

Satisfactory Academic Progress (SAP) for Financial Aid

In order to continue to receive financial aid, students must be making Satisfactory Academic Progress (SAP). Satisfactory Academic Progress is defined as sufficiently moving toward successful completion of degree requirements. A student's SAP status will be reviewed three times a year - at the end of fall term, end of spring term and after the third summer term.

Federal policies concerning SAP dictate that SAP must be measured three ways. By:

1. Cumulative GPA
2. Percentage of Credits Earned (Pace)
3. Maximum Time Frame

Programs affected include: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Loans (both subsidized and unsubsidized), Federal Perkins Loans, Federal PLUS loans, Federal Graduate PLUS Loans, Federal Teach Grants, Federal Graduate Teach Grants, Federal Work Study (FWS). (PHEAA Grant falls under state guidelines, discussed later.)

Financial Aid Recipients must maintain satisfactory academic progress in all three areas whether or not aid was received in the past.

Please Note: While the following information gives the MINIMUM credits needed to maintain SAP, students should take into account that in order to graduate in the normal four year time span, **undergraduate students** should be completing **30 credits per year**. Earning less than 30 credits per year will mean taking longer than four years to graduate.

UNDERGRADUATE STUDENTS: Standards of Academic Progress (SAP) Requirements

- Maintain a 1.7 cumulative GPA during your first three terms of enrollment.
- Maintain a 2.0 cumulative GPA during your fourth term of enrollment and beyond.

- Complete (pass) at least 67% of credits attempted. (All **attempted** hours are counted, including transfer hours, classes from which a student withdrew after the drop/add period, and any failed classes. All credits are counted whether or not financial aid was received.) Example: If you have attempted 30 credits, and have passed 21 of them, you have passed 70% of your credits. Alternately, if you attempted 30 credits and passed only 18, you have earned only 60% of your credits and would not be making Satisfactory Academic Progress.

Maximum Time Limit:

Federal guidelines state a student can attempt no more than 150% of the number of credits needed to graduate. The total number of credits needed to complete the undergraduate program at Shippensburg is 120 credits. Therefore, students may **attempt** no more than 180 credits (150% of 120) before exceeding maximum time frame.

- All **attempted** hours are counted, including transfer hours, classes from which a student withdrew after the drop/add period, and any failed classes. All credits are counted whether or not financial aid was received.

Review and Notification

- Satisfactory Academic Progress will be reviewed **at the end of each semester (fall and spring and after the final summer term)**. Students (previously in good standing) who have failed to make Satisfactory Academic Progress will first be given a WARNING term of aid eligibility. No appeal is needed for a **WARNING** term.
- Students should work diligently to resolve their SAP deficiency during their WARNING term. The purpose of a warning term is to allow a student who has failed one or more of the SAP components an opportunity to regain compliance with the SAP requirements for their next term of enrollment. Students who are out of compliance for one or more components of SAP after their warning term are ineligible for further financial aid until all deficiencies are remedied, or they submit a successful appeal (see APPEALS below).

- Notification of ineligibility is emailed to the student (to the official Shippensburg University email address) and may be mailed to the student's permanent address at the student's written request.

Regaining Eligibility for Financial Aid:

- The student may resolve GPA and/or Credit hour deficiencies by taking courses on their own (no federal aid).
- Cumulative GPA *can only* be improved by taking courses at Shippensburg University.
- Credits earned deficiencies (pace) may be made up with credits earned at Shippensburg or another "approved" university (see your academic advisor).
- It is the student's responsibility to notify the Financial Aid Office once grades have been transferred from another institution. We cannot adjust financial aid awards until the credits appear on your transcript at Shippensburg. You will need to contact the Dean of your particular school to have your grades reviewed and entered onto your Shippensburg transcript.
- If extenuating circumstances exist, the student may file an appeal, and if the appeal is granted, may have federal funding reinstated.

Appeals:

Federal regulations allow for students to appeal the loss of their financial aid. *(Please note: An appeal to have Financial Aid reinstated is separate from appealing to be academically reinstated if you are dismissed from the university.)* Financial Aid appeals will be considered only if a student's failure to comply with one or more areas of SAP is due to events beyond the student's control, such as death of an immediate family member, or severe illness or injury of the student that results in a *substantial* amount of missed time from classes.

To appeal the loss of aid students must submit the following:

1. The Academic Progress Appeal Form which can be downloaded from the "Forms and Links" tab on the Financial Aid homepage.
2. A letter of appeal, typed and no longer than one page, that explains 1) why he or she failed to make satisfactory progress

and 2) what has changed in the student's situation that will allow him or her to make satisfactory progress at the next evaluation.

