

Satisfactory Academic Progress

Saint 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 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:

- probationary and conditional periods
- non-punitive grades
- repeated, audited and pass/fail courses
- withdrawn and incomplete courses

Lastly, this section encompasses the analysis of:

- transfer credits
- consortium agreements
- programs of study
- change of major
- subsequent degrees and dual majors
- SAP appeals and documentation
- and regaining aid eligibility

Process Overview and Responsibilities

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). See the chart 1.A

1.A

Credits earned (including credits transferred)	Minimum cumulative grade point average required (CGPA)
Undergraduate Degree Programs	
7-30	1.5
31-45	1.8
46+	2.00
Graduate Degree Programs	
6-12	2.5
13-18	2.8
19+	3.0
*Please note, if your graduate degree is 30 credits or less (i.e. Masters of Accounting-MAC), you must meet the 3.0 GPA Requirement before the time of graduation	
Law JD Programs (and LLM)	
9-30	1.65
31+	2.0

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.

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.

Last Updated: July, 2017

Resources: 2016-17 FSA Handbook pg. 1-13 to 1-14, 668.16(e), 668.32(f), 668.34

SAP Policy: Same as or Stricter than University Academic Policy

The University's SAP policy is the same for financial aid and academics. An undergraduate student must have a 1.8 CGPA after 31 credits attempted and a 2.0 CGPA after 46 credits attempted. A graduate student must have 2.8 CGPA after 13 credits attempted and a 3.0 CGPA after 46 attempted credits. A law school student must have a 2.0 CGPA after 31 credits attempted.

Transfer Credits - Credit towards graduation from St Thomas University is granted for courses taken at accredited institutions with a grade of 2.0 or above on a 4.0 scale, 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.

Last Updated:

Resources: 668.34(a) (1) 2016-17 FSA Handbook pg. 1-13, 2-54

Qualitative Measure (Cumulative GPA)

As noted above, all students are required to maintain a CGPA based upon credits attempted. Example: an undergraduate student is required to maintain a cumulative grade point average (CGPA) for the number of credits attempted. An undergraduate student must have at least a 2.0 CGPA at the end of 2 years of study.

Incomplete grades, withdrawn courses and/or repeated courses all affect a student's GPA. A student who is not obtaining the needed grades for his/her program of study, and therefore needs to retake courses, may find that he/she will affect *Rate of Progress* (ROP) and the ability to meet *Maximum Time Frame* (MTF) requirements.

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

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. 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 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).

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". The Registrar's Office notifies the Financial Aid Office (FAO) of all grade changes, including grades that were previously assigned an "I". The FAO will then re-process SAP for those students.

Last Updated: July, 2017

Resources: 668.34(a),(4),(11), 2016-17 FSA Handbook pg. 1-13, A-57

Quantitative Measure

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.

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.

Last Updated: July, 2017

Resources: 668.34(a)(5),(6),(11), 2016-17 FSA Handbook pg. 1-9, 1-13 to 1-14

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 requires a student complete his/her educational program within an MTF of no more than 150% of the published program length.

The University has established this timeframe based upon enrollment status as follows:

- Full time undergraduate students must complete their degree within 150% of the program length (a 4 year degree must be completed within 6 years)
- MTF for **Graduate/Professional** students is determined by how the University defines the length of the program.

All attempted credits are counted when determining rate of progress, such as:

- Accepted transfer hours
- All earned credits
- All Pass/Fail credits
- Credits attempted for which a student did not receive financial aid
- Repeated courses
- Incomplete courses
- Withdrawals

Last Updated: July, 2017

Resources: 668.34(b), Maximum time frame, 2016-17 FSA Handbook pg. 1-13 to 1-14

Rate of Progress

The University reviews SAP at the end of each term to determine if a student is on pace to complete his/her degree, and calculates the student pace by dividing the total number of hours the student has successfully completed by the total number he has attempted. For example the student has completed 44 credit hours but he/she has attempted 65 credit hours. The FAO performs the following calculation to determine Rate of Progress (ROP) for the student:

$$44 \text{ credit hours earned} \div 65 \text{ credit hours attempted} = 67\%$$

In the example above the student would be at the University's minimum requirement for progression and his/her pace would be of concern to the FAO.

