

Policy: Satisfactory Academic Progress (SAP) for Financial Aid

Southeast Hospital College of Nursing and Health Sciences review the academic progress of students who apply for and/or receive financial assistance as required by federal regulations. Satisfactory Academic Progress (SAP) comprises three areas: minimum GPA, minimum pace of progression through an educational program, and maximum time frame for completion of an educational program.

SAP standards apply to students who wish to establish or maintain financial aid eligibility for Federal Title IV Federal Student Aid programs ((including Federal Pell Grant, Federal Direct/PLUS Loan, Federal Stafford Loan and other federal programs) and certain state and private programs. (**Note:** Not all financial aid programs require students to meet the SAP standards outlined in this policy; for example, many private scholarships have other eligibility requirements, and the student must contact the scholarship program to determine the specific eligibility requirements.)

Financial Assistance Programs Affected

Federal Programs

Pell Grant
Direct Loan
Stafford Loan
Parent Loan for Undergraduate Students (PLUS)

State Programs

Marguerite Ross Barnett Memorial Scholarship
Access Missouri Financial Aid Assistance

SAP Evaluation and Standards

The Registrar's records are reviewed at the completion of every semester of enrollment (summer, fall, and spring) to determine compliance with the SAP standards. When determining whether a student is meeting SAP standards, all periods of enrollment will be considered, including those in which the student did not receive financial aid.

There are three components to the SAP policy:

1. **Minimum GPA.** Students must maintain a cumulative GPA of 2.0 or higher to remain eligible for financial aid under this policy. The following will be included in the GPA calculation: transfer credit accepted towards a student's degree program; remedial courses; early credit hours taken in high school; and, for repeated courses, the newest grade (the old grade(s) will be excluded). Incompletes and courses from which students have withdrawn after the add/drop date, including excused withdrawals, will not be included in the GPA calculation.
2. **Minimum Pace-of-Progression.** Students must complete coursework at a **cumulative** rate of 66.67%. Completed coursework is defined as any course for which the student receives a passing grade.

Use the formula below to determine the pace of progression. The minimum pace requirement is 66.67%.

Completed Semester Hours (all passing grades): All credit hours with a passing grade on students' academic records according to the Office of the Registrar (A, B, C, D), including all transfer hours accepted toward current program, remedial, credit by examination hours, early credit hours taken in high school, and repeated courses.

Attempted Semester Hours:

All completed semester hours (as defined at left), plus all credit hours with a non-passing grade on students' academic records according to the Office of the Registrar, excluding transfer hours not accepted towards current program but including remedial, credit by examination hours, early credit hours taken in high school, courses with a grade of F (fail) or U (unsatisfactory), incompletes, courses from which a student has withdrawn after the add/drop date (including excused withdrawals), and repeated courses.

Pace of Progression Examples

Example 1		Fall Semester	Spring Semester	Cumulative Total
First-year Freshman				
Hours Completed		6	10	16
Hours Attempted		12	12	24
Pace of Progression		50%	83%	66.67%
Financial Aid Status after Semester		Warning	Met SAP	Eligible for Aid

Example 2		Fall Semester	Spring Semester	Cumulative Total
First-year Freshman				
Hours Completed		6	8	14
Hours Attempted		12	12	24
Pace of Progression		50%	66.67%*	58%
Financial Aid Status after Semester		Warning	Suspension	Not Eligible (needed 66.67%)

* Student met 66.67% requirement for the semester, but did not meet the cumulative 66.67% pace required for financial aid.

Example 3		Fall Semester	Cumulative Total
Continuing Student†			
Hours Completed		3	50
Hours Attempted		12	72
Pace of Progression		25%‡	69%
Financial Aid Status after Semester		Met SAP	Eligible for Aid
		Spring Semester	Cumulative Total
Hours Completed		6	56
Hours Attempted		12	84
Pace of Progression		50%‡	66.67%
Financial Aid Status after Semester		Met SAP	Eligible for Aid
		Summer Semester	Cumulative Total
Hours Completed		3	59
Hours Attempted		6	90
Pace of Progression		50%	65%
Financial Aid Status after Semester		Warning	Remains Eligible (needs 66.67%)
		Fall Semester	Cumulative Total
Hours Completed		8	66.67
Hours Attempted		12	102
Pace of Progression		66.67%	66%
Financial Aid Status after Semester		Suspension	Not Eligible (needed 66.67%)

† Student already completed 47 credit hours and attempted 60 credit hours going into Fall semester: 78% pace of progression.

‡ Student did not meet 66.67% for the semester, but maintained the cumulative 66.67% pace required for financial aid.

