

SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal Financial Aid regulations require San Ignacio University to monitor students' progress towards earning a degree. If a student is a financial aid recipient, he or she must meet the University's minimum progress standards to remain eligible for Federal financial aid. If the student is not a Federal financial aid recipient and would like to apply for Federal financial aid, s/he must meet these minimum progress standards to receive federal financial aid. Failure to meet any one of these minimum requirements will result in the student losing financial aid eligibility.

Monitoring of Academic Progress Students' progress will be reviewed after grades are finalized at the end of each semester (fall, spring, summer). A determination of eligibility to receive financial aid for subsequent enrollment periods will be made at this time. SAP is determined by calculating the student's cumulative grade point average (CGPA), the student's rate of progression toward completion of the academic program, and maximum timeframe for completion of the academic program. These standards apply to all students, not just those receiving FSA. All periods of a student's enrollment at the University are used in determining SAP (although only courses that count or would count toward the new program are used when a student change programs).

All undergraduate students must have a minimum cumulative GPA (CGPA) of 2.0 and 3.0 for graduate students to graduate from any program.

The SAP policy for Title IV aid recipients is aligned with the school's academic policy. Students will be notified via their e-mail account if they have failed the measurement. Students may appeal the decision.

The four components of the Satisfactory Academic Progress policy are:

1. Degree Seeking Program: A student must be enrolled in a degree seeking program to receive financial aid; A student who is not officially declared as a degree seeking is not eligible for federal financial aid. AND

2. Quantitative Measure: Minimum semester credit hour completion rate: A student must complete at least 67% of his/her attempted semester hours; Only grades of A, B, C, and for some program Ds are considered passing grades. All other grades will be counted as if the student received a letter grade of F. The formula used to figure your completion rate is to divide the hours completed by the hours attempted.

Example: An undergraduate student registers for 12 hours in the Fall Semester and drops to 9 hours after the drop/add period. The student goes on to complete all 9 credit hours in the Fall Session with a grade of C or better. In the Spring Semester, the same student registers for 12 credit hours and goes on to complete all 12 credit hours with a grade of C or better. For the Summer Semester, the student again enrolls for 12 credit hours but drops to 6 credit hours after the drop/add period. The student completes the remaining 6 credit hours with a

grade of C or better. Does the student meet the quantitative measure of SIU Satisfactory Academic Progress Policy?

Evaluation: Fall Semester credit hours attempted (12) + Spring Semester credit hours attempted (12)+Summer Semester credit hours attempted (12)= 36 attempted credit hours
Fall Session credit hours completed (9) + Spring Semester credit hours completed (12)+ Summer Semester credit hours completed (6)=27 completed credit hours
Total credit hours completed (27) divided by total credit hours attempted (36) =75% completion rate. and

3. Qualitative Measure: A student must maintain a cumulative grade point average (GPA) of 2.0 for undergraduates or maintain a cumulative GPA of 3.0 for graduates.

Example: An undergraduate student starts in the Summer Session and earns a 1.9 GPA. After completing the Fall Semester, his GPA improves to a 2.1. Upon completion of the Spring Semester, the student's GPA again falls to a 1.9. After the Summer Semester, the GPA improves to a 2.5. Does the student retain federal financial aid eligibility?

Yes! San Ignacio University checks for Satisfactory Academic Progress at the conclusion of the Fall Semester. The student maintained the minimum GPA requirement at the time San Ignacio University performed the SAP Evaluation. AND

4. Time Frame Maximum: Students must complete their degree program within 150% of the credit hours required for the degree program. Federal regulations require that San Ignacio University place a maximum timeframe in which a student can receive federal financial aid to complete a program of study. San Ignacio University allows students to attempt 150% of the required credit hours it takes to complete the student's degree of choice. If a student attempts more than 150% of the credit hours needed to complete his/her degree program, the student loses federal financial aid eligibility.

Example: An undergraduate student is pursuing a Bachelor of Business Administration degree, which will take 120 hours to earn. How many hours can this student attempt and still retain federal financial aid eligibility?

