



I. Policy Title

Standard of Satisfactory Academic Progress (SAP) for Students

II. Policy Purpose and Statement

The Higher Education Act of 1965, as amended by Program Integrity regulations passed on October 29, 2010, mandates institutions of higher education to establish a standard of satisfactory academic progress for students who receive financial aid.

III. Policy Application and Effective Date

- a. This policy applies to students.
- b. This policy is effective December 1, 2020.

IV. Definitions

N/A

V. Policy

To receive funds administered by the Office of Financial Aid at Savannah State University, students must be making measurable academic progress toward completion of an eligible degree or certificate program. Federal regulations require evaluation of both quantitative and qualitative academic progress. Satisfactory Academic Progress must be maintained to remain eligible to receive Title IV (federal) aid, state aid and institutional aid. Title IV aid includes Federal Pell Grants (PELL), Federal Supplemental Educational Opportunity Grants (FSEOG), TEACH Grants, Federal Work Study (FWS), Federal Direct Loans and Federal Perkins Loans. State aid includes Helping Outstanding Pupils Educationally (HOPE), Student Access Loan (SAL) and Dual Enrollment (formerly MOWR). Institutional aid includes Athletic Scholarships and Foundation Scholarships/Grants*. ***(Please note that students may still qualify for some Foundation Scholarships depending on the terms of that scholarship. Please check with the Foundation to see what aid may apply)***. SAP is determined by measuring the student's cumulative grade point average (GPA) and the student's rate of progression toward degree completion. All periods of enrollment at the university will be included in the measurement of satisfactory academic progress. Terms in which the student enrolled but did not receive financial aid are also included in the measurement.

In accordance with federal regulations, the guidelines used to determine SAP are as follows:

- SAP will be calculated at the end of every semester.
- A student failing to meet the SAP standards for the first time at the end of a semester will be placed in an SAP **“Warning”** status.
- A student may continue to receive financial aid for **one** payment period while in a **“Warning”** status.
- A student failing to meet the SAP standards after an initial **“Warning”** will no longer be eligible to receive financial aid. The student will be placed in a **“Suspended”** status.
- A student in a **“Suspended”** status may submit a Financial Aid Appeal Form. If the appeal is approved, the student will be placed in a **“Probation”** status.
- A student in a **“Probation”** status **must** successfully maintain the terms of his/her academic plan. Failure to comply with the assigned academic plan will result in a student being placed in a **“Suspended”** status. Student will be responsible for paying for educational costs until evidence of academic success is shown or SAP standards are reached.
- SAP requires monitoring of both GPA (qualitative) and Completion Rate (quantitative).

Satisfactory Academic Progress (SAP) requirements are contained in three sections of the regulations:

1. **Qualitative Grade Point Average (GPA) (Cumulative):** Students must maintain a cumulative GPA list for credit level. The GPA is computed by the Registrar's office on a scale of 4.0. The GPA is cumulative (includes entire Academic history). Graduate students must maintain a 3.0 GPA throughout their enrollment at SSU.

(Hours Attempted)	Minimum Required Overall GPA
0-29	1.70
30-59	1.90
60-89	2.00
90 and above	2.00

*Students in undergraduate programs requiring higher GPA 's will need to maintain that required GPA for SAP.

2. **Quantitative Hours Completed (Completion Rate) (Cumulative):** The financial aid recipient must have passed at least 67% of all hours attempted (including learning support attempted hours and all attempts for courses repeated). Grades of A, B, C, or any derivative of these letters are "satisfactory" for financial aid purposes. Courses with grades of F, WF, W, U, I, IP/CP and NR are included in attempted credit hours but are not included in earned credit hour, courses with grades of I, IP/CP, and NR count as hours pursued, but do not count as hours earned until the course is satisfactorily completed according to the provisions in the university catalog). Courses with grades of "S" would be included as hours attempted and earned but would not have a value in the qualitative calculation. Graduate and professional students must have a 3.0 overall GPA at the conclusion of each term, with the exception of those students enrolled in programs which have the minimum required cumulative GPA lower or higher than 3.0. The completion rate is calculated by dividing the cumulative number of credit hours the student has successfully completed by the cumulative number of credit hours the student has attempted. This calculation is performed in Banner after final grades are posted by the Registrar at the end of the semester.
3. **Maximum Time Frame for Degree Completion:** The purpose of the Federal Title IV financial aid programs is to assist students in meeting their educational expenses while they progress toward timely completion of their educational objectives. For that reason, federal regulations require that students must complete their educational objective within a maximum time frame of one and one-half (150 percent) times the length of the program in which they are enrolled before a student is no longer eligible/ineligible for aid. Program length is measured in credit hours and is determined by the number of credit hours required for completion of the program.
For example, if a student is enrolled in a degree program that takes 120 semester hours to complete, that student may receive financial aid (if eligible) for 180 semester hours ($12 \times 1.5 = 180$) before financial aid is revoked. Students may appeal a loss of financial aid eligibility due to maximum time frame requirements if extenuating circumstances prevented them from completing their program within the specified time frame. If a student graduates from one program and re-enrolls in another program, the maximum time frame will be reset. However, all previous credit hours attempted that count toward the new program will be included in the new time frame calculation. A student will still have to submit an appeal.