3. Written documentation of the special circumstance(s) from a third party *NOT* related to the student. Please note, if the special circumstance involves an injury or illness, we must receive a letter from the doctor's office, on their letterhead, corroborating your claim. *Copies of prescriptions or doctor's chart notes will not be accepted.*

Students who have their appeals granted and have been evaluated by the Appeals Committee as being able to regain compliance with all components of SAP within the next term of enrollment will be placed on PROBATION and will receive aid for *one* additional term only. This one term of aid will be called the student's "Probation Term." (Aid awards may show a full year of aid, but the second term will NOT be disbursed until the student is reviewed.)

Students who have their appeals granted but have been evaluated by the Appeals Committee to be ineligible to regain compliance with all components of SAP within the next term of enrollment will be required to submit an Academic Plan. Students who are required to submit an Academic Plan will be sent an email with a link to the Academic Plan form. The academic plan (to be developed with your academic advisor or Associate Academic Dean) must bring you back in to compliance with the SAP policy and must specify your academic performance requirements (credits earned and term GPA) for each term of enrollment covered by the plan. All academic plans must be approved by the Financial Aid Office before a student's aid is reinstated. Students on PROBATION with an academic plan **MUST** meet the terms of their Academic Plan each term or the student will lose eligibility for any additional federal aid.

ALL students on financial aid probation will have their SAP reviewed after their probation term to determine if they are in compliance with the Satisfactory Academic Progress policy. Students who fail to regain compliance with all components of SAP after their probation period are ineligible for further financial aid. Subsequent appeals for additional terms of aid after failing to regain compliance during the probation term will NOT be considered unless there are **HIGHLY** unusual circumstances.

If you are experiencing academic difficulties we strongly encourage you to seek tutoring assistance. This service is offered free of charge through the Learning Center which is located on the first floor of the Lehman Memorial Library. For an appointment please contact their office at (717) 477-1420.

NOTE: Due to FERPA regulations, we cannot give this information to anyone but the student, so please do not have your parents or anyone else call on your behalf. You may view more information about FERPA from the U.S. Department of Education. Also note that our Authorization to Release Information Form used by the Financial Aid Office does not authorize us to release this information to a parent or any other individual.

PHEAA State Grant Academic Progress for Undergraduate Students:

In order for full-time students to make satisfactory academic progress for the PHEAA state grant program, the student must pass at least 24 **NEW** credits each year. None of the credits counted can be from a course that the student is repeating if they previously passed it with a "D" or better grade. (If you are retaking a course which you failed previously, or received a "W" for withdrawing from the class, that can be counted as a "new" credit for PHEAA). Students can use credits in the Summer to attain the credits needed for academic progress for the following year.

- Example: Student registers for 12 credits in the Fall semester but only passes 9 credits. Student then registers for and earns 15 credits during the Spring term. The student is still maintaining academic progress for PHEAA Grant ($9 + 15 = 24$).
- Example: Student earns 9 credits in the Fall, 9 credits in the Spring and registers for and earns 6 credits in the Summer. Student is eligible for PHEAA the following year.
- Example: Student earns 12 credits in the fall but 3 of those credits are for a course the student took before and passed by earning a "D." The student earns 12 credits in the spring for a total of 24 credits. The student is NOT making progress under PHEAA guidelines since 3 of the 24 credits are for a course already passed once.

Part-time students should consult a financial aid representative for details on their progress requirements.

Students are only eligible to receive a PHEAA State Grant for a maximum of 8 full-time semesters.

GRADUATE STUDENTS: Standards of Academic Progress (SAP) Requirements

- Maintain a 3.0 cumulative GPA.
- Complete 67% of credits attempted. All attempted hours are counted, including transfer hours, classes from which a student withdrew after the add/drop period, and any failed classes. All classes are counted whether or not financial aid was received.

Maximum Time Limit:

- Students must complete their degree requirements within 150% of the published length of their academic program.
- All attempted hours are counted, including transfer hours, whether or not financial aid was received.

Review and Notification, Regaining Eligibility and the Appeal Process:

- Review and Notification, Regaining Eligibility for Financial Aid and the Appeal Process is the same for graduate students as for undergraduates. Please see information above.

Special Grades:

- I (Incomplete): 'I' grades do not count as earned credits or influence the grade point average in the semester in which the course work has been taken. However, an incomplete grade will count toward total attempted credits. Once the 'I' grade has been resolved and a passing grade has been earned, the credits and the grade will then be counted toward satisfying attempted grades that are completed, and the grade point average requirements.
- W (Withdrawal): "W" grades do not count as earned credits or influence the grade point average. However, these credits will count toward total attempted credits and may affect a student's eligibility for financial aid.

- P (Pass): If a 'P' grade is earned, the credits will count toward satisfying attempted credits earned, but will not affect the student's grade point average.