A student becomes ineligible for Title IV funding when it becomes mathematically impossible for him/her to complete his/her program within 150% of its length.

Last Updated: July, 2017

Resources: 668.34(a)(5),(6), 2016-17 FSA Handbook pg. 1-13 to 1-14

Probationary or Conditional Periods

A student not meeting the CGPA and the ROP requirement is placed on a **Warning** period. For a student who did not maintain academic progress, from his/her most recent completed enrollment, he/she is placed on FA Warning for the next period of enrollment (Semester). A student is eligible for financial aid while on Warning for one semester and the student has one semester to re-establish SAP as previously described in the University's financial aid policy and as per the Department of Education (ED) regulations. If this is achieved the student's financial aid eligibility for their next period of enrollment is restored.

A student who falls below 67% of his/her completion rate must make up this shortage in the following semester in addition to maintaining the minimum normal rate of credit hours completed. The University notifies a student of his/her FA Warning status via the school email, and the student Self – Service portal.

A student who is on warning for one semester and still fails to achieve SAP will have his/her financial aid eligibility suspended. The student may be placed on a temporary status known as **Probation**. Probation is a status the University assigns a student who is failing to make SAP and successfully appeals, at which time eligibility for aid may be reinstated for one payment period. A student's appeal must address why he/she has failed to meet academic standards, how his/her situation has changed, and the student's plan to achieve SAP.

A student's appeal is not approved unless his/her next semester allows him/her to meet SAP standards as mandated by the ED. A student not meeting SAP standards and that cannot reach minimum standards within one semester, must have his/her advisor create

an Academic Plan. This plan outlines the minimum requirements to reach SAP standards and how the student can effectively achieve this goal. During the FA probation period the student is unable to withdraw, fail or have any incomplete course(s). 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.

A student who modifies his/her initial course schedule during the add/drop period of the term only, can do so without having the dropped classes included as attempted hours. A student who was enrolled with the University in the past and then reenrolls is reviewed on all his/her past courses with the University required for the newly entered program. A student who returns after a period of non-enrollment of one or more semesters and he/she was on financial aid probation will remain on financial aid probation and therefore will need to submit an appeal regarding his/her SAP status.

Last Updated: July, 2017

Resources: 668.16(e), 668.32(f), 668.34, 2016-17 FSA Handbook pg. 1-13 to 1-17

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 timeframe 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 timeframe permitted to complete a program of study.
- **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.

Last Updated: July, 2017

Resources: 668.34(a)(6) 2015-16 FSA Handbook, pp. 1-9 to 1-10

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.

SAP calculations are considered when a student takes a Challenge Exam. The Registrar will determine the minimum grade to be considered.

A student may request guidelines from St. Thomas University by contacting:

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.

Notices

A student who fails to meet SAP requirements will be notified of his/her Title IV eligibility status via school email, U.S. mail, or by checking the student Self – Service portal. When a student has been determined to no longer be eligible for financial aid due to his/her SAP status, the notification letter will document how he/she failed to meet academic progress in addition to pertinent information as to the appeals process including any required forms.

Students may access the SAP Policy by submitting a request to the Office of the Registrar or by clicking on:

Last Updated: July, 2017

Resources: 668.16(e), 668.42(c) (2), 2016-17 FSA Handbook pg. 1-14

SAP Statuses

Warning: Warning status is assigned to a student who has failed to meet academic requirements. A student who does not maintain SAP, post his/her most recent completed enrollment will be placed on financial aid "warning" for his/her next period of enrollment. The student will have one semester to re-establish SAP as previously described in the University's financial aid policy and the Department of Education (ED) regulations. If this is achieved the student will have financial aid eligibility for his/her next period of enrollment.

