



Satisfactory Academic Progress (SAP) Policy

Purpose

The purpose of this policy is to ensure that students receiving financial aid are meeting satisfactory academic progress standards. In an effort to comply with federal regulations, St Thomas Aquinas College has developed the Satisfactory Academic Progress Policy for students to maintain or re-establish eligibility to receive Title IV funds.

Policy

In accordance with Federal regulations on Satisfactory Academic Progress (SAP), St Thomas Aquinas College has established Financial Aid SAP requirements that all students must meet in order to remain eligible for Federal Title IV student aid. Title IV Student Aid Programs include but are not limited to: Pell Grant, SEOG, TEACH grant, Federal Work-Study, and all Federal Direct student loans including the Federal Direct Parent Loan.

SAP is divided into three major components:

- Qualitative (GPA based)
- Pace (Cumulative Completion Rate – credit hours earned divided by credit hours attempted)
- Maximum Timeframe (complete an educational program within a timeframe no longer than 150% or published length of the educational program) measurements.

By the end of a student's second year (or 4 academic semesters), a student must have a cumulative GPA of at least a 2.0, and have an academic standing consistent with the College's requirements for graduation, as found in the college catalog. Financial Aid SAP is reviewed at the end of each semester.

Students who are not making academic progress will not be eligible for financial aid at St Thomas Aquinas College until academic progress is met or the student submits an appeal for financial aid and the College approves the appeal.

The Financial Aid Office will review the satisfactory academic progress of enrolled financial aid recipients each semester. Each such review includes the Qualitative (GPA), Quantitative (Pace of Completion), and Maximum Timeframe (150%) measurements discussed below.

Qualitative Measure (GPA)

The quality of a student's progress is measured by grade point average (cumulative GPA).

It is imperative that students continue to make satisfactory academic progress toward graduation and the attainment of their baccalaureate degree.

You are required to maintain a cumulative GPA of 2.0 or above at the end of the semester SAP evaluation period to remain eligible for financial aid for the subsequent academic year. Students who fall below the 2.0 threshold are placed on a warning status with the opportunity to work back towards a 2.0 GPA.

All graduate school students must maintain a minimum GPA of 3.0.

Pace

All undergraduate and graduate students must progress at a pace that allows the student to complete their program within the maximum allotted time frame.

Pace refers to the length it takes to complete a program of study.

Maximum Number of Attempted Credits

The pace is calculated by dividing the number of successfully completed credits by the number of attempted credits. Students must successfully complete 67% of all credits attempted during the academic year *and* 67% of all credits attempted cumulatively during their undergraduate career, including accepted transfer credits. **Students must pass at least 67% of all attempted credit hours with a grade of D- or better or Pass (P)**

Non-passing grades are: F (failing), I (Incomplete), W (withdraw).

For NS (no shows) no grade is given but calculated as hours attempted but not earned.

Repeated courses *will* count toward total hours attempted for the Cumulative Completion Rate (but only one passing grade will be considered as a completed course). The newest grade *will* be included in the GPA calculation and the older grade will be excluded. Federal student aid is available for only one retake of a passed course.

Calculating Your Pace of Progression

To determine if you have maintained a satisfactory pace of progression toward your degree, you will need to know how many credits you have attempted and completed both during the academic term and during your undergraduate career.

Divide the number of credits successfully completed by the number of credits attempted to calculate your percentage. For example, 18 credits successfully completed divided by 24 credits attempted would be $18/24 = 0.75$ or **75%**. This exceeds the 67% minimum and meets the satisfactory pace requirement.

If your current pace is less than **67 percent** you need to improve your ratio of earned credits to attempted credits. Your pace will be reviewed each semester as well as assessed cumulatively.

Transfer credits that are accepted by your college toward your academic program, including those earned while in high school, after high school, or after being admitted to St Thomas Aquinas College, are counted as both completed **and** attempted. These units are factored into your cumulative pace of progression in the evaluation.

An example of minimum cumulative GPA and Pace of Progression for financial aid recipients is outlined below:

Credit Hours Attempted (including institutional and transfer)	Required overall GPA Completion	Required Pace of Completion
30	1.8	20 credits earned
60	2.0	40 credits earned
90	2.0	60 credits earned
120	2.0	80 credits earned
150	2.0	100 credits earned
181+	Student has reached maximum timeframe – no further federal funding available	

Maximum Time Frames

A student must consistently take and successfully complete courses that count toward his/her degree, and the degree must be earned within 150% of the published length of the program.

The published length for an undergraduate degree at St Thomas Aquinas College is 120 credits. No student may exceed attempted credit hours above 150% of their required degree plan therefore students are only eligible to receive financial aid for up to 180 attempted credits, including accepted transfer credits.

Graduate Students

The Financial Aid Office will review the satisfactory academic progress of enrolled financial aid recipients each semester. Each such review includes the Qualitative (GPA), Quantitative (Pace of Completion), and Maximum Timeframe (150%) measurements discussed below.

Please note the required number of program credits for students in the following graduate programs:

MSEd – 36 credits

MST – 36 credits

MBA – 39 credits

MPA in Criminal Justice – 36 credits

Cumulative Grade Point Average (GPA) - Qualitative Component

- A student must maintain a minimum cumulative GPA of 3.0

Pace Rate for Attempted Credit - Quantitative Component

- A student must complete at least two-thirds (66.67%) of all cumulative attempted credit hours.
- The following designations are considered to be attempted credit hours but are not considered to be successfully completed: F (failing), I (Incomplete), or W (withdraw).
- Transfer credit hours posted to the official transcript record are counted as attempted and earned credit hours.

