grade point average is 2.0 on a 4.0 scale.

If you drop below a cumulative GPA of 2.0, you will be placed on a financial aid **Warning**. While on a financial aid **Warning**, you will continue to receive your financial aid, but you will need a cumulative GPA of 2.0 or better and complete 67% of your attempted coursework each semester in order to remain eligible for financial aid.

Although Elmhurst College does not require students to have a “C” average (2.0 GPA) at the end of their sophomore year, as long as they have made progress toward a degree, federal regulations state that a student without a “C” (2.0 GPA) average or equivalent or the required academic standing at the end of the second academic year **may not** receive further federal aid.

#### 2. Quantitative Standards – Cumulative (Overall) Progress

The Satisfactory Academic Progress regulations also contains a quantitative component, meaning that you are required to make steady progress toward your degree by completing at least two-thirds (67%) of all your attempted credit hours. For example, if you attempt 4 credits (16 credit hours) per semester, you would be expected to satisfactorily complete at least 2.75 of these credits (10.67 credit hours) in order to comply with the minimum quantitative standards.

##### Attempted Credit Hours and Successfully Completed Credit Hours

All credit-bearing courses are calculated into “hours attempted” for financial aid purposes. Courses with passing grades (“A”, “B”, “C”, “D”, “P”) are considered to be hours successfully completed. Courses with Grades of “F”, “NF”, “W”, “NP”, “NG”, “I” are not considered as hours successfully completed. Note that repeated courses are counted in the “hours attempted” calculation for financial aid purposes and the repeat grade is treated in the cumulative GPA in accordance with college policy

If you do not successfully complete at least 67% of all credit hours attempted, you will be placed on a financial aid **Warning**. While on a financial aid warning, you will continue to receive your financial aid, but you will need to complete 67% of your attempted coursework each semester with a cumulative GPA of 2.0 or better in order to remain eligible for financial aid.

#### 3. Maximum Time Frame

The Satisfactory Academic Progress regulations also contain a maximum timeframe component, which specifies that the number of credit hours for which you may receive federal financial aid may not exceed 150% of the credit hours required for graduation. For most undergraduate programs, the maximum is considered to be 48 credits or 192 credit hours.

- **Time Frame in years:** Students are normally expected to complete an undergraduate degree by the end of four years of full-time study. Therefore, students will forfeit their eligibility to participate in federal financial aid programs after six years of full-time enrollment ( $4 \times 150\% = 6$ )
- **Withdrawals:** Grades of “W” are counted as courses attempted and count toward the maximum time frame
- **Audited Courses:** Students do not earn any academic credits for audited courses. They do not count in the calculation of “attempted credits”
- **Pass/Fail Courses:** These credits do count within the total of attempted and earned hours
- **Transfer credits** accepted for the student’s academic program or degree are counted when measuring the maximum time frame to complete the degree or program.
- **Double Majors and/or Minors:** Students who receive permission to pursue a double major/minor will normally be expected to complete all degree requirements before reaching 48 credits
- **Change of Majors:** Students who change their majors will normally be expected to complete all degree requirements before reaching 48 credits

## SAP POLICY DEFINITIONS

### **Financial Aid Warning**

You are considered to be on a financial aid **Warning** when you fail to meet the minimum satisfactory academic progress requirements for one or more of the following reasons:

- A. You are below the 2.0 cumulative GPA requirement; and/or**
- B. You are below the 67% minimum course completion rate, and/or**
- C. You are close to exceeding the 150% timeframe limit**

Once you are on a financial aid **Warning**, you must complete at least 67% of attempted courses each semester with a cumulative GPA of 2.0 or better in order to remain eligible for financial aid. **When you are in a Warning status you will retain your financial aid for one semester only.** If you do not meet the minimum overall progress requirements (2.0 cumulative GPA, and 67% completion rate of hours attempted), after the completion of the **Warning** semester, your financial aid will be suspended.

### **Financial Aid Suspension**

You are considered to be in financial aid **Suspension** when you fail to meet the minimum satisfactory academic progress requirements for one or more of the following reasons:

- A. You are below the 2.0 cumulative GPA requirement and you did not meet the terms of your financial aid Warning; and/or**
- B. You are below the 67% minimum course completion rate and you did not meet the terms of your financial aid Warning; and/or**
- C. You have exceeded the 150% timeframe limits**

## RIGHT TO APPEAL

If you have been suspended from receiving financial aid and successfully appeal your suspension, your financial aid eligibility will be reinstated on a **Probationary** status for one semester unless an academic plan has been designed and followed which would allow for up to three subsequent semesters.

### **Appeal Procedure**

If your eligibility for financial aid has been suspended you may appeal to the Financial Aid Appeals Committee for reinstatement based upon extraordinary circumstances. These circumstances include, but are not limited to, illness or injury that you may have suffered, death of a close relative, or other extenuating circumstances that result in undue hardship. The appeal must be in writing and must be submitted along with all relevant documentation within four weeks of receiving notice of suspension. There is a Satisfactory Academic Progress (SAP) Appeal Form available to help facilitate the appeal process.

Your Appeal should be directed to the Financial Aid Appeals Committee and include the following:

1. Describe the specific reason(s), events or circumstances which prevented you from meeting the academic progress requirements
2. Provide a specific plan/corrective action plan to improve your academic progress

Appeals are reviewed within two weeks. You should receive a letter with the outcome of your appeal within 21 days of your submission of the appeal, provided that all necessary documentation is submitted.

If you are appealing to receive aid for hours beyond the maximum number of attempted hours allowed, you must have the Office of Advising perform a degree audit and include the results and the exact listing of all remaining courses you need to complete the degree with your appeal documentation.

### **REINSTATEMENT OF FINANCIAL AID (Probation Semester)**

If your appeal is approved, you will receive financial aid on a **Probationary** basis for one more semester. In addition, an academic plan, developed by the Financial Aid Appeals Committee, may be developed for you to help you successfully progress towards your degree completion. This academic plan will clearly list various academic resources available at the College to help you. If you meet the standards of your academic plan, your **Probationary** period may be extended for three semesters.

The Financial Aid Appeals Committee will review your academic record at the end of each **Probationary** semester to determine if you have achieved the minimum SAP requirements (cumulative 2.0 GPA and 67% attempted credit completion rate) and/or complied with your academic plan outlined in the reinstatement letter. If you have been reinstated under an academic plan and are making progress under that plan, you are considered to be an eligible student. If you fail to meet the SAP standard or the conditions outlined in your academic plan during their **Probationary** semester, you will not be eligible for financial aid nor be able to submit a subsequent appeal for the future semesters.

**NOTE** that even though you may be terminated for financial aid by federal policy, as long as you remain in good academic standing with the college, you may still be eligible to continue to attend Elmhurst College at your own expense. If you improve your academic standing and meet the satisfactory academic progress requirements, you may have your financial aid eligibility reinstated for the subsequent academic terms.

**SPECIAL CONSIDERATIONS FOR READMITTED STUDENTS**

Readmitted students are required to meet the satisfactory academic progress requirements. If you are returning to Elmhurst College after an absence, and your former coursework would indicate that you are below the minimum progress requirements, you will need to appeal for reinstatement for your student aid eligibility by submitting a Satisfactory Academic Progress (SAP)

Appeal form explaining:

1. Your revised academic objective and anticipated graduation date;
2. Any specific corrective action plans you have made as part of your readmission process.

Appeals are reviewed within two weeks. You should receive a letter with the outcome of your appeal within 21 days of your submission of the appeal, provided that all necessary documentation is submitted.