

SATISFACTORY ACADEMIC PROGRESS

St. Thomas University (hereafter “the University”) demonstrates administrative capability in their Satisfactory Academic Progress (SAP) Policy, as it measures the progress of a student toward his/her program objective. Maintaining a SAP Policy is a requirement for the University to provide financial aid for all students. The policy sets minimum standards for evaluating SAP per federal and state regulations. This policy addresses the major features of the University’s SAP policy with respect to all major components required, including quantitative, qualitative, and rate of progression.

Within these measures are:

- **Maximum Time Frame**
- **Quantitative Measure (Rate of Progress)**
- **Qualitative Measure (Cumulative GPA)**

Lastly, this section encompasses the analysis of:

- **SAP Statuses**
- **Appeals**
- **Regaining Eligibility**

It is extremely important for all St. Thomas University students to review the Satisfactory Progress Policy -- particularly student just starting at the University. Every course enrolled at STU -- even the ones a student may later drop or get an incomplete grade for -- will be included in a Satisfactory Progress review. Taking time to understand the policy now, can assist students with planning their academic career pathway in a way that will keep them fully eligible for financial aid.

SAP POLICY

To be considered in good academic standing, and eligible for financial aid, students must successfully complete at least 67% of their attempted credits (quantitative progress) and meet the cumulative grade point average for the number of credits earned (qualitative progress).

The final SAP component is maximum time frame, a calculation used to ensure a student earns his/her degree or certificate within 150% of the time required for said program. For example, a student enrolled in a 120 credit program would reach maximum time frame if they attempted 180 credits and still had not successfully completed that program.

The University reviews SAP for all students at the end of each semester, even if the student is not utilizing federal student aid. All attempted credits, including transfer credits (for completion rate), are included in SAP calculations.

Students are notified via email when a SAP calculation has been processed and are directed to the Student Self Service Portal for more information regarding their status and appeal information, if necessary.

In order to remain in good standing and retain eligibility for financial aid, students must complete 67% of the courses they attempt, and maintain a cumulative GPA of 2.0 or better. In addition, students must not have reached the Maximum Time frame measure as identified above.

Maximum Time Frame

The University measures student progress to ensure the student does not exceed Maximum Time Frame (MTF) and is on track to earn his/her degree. Federal regulations require a student complete his/her educational program within an MTF of no more than 150% of the published program length. All credits taken at the institution and all transfer credits accepted count towards the calculation of Maximum Time Frame.

Quantitative Measure (Rate of Progress)

The University requires a student to successfully complete 67% of all attempted hours to maintain financial aid eligibility. These credits include all transfer credit accepted and all subsequent credits earned at the University. The University does not round up when computing the percentage of courses completed. Credits attempted include all courses taken at the University, including repeated courses and all accepted transfer credits. The measure is taken by dividing all completed credits by all attempted credits.

For instance, a student who has attempted 65 credits but has only completed 42 of them would not meet the Rate of Progress calculation:

$$42 \text{ credit hours earned} \div 65 \text{ credit hours attempted} = 64\%$$

Qualitative Measure (Cumulative GPA)

Undergraduate students must maintain a cumulative GPA (CGPA) of 2.0 or better at the end of each semester. Students should be aware that some grades for SAP are treated differently than for Academics, so the SAP CGPA and the Academic GPA could be different.

The grid below indicates how all grades are treated for both Quantitative and Qualitative measures:

<u>GRADE</u>	<u>GPA VALUE ATTEMPTED</u>		<u>COMPLETED</u>
A	4.00	Yes	Yes
F	0.00	Yes	No
W	---	* Yes	No
I	0.00	** Yes	No
Transfer Credits---		Yes	Yes

* GPA Value is not calculated in your CGPA.

** GPA Value is calculated in your CGPA.

For GPA purposes, the cumulative GPA is calculated using the following grades:

A=4.00; A-=3.67; B+=3.33; B=3.00; B-=2.67; C+=2.33; C=2.00; C-=1.67; D+=1.33; D=1.00; F=0.00.

The following terms are used: A=Superior; B=With Merit; C=Satisfactory; D=Passing; and F=Failure.

Other grade indicators are: AD=Administrative Drop (permanent grade for nonpayment, no credit or grade points, used in the calculation of GPA); AU=Audit (no credit or grade points); CP=Course in Progress (temporary grade for internship courses); I=Incomplete; NG=No Grade Submitted (temporary grade); NP=No Pass

(unsatisfactory, for pass/no pass courses); P=(credit earned, for pass/no pass courses); UW=Unofficial Withdrawal (no credit or grade points, not used in calculation of GPA, can only be given if the student never attended the course); W=Official Withdrawal (no credit or grade points).

