



## Undergraduate Standards of Satisfactory Academic Progress (SAP)

### STATEMENT OF POLICY

Federal regulations require the Office of Financial Aid to establish and monitor satisfactory academic progress for maintaining continuation of financial aid eligibility. These evaluations and standards ensure that financial aid recipients make progress toward graduation. This policy is required to contain reasonable standards of both qualitative (grades) and quantitative (time related) components. Important policy notes:

- Your total academic history at UNC is included in the evaluation of eligibility, regardless of whether you have previously received financial aid.
- All transfer credits are subject to this policy.
- To remain eligible, you must meet both qualitative (grade point average) and quantitative (total attempted credit hours) standards.
- Satisfactory progress will be reviewed at the end of each semester.
- Financial aid SAP standards are not the same as the academic standards of the university. Being on financial aid SAP does not prevent you from enrolling and attending classes unless you also are considered to be academically suspended. Students on academic suspension are automatically ineligible for financial aid.
- All forms of financial aid programs are subject to this policy, with certain exceptions for some private loans and scholarships.
- If you fail to meet SAP standards, you can become eligible again by 1) attending and successfully meeting required minimum standards or 2) successfully appealing the conditions of SAP (see appeal information below).

### REQUIREMENTS

SATISFACTORY ACADEMIC PROGRESS		
GPA*	COMPLETION RATE	MAXIMUM HOURS
2.0 Cumulative Below 1.0 in a single term	Complete (D or better) at least 67% of attempted hours. This is cumulative measure unless you complete zero hours in a term. ** Students who enroll less than ½ time and have no aid are excluded from the zero hours in a term.	Up to 180 credits may be attempted toward a degree, including transfer credits accepted by UNC.

\*GPA does not transfer from one institution to another

\*\*Attempted hours include grades of U, F, I, W, and UW

- Example
  - You attempt 12 credit hours in Fall but complete only 9 (with a D or higher). Then in the spring you attempt 17 credit hours and complete only 6.
    - Attempted hours= 29
    - Completed hours= 15
    - $15/29 = 51.7\%$ , this is below the 67% completion rate standard and will result in SAP violation

- The following courses cannot be used to meet credit hour requirements:
  - Independent study courses (need prior approval and must be completed within the defined term aid is desired)
  - Any remedial courses (course number less than 100)
  - Non-credit courses, workshops or audited courses
  - Courses taken at Aims Community College through the UNC/Aims Cooperative Registration Agreement
  - Courses taken at another institution during the semester you are receiving aid at UNC (need prior approval)
  - A repeated course if it is the result of more than one repetition of a previously passed course

### FINANCIAL AID WARNING

- Students get a single WARNING semester if they drop below the 2.0 GPA and/or 67% completion rate requirement. You are eligible for aid during this semester. You will have the next semester to meet the cumulative standards or you will be INELIGIBLE for future financial aid.

### INELIGIBLE FOR AID

- Students are placed in an INELIGIBLE FOR AID status if they have not met the requirements for two semesters, or if they complete zero (0) credit hours in a semester. This status stops you from receiving financial aid.
  - Students on academic suspension are automatically placed in an INELIGIBLE FOR AID status.
    - If you are academically suspended and are readmitted, you must still appeal your ineligibility for financial aid. This includes if you have been granted academic amnesty under the UNC Fresh Start policy.
- If your term GPA falls below a 1.0, you will automatically be ineligible for aid at the end of that semester.
- Being ineligible for aid does not prohibit your enrollment at UNC. It means that you will be responsible for any charges incurred.
- You can regain eligibility by successfully completing enough courses to meet the standards without the assistance of financial aid. You also have the right to an appeal.

