



Office of Financial Aid

## **Satisfactory Academic Progress (SAP) Policy**

Federal regulations, HEA Sec. 484(c) §668.16, 668.34, require institutions participating in Title IV federal financial aid programs to develop academic progress standards and review student records to ensure they are complying with these standards and making adequate progress toward their academic goals. At Albany State University's (ASU) Office of Financial Aid (OFA), SAP is reviewed each semester. Students who do not meet the minimum SAP standards are not eligible for financial aid, unless they have been granted a WARNING, APPROVED APPEAL, or PROBATION status as described below. **The Financial Aid SAP policy should not be confused with academic PROBATION or GOOD STANDING.**

### **Components:**

ASU's definition of satisfactory academic progress for receiving financial aid includes the following:

#### **I. Grade Point Average (Qualitative Measure)**

Students are required to maintain a minimum 2.0 cumulative **Financial Aid** GPA. **All attempted hours at Albany State University, including learning support and repeat courses, as well as most transfer hours regardless of whether or not you received financial aid for those terms of enrollment are included in SAP evaluation** (exclusions: transfer courses accepted as "NO CREDIT). Grades that are not associated with quality points cannot be used to calculate the GPA. They do, however, count as attempted hours.

#### **II. PACE (Quantitative Measure)**

Completion Ratio -- Students must successfully complete a minimum of 67% (**NO** rounding) of the cumulative credit hours attempted (cumulative earned hours/cumulative attempted hours). Grades of F, W, WF, U, I, and NR do not indicate successfully completed courses. They will be counted as attempted, but not earned hours.

#### **III. Maximum Time Frame**

Students are allowed to receive financial aid for up to 150% of the hours required for their degree program. Example: If a bachelor program requires 120 credit hours, a student may attempt a maximum of 180 hours before becoming ineligible for financial aid. Please see the chart below for more detailed information.



Office of Financial Aid

Program	Maximum Attempted Hours Allowed*
First Bachelor's Degree	180 semester hours or 150% of required hours (maximum hours will be adjusted for programs greater than 120 hours)
First Master's Degree	45 semester hours (maximum hours will be adjusted for programs greater than 30 hours)
Bachelor - Double Major	Determined based on program requirements as requested, contact the Office of Financial Aid for more information.
<i>*The Maximum Length of Study does not extend beyond the completion of coursework for a degree program</i>	
After First Bachelor Degree is Earned**	Maximum Attempted Hours Allowed (includes all attempted hours)*
Second Bachelor's Degree	270 semester hours
Second Master's Degree	75 semester hours
<i>**No hours for additional programs beyond the second degree**</i>	

(Please note: financial aid can only apply toward those courses required for the program even though all courses are counted in SAP.)

### Changing Majors

Undergraduate students who change majors during the academic year are strongly encouraged not to withdraw from any classes as they still must successfully complete a minimum 67% of the hours attempted at ASU, **including all hours accepted in as transferable credit.** Students who change majors or degree programs are at risk of exceeding eligibility limits before obtaining a degree. Students who decide to change majors or degree programs should do so early in their academic career so as not to jeopardize future eligibility for student financial aid at the University. **Major changes are not considered mitigating circumstances for financial aid appeal purposes.**

### Remediation / Learning Support Enrollment

Students cannot receive financial aid for more than 30 semester hours of remedial coursework (Learning Support and Regents courses). If these courses must be taken beyond 30 semester hours, students must enroll at their own expense.



Office of Financial Aid

## **Repeated Courses**

The University's Academic Repeat Policy allows students to take an unlimited amount of courses, however, all repeated courses and grades will be included in SAP calculations. Students may only receive Title IV Aid for one repeat of a previously passed course.

## **Undergraduate Transfer Students**

Undergraduate transfer students are also subject to the 67% Minimum Pace of Completion, the Maximum Allowable Total Attempted Hours and the minimum 2.0 overall GPA requirement. As previously stated, **all hours attempted while enrolled at the University and all transfer hours accepted by the University are included in SAP determination.**

## **Study Abroad/Student Exchange Programs/Consortium Courses**

Hours enrolled in Study Abroad, Student Exchange or Consortium courses are counted as attempted hours when applying SAP standards. **These grades do not count as successfully completed hours until a transcript is received by the Office of Undergraduate Admissions and grades are entered on the student's academic transcript.** Students should contact OFA once Study Abroad, Student Exchange or Consortium grades are entered so OFA can determine if the student now meets the 67% Pace of Completion for SAP.

## **Excessive Elective Courses**

Students found to be enrolling in an excessive number of elective courses may have their financial aid revoked as these do not contribute to making satisfactory progress toward earning a degree.

## **Academic Renewal**

University approval of Academic Renewal **does not** supersede SAP requirements. All attempted hours will continue to be included in SAP determination.