SAP STATUES

Satisfactory: The student is meeting all measures of the SAP policy and is in good standing.

Warning: The student has failed to meet SAP requirements. Students on a SAP Warning are eligible for Financial Aid for one semester.

Suspension: A student at the end of his/her Warning period, who has not met the necessary requirements is placed on Suspension and is ineligible for financial aid. Students on Suspension may file an appeal.

Academic Plan/Probation: A student on who successfully appeals their Suspension status is placed on an Academic Plan. Academic Plans are probationary statuses. Once an academic plan has been created the plan dictates the SAP standard for the student and must be followed. If the student is unable to achieve the plan, he/she will no longer be eligible for financial aid and will be responsible for paying for his/her own tuition until the student can meet the minimum SAP requirements.

Termination Status: Students on an academic plan who fail to meet the requirements of said plan are placed on Termination Status and are ineligible for financial aid. Students may regain eligibility at such time as they are meeting SAP requirements. Students who believe they are meeting SAP requirements should notify the Financial Aid Office in order to be reevaluated.

Appeals: A student can appeal the decision to have eligibility reinstated. In the appeal the student must state his/her reasons for falling below SAP standards and include a plan of action to correct the situation. All appeals should be submitted to STU Financial Aid Office **within 30 calendar days** of the day the suspension notice was sent.

Students who wish to file an appeal must have his/her advisor create an Academic Plan. The academic plan is the minimum requirements to reach SAP standards and how the student can effectively achieve this goal. During the period the student is on an Academic Plan, the student is unable to withdraw, fail or have any incomplete course(s). Once an academic plan has been created the appeal committee dictates the SAP standard for the student.

The appeal process follows federal rules and a student will be asked to provide the following:

- Explain and document the mitigating circumstances (e.g., major illness, death in the family, other special circumstance) that prevented the student from meeting the required standards;
- Explain what has changed or will change for him/her, so that he/she will be able to earn the required cumulative grade point average and meet the 67% credits earned threshold by the end of the probation period; and
- Detail how his/her degree will be earned within a maximum time frame of 150% (including transfer credits).

Appeals are either approved or denied. Students with approved appeals are expected to follow their SAP Academic Plan.

- Appeal Approved – if a student's appeal is approved, the student is eligible for financial aid until their plan expires
- Appeal Denied – If a student's appeal is denied, the student will not be eligible for financial aid. A student may still continue to attend the University but the student would be responsible to find alternative means to pay all cost associated with enrollment.

Documentation: The University in compliance with federal regulations regarding record retention maintains all appeal documentation in the student's electronic records for 5 years.

Regaining Eligibility

A student who loses eligibility (federal, state, and/or institutional aid) may regain eligibility if, in the future, his/her academic performance meets the SAP requirements. Students who have had an appeal denied or who have been placed on SAP Termination who later meet requirements should contact the Financial Aid Office to be reevaluated.

Reinstatement of Financial Aid without an approved appeal

A student who loses eligibility (federal, state, and/or institutional aid) may regain eligibility if, in the future, his/her academic performance meets the standards with a denied appeal. The student may also regain eligibility after enrolling and paying for classes and meet the minimum GPA requirements and completion rate.

FREQUENCY OF MONITORING

STU reviews SAP for all students at the end of each semester, even if the student is not utilizing federal student aid. All attempted credits, including transfer credits (for completion rate), are included in SAP calculations.

Please note, some of the University's academic programs, scholarships and/or grants may have more stringent requirements than the standard SAP policy. It is up to the student to know the requirements of their chosen program

DEFICIENCIES/PREREQUISITES

Students who are admitted with deficiencies and/or prerequisites will have those credits added to their minimum degree requirements.

Incompletes - A student with valid reason (as determined by the Dean) for not completing a course requirement, and has been granted additional time to complete the course is given a grade of "I". It is the student's responsibility to contact the Financial Aid Office of any grades changes. The FAO will then re-process SAP for those students.

Repeated Coursework – The first time a course is completed and passed it is counted as a passing grade for SAP purposes. The student may repeat this course once in an effort to improve the grade. If failed, the student may repeat the course as often as needed to receive the passing grade (if SAP is maintained). For repeated courses, the credit hours of both attempts are counted in the Rate of Progress (ROP) and Maximum Time Frame (MTF) calculation. The hours for all attempts of the course will be counted as hours attempted.

Credits are not counted as completed for courses with a W, F, I, or CP, however; those credits are counted as attempted.