In this example, the student can attempt 180 credit hours before losing federal financial aid eligibility (**120 X 1.5 = 180**). Students enrolled in eligible licensure and certificate programs may receive financial aid only for those courses that are required to complete the license or certificate program

Non- Degree Type	Maximum Timeframe
• ESL	1350 Clock hours
Degree Types	Maximum Timeframe
• Bachelor	180 credit hours
• Associate	90 Credit hours
• MBA	63 Credit hours
• Master of Education	54 Credit hours
• Master of Hospitality management	54 Credit hours

The Financial Aid Office is responsible for ensuring that all students applying for, or receiving federal student Aid, VA benefits, or designated institutional aid, are meeting these standards.



The Standards of Satisfactory Academic Progress apply for all applicable financial assistance programs including Federal Pell Grant, Direct Loans, PLUS Loans and VA benefits.

These standards are applied to a student's entire academic history at SIU, including periods when financial aid was not received.

- If a student meets these standards, he/she is eligible to be considered for Title IV Federal financial aid.
- If a student does not meet these standards, he/she is not eligible to receive Title IV Federal financial aid.

General Information on Satisfactory Academic Progress (SAP):

- **Transfer Students:** San Ignacio University will use your transfer hours to calculate your maximum timeframe to determine financial aid eligibility. Cumulative grade point average will be calculated on work completed only at San Ignacio University.
- **Incomplete Courses:** If a coursework extension is approved, an Incomplete will be given for 30 days and will not be considered in the GPA. If the Incomplete is changed to a letter grade of A, B, C, D or F, it will be calculated into the GPA.
- **Withdrawals:** An official withdrawal from a course will be marked as a "W" and will not be calculated into the GPA. Merely ceasing to attend class does not constitute an official withdrawal and may result in the student receiving a failing grade for the course.
- **Repeated Course Work** Academic program requirements include repeating required coursework when an F grade is received. If the course is repeated, the GPA calculation for SAP purposes will follow the GPA calculation policy (i.e., if the student repeats the course and earns a passing grade, the F grade is removed from the GPA calculation, although it remains on the student's transcript.

Financial aid Warning Students who fail to meet the Qualitative or Quantitative guidelines at the end of the semester/payment period of review are automatically placed on financial aid warning status for one semester and notified of this status. The student continues to receive federal financial aid for the next enrolled semester. If at the end of the semester of enrollment/payment period, the student is now meeting all Satisfactory Academic Progress standards, the warning status is removed, and the student is now in good standing.

Financial aid Probation and Appeal Process Students who are on a Warning status and do not meet all the Satisfactory Academic Progress standards at the end of the next semester of enrollment/payment period of review lose federal financial aid eligibility until they are making progress in all categories. Students who lose eligibility for financial aid may appeal the decision by following the procedures outlined below. Those wishing to submit an SAP appeal must indicate mitigating circumstances that occurred during the semester in question, that could not have been anticipated prior to that period, and that adversely affected their ability to successfully complete their required coursework.

To appeal, a student must submit a letter of appeal to the Financial Aid Office. The appeal letter should include the following:



- Mitigating circumstances that prevented the student from meeting the requirements of academic progress (i.e., death in the family, student illness or injury, other personal circumstances). Mitigating circumstances does not include withdrawing from classes to avoid failing grades, pursuing a second major or degree, etc.
- Documentation that supports the student's basis for the appeal
- Steps the student has taken/will take to ensure future academic success. This plan should outline the student's academic goals for each period (e.g., number of credit hours and/or cumulative GPA) that will enable the student to meet the requirements of academic progress at a specified future point in time.
- Anticipated graduation date

If the SAP appeal is approved, financial aid will be awarded for the next semester of enrollment on a probationary period. An approved Academic Plan may be required as a condition of the appeal. An Academic Plan must be formulated with your AD. Term and Academic Plans and/or other conditions of appeal approval will be included in the notification letter. Students that cannot restore their eligibility in one semester will be placed on an Academic Plan along with the probationary status. This plan will be created with the assistance of the academic's office to determine the GPA a student will need to obtain and the number of credit hours to restore academic progress within a set number of semesters (not to exceed four total semesters).

Students placed on an academic plan must successfully meet the terms outlined in the plan by the end of each semester of enrollment. If the student meets these terms, they will continue to be eligible for aid on probationary status. The academic plan will continue to lay out the requirements for each semester of enrollment until a student successfully regains satisfactory academic progress.

