

Undergraduate and Graduate Satisfactory Academic Progress [SAP]

Undergraduate SAP

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:

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<u>GRADE</u>	<u>GPA VALUE</u>	<u>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 non-payment, no grade points used in the calculation of GPA); credits are counted as attempted

AU=Audit (no credit or grade points)

CP=Course in Progress (temporary grade for internship courses); credits are counted as attempted; no GPA

I=Incomplete credits are counted as attempted; no GPA

NG=No Grade Submitted (temporary grade); credits are counted as completed; no GPA

NP=No Pass (unsatisfactory, for pass/no pass courses); credits are counted as attempted; no GPA

P=credit earned, for pass/no pass courses); counted attempted/completed credits; no GPA

UW=Unofficial Withdrawal (no credit or grade points earned, not used in calculation of GPA, can only be given if the student never attended the course); credits are counted as attempted

W=Official Withdrawal (no credit or grade points); credits are counted as attempted

AW=Administrative Withdrawal (permanent grade, no credit or grade points, not used in calculation of GPA); credits are counted as attempted

SAP STATUSES

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.

Suspension Status: Students on an academic plan who fail to meet the requirements of said plan are placed on Suspension 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

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- 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 and plan is reviewed at the end of each term.
- 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 is counted as a passing grade for SAP purposes. The student can only repeat a previously passed course once in an effort to improve the grade and receive federal aid. Future attempts to improve course grade will impact the number of credits enrolled impacting financial aid eligibility for title IV programs.

If course is 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 Quantitative Measure (Rate of Progress) 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.

Grade Replacement

All courses applicable to a student's major (whenever taken, including academically forgiven courses and grade replacements) are included in evaluating a student's satisfactory academic progress for both quantitative [attempted] and qualitative [CGPA] components. However, a student may be able to appeal loss of eligibility due to special circumstances.

If the student is replacing a C- the grade replacement will show: *X

If the student is replacing a D+ the grade replacement will show: *Y

If the student is replacing a D the grade replacement will show: *Z

If the student is replacing an F the grade replacement will show: **

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.**

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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.

Graduate SAP

STANDARDS OF 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:

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Lastly, this section encompasses the analysis of:

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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 60 credit program would reach maximum time frame if they attempted 90 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 3.0 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.

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Transfer Credits

Credit towards graduation from St Thomas University is granted for courses taken at accredited institutions with a grade of 3.0 or above, if those courses are deemed both comparable to a course at the University and relevant to the student's proposed program of study at the University.

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.

42 credit hours earned ÷ 65 credit hours attempted = 64%

In the example above the student would be below the University's minimum requirement for progression and would not be meeting SAP

Qualitative Measure (Cumulative GPA)

As noted above, all students are required to maintain a Cumulative Grade Point Average (CGPA) based upon credits attempted & completed. Example: A Graduate student is required to maintain a CGPA for the number of credits attempted & completed. Graduate student must have at least a 3.0 CGPA at the end each payment (term) period.

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

GRADE	GPA VALUE	ATTEMPTED	COMPLETED
A	4.00	Yes	Yes
A-	3.67	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.

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The following grade points are used:

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.

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Other grade indicators are:

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Repeated Coursework – The first time a course is completed and passed is counted as a passing grade for SAP purposes. The student can only repeat a previously passed course once in an effort to improve the grade and receive federal aid. Future attempts to improve course grade will impact the number of credits enrolled impacting financial aid eligibility for title IV programs.

If course is 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 Quantitative Measure (Rate of Progress) 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.

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Grade Replacement

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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.

SAP STATUSES

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.

Suspension Status: Students on an academic plan who fail to meet the requirements of said plan are placed on Suspension 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 and plan is reviewed at the end of each term.
- 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

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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.

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 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 an advisor at the Financial Aid Office if grade changes have been made to his/her academic record.**