TREATMENT OF PUNITIVE AND NONPUNITIVE GRADES AND COURSES

All courses with a grade of F, I, W, UW, and repeated courses will be considered in the calculation of credit hours attempted and will be subject to the Standards of Satisfactory Academic Progress. Audited courses are not considered in awarding financial aid; therefore, they will not be counted in the determination of Satisfactory Academic Progress. **It is the student's responsibility to inform the Financial Aid Office if grade changes have been made to his/her academic record.**

Treatment of Non-Punitive Grades, Repeated and Audited Courses

The University has specific rules for non-punitive grades, repeated courses and audited courses. Pass/Fail, Withdrawals and Incomplete grades count as hours attempted and therefore affect rate of progression, however due to the nature of the grade, they do not affect the CGPA computation.

If a student has an Incomplete (I) and this has caused him/her to be on SAP Probation it is the responsibility of the student to ensure the SAP status is reviewed upon the awarding of the final grade. (See Section regarding Incomplete Grades and extensions)

For repeated courses, the first course grade will not be computed into the total GPA (when the student submits the grade replacement electronic form). Instead, the most recent grade will be used. However, the hours for all attempts of the course will be counted as hours attempted.

Treatment of Transfer, Consortium Agreement, Change of Major, Second Degree and Second Major Courses

The University counts all hours to determine academic progress:

- **Transfer Credits** – The University values prior formal learning. Transfer credits may include:
 - ACE/PONSI approved credit
 - ACE-approved military training and experience credit
 - CLEP, ACT/PEP, and DANTES DSST programs (the maximum number of semester-hour credits which may be challenged and transferred is 30) See section regarding Challenge Exams. Students need to submit an Official Transcript to the Admissions Office. Credit hours accepted by the University will be considered for SAP.
- **Consortium Agreement** - A current student may receive Title IV aid if they are taking coursework at another school and if the participating institution enters into a consortium agreement with the University. This agreement states that courses taken with the host institution will transfer to the University who will process and disburse the student's aid. Therefore all grades received from a consortium agreement are calculated in student's SAP.
- **Change of Major** – Multiple changes to a program of study will negatively impact academic progress. These changes will result in the accumulation of credits that exceed the maximum time frame permitted for completion of a program. Taking courses that do not apply towards a declared program of study will also result in the accumulation of credits that may exceed the maximum time frame permitted to complete a program of study. These courses count as attempted and earned credits for SAP.
- **Second Degree and Second Major Courses** – Students attempting a second degree or major are subject to maintain SAP.
- **Study Abroad** - The student must first be accepted to study abroad by meeting with his/her academic advisor and obtaining approval. Once approved, grades received in a study abroad program will be part of SAP requirements.

Advancement Placement (AP) and Challenge Exams

Undergraduate students may submit a portfolio demonstrating experiential learning to challenge a specific course. The Maximum number of credits that may be awarded by portfolio process is 27 credits for eligible program. For a list of eligible programs, please contact the academic advisor.

Completion of Degree Requirements

A student who has completed all degree requirements for a course of study, as certified by the Registrar's Office, is considered to have the degree and is no longer eligible for further financial aid for that program. The student is moved to "graduated" and his/her status is moved to Alumni when degrees are conferred from the Registrar's Office.

DROPPING/WITHDRAWING

Awarded funds are intended to help meet educational expenses during University study. If you withdraw, drop out of school, drop below half-time, change enrollment status, or leave without notice in any given enrollment period, your financial aid award may be reduced or canceled, and you may be required to return a portion of the aid awarded to you. You may also be required to refund a portion of the funds disbursed directly to you. The amount of the refund is based on formulas established by the Department of Education. **You should consult with an academic advisor prior to dropping or withdrawing to avoid unnecessary financial hardship.**

Financial aid is refunded based on the last date of attendance at St. Thomas University. Title IV aid is earned in a prorated manner on a per diem basis up to the 60 percent point in the semester. After this point in time, Title IV aid is viewed as 100 percent earned. Unearned aid must be refunded to the federal student financial aid programs prior to issuing a refund to the student. Unearned aid will be returned in this order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Direct PLUS Loan for Parents
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grants (FSEOG)
6. Other Title IV Programs
7. Other Non-Federal financial aid

St. Thomas University will complete the Return of Title IV Funds calculation and return any Title IV funds that are due to the Department of Education. Students will be notified in writing of any balance owed to St. Thomas University and have 45 days from the date of the letter to arrange payment with the Business Office. Failure to pay within this deadline will result in your student account being reported to the collection agency and difficulties registering for subsequent terms at the University. Students will be responsible for any fees access by the collection agency.