Students who fail to meet the requirements for Satisfactory Academic Progress for their probationary semester or do not complete the requirements of their academic plan (if applicable) will again be ineligible for federal aid and subject to the appeal process. Any subsequent appeal must include information regarding new extenuating circumstances or what has changed since the last appeal

Students who meet the requirements for academic progress for their probationary semester will resume good standing and again be evaluated at the conclusion of the following semester of enrollment/payment period.

If the SAP appeal is denied, financial aid will be cancelled. If you have been denied aid, please review the section Regaining Financial Aid Eligibility below.

Regaining Financial Aid Eligibility Students denied financial aid after completing the appeal process or failing to meet their Academic Plan can regain full eligibility for financial aid by:

- Raising their GPA to the qualitative standard outlined above by degree
- Successfully completing coursework that will meet or exceed the minimum required for quantitative standard outlined above by degree



- Students who have reached their maximum time frame are not able to regain eligibility except in the case of a successful appeal of the maximum time frame requirement.

Students who are ineligible to receive financial aid may use one or more of the following payment options while attempting to regain eligibility:

- student's own resources, SIU Tuition Payment Plan, and/or Alternative/Private Educational Loans.

Students who have taken the necessary measures to regain eligibility for financial aid must contact the Financial Aid office immediately upon doing so and apply for Reinstatement of Eligibility. The student's academic performance will then be reviewed, and if all required SAP criteria are met, full financial aid eligibility will be reinstated, effective the following semester.

FINANCIAL AID POLICY ON REPEATED COURSEWORK

Per federal regulations (34 CFR Section 668.2) repeated coursework that falls under the following conditions cannot be included in a student's enrollment status for federal aid eligibility. This regulation will also include federal, state, and institutional funding.

- Repeating a previously passed course more than once. A course is considered passed if the student receives a grade of D or better.
- Repeating a previously passed course due to failing other coursework.
- Repeating a previously passed course for the sole purpose of gaining eligibility for financial aid. Federal aid is calculated according to need and the student's adjusted enrollment status. Recalculation will be applied regardless of whether a student received aid for previous courses and is based solely on how many times a course has been taken and passed.

Example 1: A student is taking a previously passed 3 credit hour course for the third time. The student is enrolled in a total of 12 credit hours for the term. Per federal regulations, the repeated course must be excluded from the student's aid eligibility. Only 9 of the student's 12 hours can be used to calculate aid eligibility. The student's aid will be adjusted to $\frac{3}{4}$ time instead of full-time enrollment.

Example 2: A student repeats a previously passed course. The student receives an F on the second attempt. The student attempts the course for the third time. The third course attempt will not be counted in total enrollment hours for financial aid.

Example 3: A student repeats a previously passed course. The student withdraws from the course on the second attempt. The student attempts the course for the third time. The third course attempt will not be counted in total enrollment hours for financial aid.

Definitions- The following definitions apply to the terms used in this section:

- **Financial Aid Warning:** A warning term is given to every student the first time they violate minimum GPA or completion rate requirements. Students are still eligible to receive financial aid while in warning status.
- **Financial aid Probation:** If a student has received a warning term and is still in violation of the SAP requirements, the student is suspended from receiving financial aid. The student may appeal against this decision, and if the appeal is approved, the student will be placed on a probation term, emailed an academic plan, and will be eligible to receive financial aid for this term.

- **Appeal:** Personal statement and supporting documentation asking for financial aid to be reinstated based on an extenuating circumstance that prevented the student from meeting Satisfactory Academic Progress. Appeals that are approved will allow a student a probationary term and require that the student sign an academic plan.
- **Academic Plan:** If a student appeals their financial aid suspension and is approved, they will be assigned an academic plan detailing the academic performance and necessary measures required to maintain financial aid eligibility until meeting SAP.
- **Completion Rate (Pace of Completion):** All students must complete at least 67% of the credit hours they attempt. The rate is calculated by dividing the number of successfully completed credits by the number of attempted credits.