## **SAP Determination**

All new, first-time freshmen students are considered to meeting SAP during their initial term of enrollment at ASU. All transfer student SAP calculations will be determined using transfer hours accepted by ASU for credit. SAP will subsequently be calculated after grades are posted at the end of each semester.

## **Warning Status**

Students who are not meeting SAP qualitatively (2.0 GPA) and/or quantitatively (67% completion) are allowed to receive financial aid for one term with a status of WARNING. **Students are notified by email when they are placed in a WARNING status and no appeal is necessary to receive aid for this status.** Students must meet the SAP requirements at the end of their next term of enrollment or lose financial aid eligibility. Students may only be placed on Warning if they were meeting the SAP standards for the immediate preceding term. Students will only be allowed one warning per academic year.



Office of Financial Aid

## Financial Aid Suspension

Financial Aid suspension occurs when students have failed to maintain satisfactory academic progress. When financial aid is suspended, students are no longer eligible for aid until they are meeting the terms of academic progress for financial aid both qualitatively and quantitatively, or have an approved financial aid appeal. **Students on financial aid suspension are ineligible for aid. Therefore, it is the student's responsibility to pay all tuition and fees by the payment deadline to prevent cancellation of registration.**

## SAP Appeals

Students who lose their financial aid eligibility may appeal based on mitigating circumstances. Mitigating circumstances are defined as unanticipated and unavoidable events or situations beyond a student's control that prevented him or her from successfully completing courses or meeting the terms of a prior appeal. Examples of **acceptable** mitigating circumstances could include (but are not limited to) serious accident or illness of the student, serious illness or death of immediate family member (parents, grandparents, siblings, spouse, children), and/or unexpected financial obligations, etc. Examples of **unacceptable** mitigating circumstances include (but are not limited to) withdrawal to avoid a failing grade, too many courses attempted, voluntary change of major, limited number of tests/assignments, disagreement with instructor, voluntary change in work hours, being out of school for a number of years, and/or incarceration. The Office of Financial Aid realizes that students may not be able to continue their education without financial assistance; however, this is not a reason that will be considered for an appeal. Approval of all appeals is determined on a case-by-case basis and is not guaranteed.

## SAP Appeal Process

- ✓ Download the online Satisfactory Academic Progress Appeal Form with Instructions from the Financial Aid website. You will be required to provide a detailed explanation of mitigating circumstances, supporting documentation, and a statement explaining what has changed that will allow you to be successful.
- ✓ Submit the completed form along with all appropriate documentation to the Office of Financial Aid by the deadline for the following term of enrollment. (*NOTE: Appeals submitted after the deadline will be accepted but may not be reviewed before the fee payment deadline. Meeting this deadline does not guarantee that funds will be available, only that a decision will be made by the fee payment deadline.*) Appeals will not be approved without sufficient supporting documentation. **Incomplete appeals may result in automatic denial.**
- ✓ First appeals will be reviewed by the SAP Appeals Committee.
- ✓ Subsequent appeals will be reviewed by the Director of Financial Aid and may require a meeting with the student at the Director's discretion. The Director's decision is final and may not be appealed.
- ✓ Notification of the appeal decision and conditions of any approval will be sent by mail and/or email to your ASU email account.
- ✓ If assigned an academic plan and the conditions of that plan are not met, the appeal will be rescinded and financial aid eligibility will be immediately suspended. Students will be notified by mail and/or email.
- ✓ Students whose appeals are denied or rescinded will be required to pay tuition/fees in full by the next published fee payment deadline.



Office of Financial Aid

- ✓ Appeal approval is determined on a case-by- case basis and is not guaranteed.

### **PROBATION Status**

Students who lose financial aid eligibility, but have an approved SAP appeal are placed on financial aid PROBATION. Students in this status may continue to receive aid for one semester or for the amount of time designated in the aid academic plan outlined in the appeal approval. Students on financial aid PROBATION will have their progress checked at the end of each semester. Failure to meet any part of the academic plan will result in the appeal being rescinded and the immediate loss of financial aid eligibility. **It is important to note** that all stipulations and requirements of an OSFA approved **academic plan** are final and are not subject to further consideration by the University's Satisfactory Academic Progress Appeals Committee.

### **Student Financial Counseling May Be Required**

Students who previously received Federal Direct Student Loans or previously failed to maintain SAP may also be required to complete additional financial counseling before eligibility for student financial aid can be re-established.

### **Regaining Student Financial Aid Eligibility**

A student may be awarded Federal Pell Grants, Federal Perkins Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Direct Loans and state financial aid (HOPE Scholarship, Zell Miller Scholarship, etc.) for the semester **in which the student is now making SAP or the semester for which a SAP appeal and/or an academic plan has been approved.** **All other rules and regulations governing federal and state student financial aid programs still apply.**