3. **Maximum Time Frame.** To remain eligible for aid, financial aid recipients must complete their educational programs within a time frame no longer than 150% of the published length of their educational programs as measured in attempted credit hours. When students have attempted 125% of their education programs, a letter is mailed to the students and a message is posted to the students' accounts as notification that they are approaching the maximum time frame. Additionally, Federal guidance states that students are ineligible when it becomes mathematically impossible to complete their programs within 150% of the published program length.

Credits counted in the maximum time frame calculation are all attempted credits. Attempted credits include:

- Earned credits – Passed (A through D), Satisfactory (S)
- Repeated courses – all attempts
- Withdrawal after the add/drop period (including excused withdrawals)
- Failures – Failed (F), Unsatisfactory (U)
- Incompletes
- All transfer credits accepted toward the student's degree program
- Pass/Fail

Financial Aid Warning

Students are automatically placed on Financial Aid Warning for one semester if they do not meet Minimum GPA and/or Minimum Pace of Progression standards. A letter is mailed to the students and a message is posted to students' SONIS accounts as notification of being placed on Financial Aid Warning. Students may continue to receive aid during the semester of Financial Aid Warning.

Students who fail to meet SAP standards during their period of Financial Aid Warning will be placed on Financial Aid Suspension.

Financial Aid Suspension

Students are placed on Financial Aid Suspension for one of the following reasons:

1. Do not meet the SAP requirements after one semester on Financial Aid Warning.
2. Do not meet the requirements of their *Academic Plan* (See **Academic Plan**).
3. Meet or exceed the Maximum Time Frame requirement to obtain a degree.
4. Withdrawal from ALL semester credit hours while on Financial Aid Warning.
5. Withdrawal from ALL semester credit hours in back-to-back semesters.
6. Receive a non-passing grade or incomplete in ALL semester credit hours.

Students are not eligible for financial aid while on Financial Aid Suspension. A letter is mailed to the student and a message is posted to the student's SONIS account as notification of being placed on Financial Aid Suspension.

Regaining Financial Aid Eligibility

To regain financial aid eligibility when on Financial Aid Suspension students may:

- 1) Meet minimum SAP requirements while not receiving financial aid, or
- 2) Submit an appeal with an *Academic Plan* for consideration and receive approval.

SAP Appeal, Financial Aid Probation, and Academic Plan

Students on Financial Aid Suspension may make a written appeal for reinstatement of eligibility if extenuating circumstances have contributed to their inability to meet SAP requirements. Extenuating circumstances 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
- Other extraordinary circumstances

Students who do not meet the above criteria must reestablish eligibility by completing courses without federal aid in one or more semesters until SAP standards are met.

A student who meets the above criteria may appeal by submitting to the Financial Aid Coordinator (1) a written appeal explaining the circumstances with appropriate documentation that the student wishes to be reviewed in consideration of the appeal and (2) an Academic Plan for consideration. The deadline to submit an appeal for consideration of reinstatement of aid eligibility for a semester is the midterm of that semester.

The completed written appeal and supporting documentation will be reviewed within three to five business days. Students who appeal will be notified by College email of the outcome of the appeal. Students whose appeals are granted will be placed on Financial Aid Probation for a period of one semester and be eligible for aid for one semester, after which they must meet SAP standards or be meeting the conditions of their Academic Plan.

As a condition of Financial Aid Probation, students will be placed on an Academic Plan. The maximum length of an Academic Plan cannot exceed one calendar year (e.g., fall/spring/summer, spring/summer/fall, summer/fall/spring) to meet SAP GPA, pace of progression, and/or maximum time frame requirements. Academic Plans will require students to achieve a GPA of 2.00 or higher and to meet a 66.67% pace of progression during the period of the Academic Plan.

The Academic Plan is reviewed after one semester of Financial Aid Probation to determine continuation of financial aid eligibility. Following a semester of Financial Aid Probation, students who meet SAP standards will regain financial aid eligibility. Students meeting the terms of their Academic Plans but not SAP standards may continue on Financial Aid Probation under the Academic Plan for a second semester; those students will be evaluated again at the end of that second semester and will be placed on Financial Aid Suspension if they do not meet SAP standards at that time. Students failing both SAP standards and the terms of their Academic Plans at the end of one semester of Financial Aid Probation will be placed on Financial Aid Suspension OR will no longer be eligible for aid.

Students seeking an additional undergraduate degree after graduating

Financial Aid eligibility for students seeking an additional undergraduate degree is limited to Federal Direct Stafford student loan eligibility for up to 90 credit hours attempted for the additional degree, or 270 total undergraduate credit hours attempted at all institutions, whichever limit is met first.