Standards of Satisfactory Academic Progress - VA Students

Students receiving Veteran's Administration benefits must follow special Satisfactory Academic Progress requirements supplementary to SIU standard policies as follows:

- Students receiving VA educational benefits must maintain a minimum cumulative grade point average (CGPA) of 2.00 for undergraduate and (CGPA) of 3.0 to graduate from any SIU program and be awarded a degree.
- A VA student whose CGPA falls below the required minimum CGPA of their program at the end of any term will be placed on academic probation for a maximum of two consecutive terms of enrollment. If the VA student's CGPA is still below the required minimum at the end of the second consecutive term of probation, the student's VA educational benefits will be terminated.
- A VA student terminated from VA educational benefits due to unsatisfactory progress may petition the school to be recertified after reaching the minimum CGPA listed above.

Standards of Satisfactory Academic Progress - ESL Students

The University evaluates ESL students' Satisfactory Academic Progress every 10-week cycle of the program. Satisfactory Academic Progress (SAP) ensures that students are progressing through the program academically and in a timely manner. Student progress will be monitored within each level and between levels. To follow SAP regulations, ESL students must meet the following two criteria:

- The student must complete at least 80 percent of the total hours attempted during each 10-week cycle (Quantitative Measure)
- The student must complete the ESL program within a reasonable time (Maximum Time Frame Measure)

These criteria will be evaluated at the end of each level after grades are posted. Students attempting 150 hours during the cycle must complete at least 120 hours. The maximum time frame that a student is allowed to complete a program is 1.5 times the program length. ESL Students are expected to complete the requirements for their program in the scheduled time frame, but in no case may the course hours attempted to exceed 1.5 times the clock hours required to complete the program.

CHANGES THAT AFFECT STUDENT'S SAP

An incomplete grade in a course: If a student receives a passing grade in any course, the student will have successfully completed that course. If the student receives a grade of "I," he or she must successfully complete the required work for that course within a specified time arranged by the instructor and communicated to the student, but no later than the end of the term following the term in which the "I" was received. It is the student's responsibility to follow up with the instructor to complete the course work. If the course work is not completed by the arranged time, the "I" becomes an "F."

Pass (P) grade in a course: If a student receives a grade of P in any course, the student will have successfully completed that course. A grade of "P" will have no effect on the student's cumulative grade point average. However, the grade of "P" is added to hours attempted within the specified maximum time frame.

Transfer Courses: Students will receive a grade of "TC" for courses taken at another institution that is being transferred in for required courses at the institution. The grade of "TC" has no effect on the student's cumulative GPA or successful completion of courses. However, a grade of "TC" is added to hours attempted within the specified minimum time frame.

Repeat Courses: A student may repeat a course to improve the overall cumulative grade point average. Credits attempted and earned for the second attempt are counted in lieu of those earned for the initial attempt. Though both attempts remain part of the student's permanent record, the cumulative grade point average will reflect only the grade earned on the second attempt.

Reestablishment as a Regular Student and Prolonged Enrollment Status

Students who have been dismissed due to the failure to maintain the qualitative and quantitative minimums outlined above may apply to continue their studies at the University in prolonged enrollment status. During this time, the student must attempt to improve deficient areas that led to the dismissal by retaking courses from which the student withdrew or which he or she failed. The student will be responsible for all costs incurred while on extended enrollment status and must make acceptable financial arrangements to continue and will not be eligible for federal aid programs.

Students on prolonged enrollment status remain in probationary status and will have their progress evaluated at the completion of each term by the Dean of Academic Affairs. All credits attempted will count towards 150% of the normal program length while the student is on prolonged enrollment status.

Students on prolonged enrollment who do not make sufficient improvements as determined by the Dean of Academic Affairs may be dismissed from the University. A student on prolonged enrollment who re-establishes satisfactory progress may return to regular student status.

Reinstated students will be placed on a status of Probation for one term after reestablishing satisfactory progress. At the discretion of the Dean of Academic Affairs, with a recommendation, that a student who successfully appeals an academic decision but who has



exceeded the one and one-half the maximum time frame for completion, either as a regular student or an extended enrollment status, may receive the original academic credential for which he or she enrolled, provided the student has no additional financial obligations towards the University and has otherwise successfully completed the requirements of his or her educational program.

Program Changes / Additional Degrees Any student who desires to change his/her enrollment in a program of study at the University to a different program of study at the University must make the request in keeping with the University's policy. More than two changes from one program to another will require permission from the Dean of Academic Affairs. The University will transfer all relevant courses into the new program. Any courses transferred from one program to another will count in all SAP measurements for the new program.