Maximum Timeframe: Degree Completion within 150% of the average Program Length - Quantitative Component

Students must complete their master's degree or certificate within 150 percent of the normal time required to complete a master's degree.

For example, for a degree that requires 39 earned credit hours, the student must be able to graduate within 45 credit attempts to remain eligible for federal aid.

Financial Aid Warning

Failure to meet the minimum satisfactory progress requirements will result in a status of federal financial aid warning. If a student is in a satisfactory status and fails to meet the minimum quantitative or qualitative requirement, he/she will be automatically placed on financial aid warning status for one semester.

Notification will be sent to the student that he/she is not meeting satisfactory academic progress requirements and he/she are at risk of future suspension of aid.

All federal aid will remain for the next semester while in a warning status. This is a one-time warning period for any student not meeting quantitative or qualitative SAP measures for the first time. These students will be reviewed at the end of the following enrolled semester to determine if they meet the minimum requirements (quantitative, qualitative) and will either be placed in a suspended status or reinstated to satisfactory.

Any student not meeting SAP requirements with regard to maximum timeframe will automatically be placed on Financial Aid Suspension.

Financial Aid Suspension

Students in a warning status who fail to meet the minimum satisfactory academic progress requirements or students who are not meeting SAP requirements with regard to maximum timeframe will be placed on federal Financial Aid Suspension. Satisfactory academic progress requirements are reviewed at the completion of the warning semester to determine if the student meets the minimum (quantitative, qualitative) requirements.

Those who do not will be placed on Financial Aid Suspension, and will be ineligible to receive federal financial aid.

Students will be notified of Financial Aid Suspension in writing. If a student is placed on Financial Aid Suspension, all federal and state aid will be withdrawn for future semesters. Students on Financial Aid Suspension have option to reinstate aid as described below.

Reinstatement

Financial Aid may be reinstated when one of the following conditions has been met:

- The student completes courses without federal aid in one or more terms (semesters) at St Thomas Aquinas College until the cumulative GPA and Cumulative Completion Rate meet the required standard (while meeting maximum time frame conditions).
- The student files an appeal and the Financial Aid Appeal Review Committee approves the appeal. (See appeal procedures below).

Appeal Procedures

Students who are suspended from federal financial aid may make a written appeal for reinstatement of eligibility if extenuating circumstances have contributed to their inability to meet the requirements for satisfactory academic progress, and the students' circumstances have changed such that they are likely to be able to meet those requirements at the next evaluation or through an appropriate academic plan. Extenuating circumstances may include, but are not limited to, the following:

- Death of an immediate family member
- Severe injury or illness of the student or an immediate family member
- Emergency situations such as fire or flood
- Legal separation from spouse or divorce
- Military reassignment or required job transfers or shift changes.

Note: Lack of awareness of withdrawal policies, requirements for satisfactory academic progress or unpreparedness for college coursework will not be accepted as reasons for the purpose of an appeal.

To Complete the Appeal Process:

1. Complete the SAP Appeal form (available on the Financial Aid [forms](#) webpage)
2. Complete a personal statement explaining the circumstances that prevented academic progress toward a degree/certificate and a plan to ensure future academic success
3. Include any supporting documentation (Examples: letters from professors, a doctor's statement, copy of hospital/urgent care/physician's bill, obituary, funeral notice or death certificate, etc.)
4. The appeal also requires that you meet with your dean or academic advisor to construct an **academic plan**. The academic plan will ensure that you are able to meet SAP standards by a specified time if you follow the plan.

To expedite your appeal, submit all documents together and be as detailed as possible in your personal statement.

The dean or academic adviser will submit the plan and appeal form to the Office of Financial Aid, and

Deadline to Appeal

- **October 1** to receive aid in the **fall**
- **March 1** to receive aid in the **spring**
- **July 1** to receive aid in the **summer**

Appeal Decision

Each appeal will be reviewed by a committee. If the appeal is approved, the student will be placed on probation and will be eligible to receive financial aid as long as the conditions of the academic plan continue to be met.

Financial Aid Appealed Probation

Financial aid appealed probation is a status assigned to students whose written appeal and academic plan has been reviewed by the Appeal Committee and the decision was made to reinstate aid.

Students will be required to meet the individual academic plan while in appealed probation status. You will continue to receive aid for as long as you continue to meet the terms of the academic plan. The academic plan will be reviewed at the end of each semester until you fulfill the requirements of the plan.

If it is determined that mathematically you cannot regain compliance with SAP requirements, you will **no longer be eligible** for financial aid unless you later come back into standard.

What happens when the appealed probation period is complete?

A student may regain or lose federal eligibility following the appealed probation semester. The status for the semester following the appealed probation semester will fall into one of the categories below:

- Stay in an appealed probation status.
In order to remain in appealed probation status, a student must meet minimum satisfactory academic progress requirements for the term (semester) based on his or her academic plan requirements. The student will continue to have an individual academic plan for regaining Satisfactory Academic Progress.
- Move back to a suspension status.
If a student does not meet either the required pace of completion or GPA for the semester or the requirements of his/her academic plan:
 - The student's status will return to suspension and federal aid will be cancelled for future semesters.
 - Move to a satisfactory status. If a student meets the overall GPA and Cumulative Completion Rate (while meeting maximum time-frame conditions) for satisfactory academic progress, aid will be reinstated.