A student who falls below 67% of his/her completion rate must make up this shortage in the following semester in addition to maintaining the minimum normal rate of credit hours completed.

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.

See Chart 1.A for CGPA and ROP requirements.

Probation: A student on Warning status, who does not meet the SAP requirements, after the semester he/she was placed on Warning, is placed on a Suspension status and provided information regarding submitting an appeal for the upcoming semester. Student is also informed that he/she is ineligible for financial aid until an appeal has been received and approved. A student is notified of his or her suspension status electronically via his/her student email account, and notified by mail. Once an appeal has been approved the student is placed on Probation.

See Chart 1.A for CGPA and ROP requirements.

A **graduate student** who does not maintain at least a 3.0 ("B") incurs academic probation. The probationary period extends for the duration of his/her enrollment in one additional term. If the student, on completion of the additional term, still does not attain a CGPA of 3.0, the student cannot enroll in further courses but is required to reenroll in a course already completed at less than the grade of "B". The student is permitted to select the course that is to be retaken if he/she has more than one course, but not more than 6 credits, with a grade lower than a "B" on his/her transcript. Separation from the University may occur if the candidate still does not maintain a CGPA of 3.0 or shows no signs of improving.

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.

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).

Student appeals are not approved unless in the next semester the student is able to meet SAP standards as mandated by ED. If it is determined that the student will not be able to meet SAP standards then his/her academic advisor must create an Academic Plan. This plan will outline the minimum requirements to reach SAP standards and how the student can effectively achieve this goal. During this probationary period the student is unable to withdraw, fail or have any incomplete course(s). Once an academic plan has been created and agreed to by the student, the academic plan standards dictate the requirements the student must maintain. If the student is unable to achieve the plan, they will no longer be eligible for financial aid and will be responsible for paying for their own tuition until they can meet the minimum SAP requirements.

- Appeal Approved – if a student's appeal is approved, it will apply to the current or the next term of enrollment. A student with an approved appeal will need to also have a signed Academic Plan.
- 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.

- SAP restored: A student whose financial aid has been suspended due to not meeting SAP requirements and who, in future semesters, are meeting SAP, will move to a status of meeting SAP.

Last Updated: July, 2017

Resources: 668.34(a)(8)(ii), 668.34(b), Financial aid probation 668.34(c)(2)(ii), (3),(4),(d)(2) 2016-17 FSA Handbook, pp. 1-13 to 1-14,

Documentation

The University in compliance with federal regulations regarding storage guidelines, stores and maintain all student appeal documentation in the student's academic folder for 5 years. The University does keep records for a student using a Perkins Loan or in the Nursing Program over 5 years.

Regaining Eligibility

A student that fails to meet SAP requirements and had his/her appeal denied but wishes to continue in his/her program may work with the University to regain eligibility.

Reinstatement of Financial Aid without an approved appeal

A student who loses eligibility may regain eligibility if, in the future, his/her academic performance meets the standards with a denied appeal. Specifically, a student who has lost financial aid eligibility (federal, state, and/or institutional aid) due to failure to maintain SAP, may regain eligibility after enrolling and paying for classes his or herself, that will allow him/her to meet the minimum GPA required and the minimum 2/3 cumulative completion rate required.

The University sets up an Academic Progress Plan to monitor that the student progress and pace is on track for MTF. The Academic Plan will outline the minimum requirements to reach SAP standards and how the student can effectively achieve this goal. During the students attempt to regain financial aid eligibility he/she is unable to withdraw, fail or have any incomplete course(s). Once an academic plan has been created, it creates the SAP standards for the student and must be followed.

Below is an example of a student who is not on track to meet MTF and therefore has failed his appeal. This student may want to work with the university to reestablish his financial aid:

Example – Student “A” – In this example, the student appealed but was denied:

- Student attempted 30 credits, but passed only 18 *
- Percentage rate = 60% ($18/30 = .60$)

Last Updated: July, 2017

Resources: 668.34(a)(9)(i),(10) 2016-17 FSA Handbook, p. 1-13, A-63