SAP Definitions

Financial Aid Warning:

Students that are not meeting the Qualitative and/or Quantitative standards at the end of a term are automatically given one (1) Warning semester. During this Warning semester, students are allowed to receive federal and state aid payment. Students must be fully in compliance with all components by the end of the Warning semester to regain eligibility and receive funds for future semesters. Only one (1) Warning semester is allowed for a student's entire degree program at SSU. Further, the Warning semester allowance is not applicable to the Max Time Frame standard. In order to comply with the federal regulations governing SAP, Savannah State University has established, published, and will apply the following standards to ensure students are satisfactorily progressing toward degree completion.

A student failing to meet the SAP standards after an initial **"Warning"** will no longer be eligible to receive financial aid. The student will be placed in a **"Suspension"** status.

If a student is granted Academic Amnesty/Renewal, all hours are still subject to the overall standards for Satisfactory Academic Progress.

Financial Aid Suspension

Students who fail to meet one or more SAP requirements for at least two consecutive terms of enrollment are placed on financial aid suspension and are not eligible for any form of financial aid. Students have the right to appeal a financial aid suspension if there are extenuating circumstances that have prevented them from meeting the SAP requirements.

Max Time Frame Review

Students who change their major will often run into issues with max time frame. When a student changes their major the system can no longer compute this calculation accurately. A student would need to complete the SAP Max Time Frame Review Form. This review will determine if you have truly exceeded your hours for your current program. If not, your aid will be reinstated contingent upon your evaluation.

Appeal Process

Financial aid recipients who have failed to meet SAP and who have been placed on Financial Aid Suspension may appeal in writing to the Financial Aid Appeals Committee. Appeals must be written, specifically addressing the extenuating circumstances and must be submitted to the Office of Financial Aid by applicable deadlines. Appeals will be considered for extenuating circumstances only, which may include, but are not limited to, the death of an immediate family member (guardian, child, spouse, parent (this does not include in-laws)), an injury or illness of the student or their immediate family member, or other special circumstances that are generally outside of the control of the student. Supporting documentation must be provided or the appeal will be automatically denied. Any person found to have intentionally submitted fraudulent documents shall be subject to appropriate disciplinary action and adjudicated under the student conduct policy.

All appeals will be considered on a case by case basis. Students who have appeal decisions pending are notified via the Appeal Form that there is no guarantee a decision will be made before the tuition and fee payment deadline. Students must pay for tuition, fees and other educational expenses until a decision has been made. A student paying for his/her own tuition and fees or sitting out for one or more terms does not automatically reinstate the student's financial aid eligibility. If the Financial Aid Appeals Committee approves a student's appeal and determines that the student should be able to meet SAP requirements by the end of the next term, they may place the student on financial aid probation and reinstate the student's financial aid for one term only. If the Committee determines that it is not possible for the student to meet SAP by the end of the next term, and the Committee approves the student's appeal, the student must follow the Academic Progress Plan to ensure he/she is able to stay on target towards progression. Committee members use appeal documents as well as prior academic history (and appeal history if existent) for a basis on which to make a decision.

If you do not agree with the committee's decision, you can appeal to the Director of Financial Aid **ONLY** if you have new supporting documents or mitigating circumstances you would like to be reviewed.

Committee members review appeals individually and make decisions based on criteria stated on appeal form. These criteria state that appeals should be for non-academic reasons including:

- serious injury, illness, medical or mental health condition involving student or immediate family member (immediate family member is defined as guardian, child, spouse, parent, not in laws.
- death of an immediate family member
- other non-academic circumstances beyond the student's control
- student obtained academic progression after previous denial

The following may be considered acceptable documentation to support reason for appeal:

- statement from physician or health professional reflecting condition, dates of occurrence, treatment & resolution
- copy of death certificate, obituary or statement from physician
- documentation that supports circumstances and resolution

Students appealing Maximum Allowable Time Frame must complete and submit the SAP Appeal Form and Academic Progress Plan form together.

Appeals that are incomplete, fraudulent and/or lack sufficient documentation will automatically be denied.