### FINANCIAL AID APPEALS

- In case of extenuating circumstances, you have the right to appeal your ineligibility for financial aid. You are encouraged to appeal as soon as you are notified that you did not meet the standards of Satisfactory Academic Progress. Appeals, including all supporting documentation, must be submitted on a timely basis.
- **How to file an appeal**
  - You will need to visit with a Financial Aid Counselor to obtain the appeal form and review your situation. If offered an appeal, the appeal and all related supporting documents must be returned to the aid office.  
**During a review of an appeal, you are responsible for your student bill and making sure payments and deadlines are met without the use of aid.**
- **Appeals**
  - Appeals must be received after speaking with a financial aid counselor
  - Appeals require a narrative, supporting documentation (if appropriate) and some evidence of how the circumstances will no longer impair academic success.
    - Successful narratives should clearly and completely explain what happened, why standards were not met and what has now changed (what corrective measures implemented)
  - Support from academic or faculty is appropriate.
  - If academically suspended, information from that appeal can be used for the SAP process.
  - If a financial aid academic plan is needed, please visit with your academic advisor or department to have it completed. The 'plan' submitted should be practical and realistic and create a path for success.
  - If this is not your first appeal, you must have and include information about what is different from the previous appeal.

- **Appeal Review Process**

- You will be notified via email of the results.
- Financial Aid Probation: students who have a financial aid appeal approved and can regain minimum standards within one semester are placed in a PROBATION status. This status allows you to receive financial aid. You will be evaluated again at the end of the term.
- If it is not mathematically reasonable for you to regain Satisfactory Academic Progress after one semester, you may be placed on a Financial Aid Academic Plan. The terms of an Academic Plan vary by student.
  - Academic Plans will stipulate some level of improved performance via contract.
  - Academic Plans will allow aid to be received for multiple terms if contract parameters have been met.
  - Academic Plans may require reduce level of attendance (1/2 time) to further promote academic improvement.
  - Academic Plans are reviewed at the end of each term. Students who do not meet the conditions of the Academic Plan will be placed back in an INELIGIBLE FOR AID status. Subsequent appeals will not be allowed unless new and separate extenuating circumstances exist.
- If the appeal is denied, you need to pay for classes without the assistance of financial aid.

#### **FINANCIAL AID REPEAT COURSE POLICY**

- Repeating courses may help your UNC GPA. However, it can dramatically impact your financial aid eligibility.
- ***Grade Replacement Policy***
  - UNC has a policy that allows undergraduate students to repeat courses under specific circumstances, with only the most recent grade being calculated in the GPA. For more information, visit [www.unco.edu/regrec/Current%20Students/GRADES/Gradereplacement.html](http://www.unco.edu/regrec/Current%20Students/GRADES/Gradereplacement.html).
- ***Federal Regulation on Repeat Coursework***
  - The U.S. Department of Education mandates that a class being repeated may be included when determining the student's enrollment status for financial aid, as long as it is not the result of 1) more than one repetition of a previously passed course, or 2) any repetition of a previously passed course due to the student failing other coursework.
  - If you repeat a previously passed course more than once, it will not count toward enrollment status for eligibility. It may cause a reduction or cancellation of a Federal aid.

#### **UNOFFICIAL WITHDRAWAL**

- If you fail to attend classes, you may have to repay a portion or all of the aid that was awarded. These funds include, but are not limited to, Federal Pell Grants and Direct Stafford Loans.
- Unofficial withdrawals will likely result in receiving all Failing (F) grades or Unofficial Withdraw (UW) grades at the end of the semester. The last date that you attended class will be used to determine how much aid you can receive.
- If you believe that you did attend beyond the reported last day of attendance, you are responsible for providing any supporting documentation that shows your course attendance or participation.
- If applicable, you will receive a bill from UNC for the amount of aid returned.
- The Return to Title IV Funds policy is available at <http://www.unco.edu/ofa/>.

#### **FINANCIAL AID AND DEGREE COMPLETION**

- The U.S. Department of Education requires institutions to monitor student degree progress and degree completion. Once a student has completed the requirements for a single degree, even if the student has not applied for graduation, they are no longer eligible for financial aid for that degree.
- Individual courses must be required for a student's degree program in order to be considered for financial aid enrollment and eligibility.