Financial Aid Probation

A student that has submitted an appeal and it is approved, financial aid is reinstated changing their SAP status to Probation. During the semester student is on probation, they must satisfactorily complete all hours attempted and maintain grades of at least "C" or better. Withdrawing or not meeting the minimum requirements during your financial aid appeal approved semester will change your status to Financial Aid Suspension. In order to receive financial aid after the probation period, a student must meet all SAP requirements and/ or meet all requirements of an Academic Progress Plan that has been established for him/ her. Students who are on Financial Aid Probation and fail to meet SAP requirements and/or the requirements of an Academic Progress Plan after one term on probation will result in the student being placed on financial aid suspension. Students who are on Financial Aid Suspension are not eligible for financial aid.

Academic Progress Plan

The Academic Progress Plan will be required for students whose appeal is approved. The plan should be completed with the student's academic advisor. The Academic Progress Plan serves as a guideline to assist students in planning out a schedule of coursework that will enable the student to have success in improving their SAP. It should reflect all the coursework required for the current and subsequent semesters and the grades needed to become SAP compliant. Once the Academic Progress Plan is received by the Office of Financial Aid and the appeal is approved, the student will be placed in "**Probation**" status for a designated period of time. During the probation period, students must satisfactorily complete all hours attempted and receive all grades of "C" or better and must be mathematically able to still meet the requirements within the designated Probation period.

Academic performance of students on Probation is monitored at the end of every term. Students who receive grades of D, F, I, W, WF, U or IP are in violation of their probation status. If they are no longer able to mathematically attain good standing within the designated Probation period, they will be placed back in suspension, and their subsequent aid will be canceled.

Regaining Eligibility

Students not making SAP may reestablish eligibility on their own by taking action that brings them in compliance with the standards. In most cases, this means they are paying out of pocket and performing well academically.

Notifications and Appeals

Students not making SAP will be notified via their SSU email. SAP status is also viewable on the students' Banner Web account. Students who wish to appeal a determination of SAP must do so no later than the deadlines published on the

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SSU Office of Financial Aid website and the appeal form. Appeals received after the published deadline dates will not be reviewed but will be considered for the subsequent term.

All decisions of the Financial Aid Appeals Committee. If you do not agree with the committee's decision, you can appeal to the Director of Financial Aid **ONLY** if you have new supporting documents or mitigating circumstances you would like to be reviewed.

Categories of Students

Undergraduate Students must maintain a GPA and Completion Rate as specified previously.

New Transfer Students - New transfer students will be reviewed for SAP at the end of their first semester of enrollment. All courses accepted by SSU for transfer credit that count towards a student's degree will be calculated in SAP. All transfer credit accepted by SSU towards a student's degree will be included in the maximum timeframe calculation. This includes grades of F.

Repetition of Courses/Withdrawals, and Incompletes – All attempts at a course are counted in the maximum hours allowed to obtain a degree. Excessive incompletes can result in the suspension of financial aid. The University allows a maximum of 18 credit hours for withdrawals. Any withdrawal exceeding this maximum will receive a grade of "WF". A student may not receive Title IV aid for any second or subsequent repetition of a passed course, and a second or subsequent repetition of a passed course may not be counted toward the student's enrollment status for Title IV purposes.

Learning Support Students - Financial aid is available for thirty (30) attempted hours of learning support coursework (including SSU attempted hours and transfer attempted hours). Students required to take learning support coursework will be monitored each semester after grading. Students who volunteer for learning support coursework are ineligible for Title IV aid. Any student who registers for learning support coursework, knowingly or unknowingly, in excess of the maximum allowable attempted learning support hours must repay all funds received. Learning Support hours are counted in SAP calculation.

Post-Baccalaureate – Students require a minimum GPA of 2.0. Students will also be required to submit a **Post-Baccalaureate Certification Form** to be completed with their academic advisor. **Students seeking a second degree will still need to complete within the maximum allowed timeframe. An appeal will be required to be submitted and approved before a student can exceed the maximum timeframe.**

Preparatory Coursework - Students not enrolled in a degree or certificate program are eligible for loans for one consecutive 12 month period if they are taking coursework required for enrollment in an eligible program.

Graduate Students require a GPA of 3.0 and must meet other conditions as stated below:

- SAP standards will be monitored every semester after grading. Any graduate student found in violation of these standards will receive a suspension letter with an opportunity to appeal.
- When determining eligibility for graduate students who complete one degree program and switch to another, hours from the prior degree are not calculated unless hours are transferred to the new program.

Questions regarding this policy should be directed to:
Department: Office of Financial Aid
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