UNIVERSITY OF
NORTHERN COLORADO

Satisfactory Academic Progress (SAP) Policy for Undergraduate and Graduate Students

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INTRODUCTION

The purpose of this policy is to evaluate students at the end of each term to ensure they are satisfactorily progressing toward degree completion. This policy applies to undergraduate and graduate students.

Federal Regulation 34 CFR 668.34 requires the University of Northern Colorado (UNC), as an institution receiving federal student aid funds under Title IV of the Higher Education Act of 1965, to establish a policy for determining whether an eligible student is making Satisfactory Academic Progress (SAP) in their education program to receive federal student aid.

The Office of Financial Aid (OFA) monitors the academic progress of all students. SAP includes both qualitative standards and quantitative standards. This policy governs a student's eligibility to receive federal student aid funds and any other student aid sources that base eligibility on federal or institutional financial aid SAP standards. This policy can be separate from UNC's criteria determining renewability on some institutional scholarships or waivers. This policy is at least as strict as the University's academic standards.

All students must meet the qualitative and quantitative standards for financial aid SAP, regardless of enrollment status. The SAP policy is consistent among all students in application and is applied to all students whether they are receiving financial aid. OFA may change these policies at any time to ensure continued compliance with changes in federal and state regulations regarding student financial aid. Unlike degree requirements, changes in regulations, policies and procedures are immediate and supersede those in any prior catalogue. In the instance a policy change occurs, OFA will update available consumer information and include the information in the annual notice to enrolled students.

GENERAL INFORMATION

This section establishes the financial aid programs subject to the SAP policy and definitions in relation to SAP.

Financial Aid Programs Subject to SAP Policy

Federal student aid programs subject to the SAP policy include the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Iraq/Afghanistan Service Grant
- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Direct PLUS Loan
- Direct Graduate PLUS Loan
- Federal Work-Study (FWS)

UNC's need-based aid and State of Colorado financial aid programs are also subject to these standards. Other non-federal student aid programs, including UNC's merit programs, may base a student's eligibility on other criteria.

SAP Standards Defined

Financial aid SAP standards are at least as strict as the University's academic standards and consists of both qualitative and quantitative components. At UNC, SAP is defined by the following three criteria:

1) Meeting minimum cumulative grade point average requirement (GPA)
2) Earning a minimum number of units for credit per semester (Pace of Completion)
3) Completing the degree objective within a maximum number of credits attempted (Maximum Time Frame)

Definitions

Appeal: A process by which a student who is not meeting one or more financial aid SAP standards requests the OFA to reconsider their eligibility to receive financial aid subject to this policy.

Attempted Credit Hours: Attempted credits are counted for all payment periods (e.g., semester) and includes the following:

- Credit hours completed (passing and failing)
- Every credit in which the student enrolled but did not earn credit
  - E.g. for undergraduate students this includes F, I, NG, U, and NR grades
- Incomplete grades or in progress grades
- Withdrawn coursework
- Transfer credit hours
- Repeat coursework
- Credits for which the student did not receive financial aid
- Credits from double majors and additional degrees
- Repeat credits
- Revision of records
- Credits usually waived under academic amnesty (UNC Fresh Start)

Repeat coursework will count for each attempt made toward the course and each grade reported until the student completes a request for grade replacements with the Office of the Registrar.

If a credit does not count as attempted, it does not count as completed. Credits not considered attempted include:

- Graduate credits below the 500 level
- Documented preparatory coursework can be an exception
- Courses dropped prior to semester course drop deadline
- Audited courses

Completed Credit Hours: Any hours a student has completed (earned) with a passing grade.

- Undergraduate Student: Grade of D or better; Satisfactory/Pass grades
- *Graduate Student: Grade of D or better; Satisfactory/Pass grades

* Courses for which "C-", "D+", "D", "D-", "F", "U", "W", "NR", or "I" grades are awarded will not count toward graduate degree program requirements per UNC Graduate School policy.

In general, credits completed include:

- Transfer credits earned at another institution
- Credits earned through examination (e.g., AP)
- Previous coursework of students granted academic amnesty (UNC Fresh Start)
- Completed research credits

Completed Program: If a student completes all academic requirements for their degree program but does not have a degree even if they have not applied for graduation, they are ineligible for any additional federal financial aid consideration as an undergraduate first bachelor's degree-seeking student. Individual courses must be required for a student's degree program in order to be considered for financial aid enrollment and eligibility.

Denial: The status of an appeal that has been reviewed and determined to not contain the minimum reasons or support for continuation of aid.

*Financial Aid Ineligibility (INELIG/INEL-I or MAX)***:** A status assigned to a student not meeting one or more SAP standards.

Financial Aid Passing (PASS): A status assigned to a student meeting all SAP standards as detailed in this policy.

Financial Aid Probation (PROB): A status assigned to a student who failed to make financial aid SAP, has successfully appealed, is able to meet SAP standards within one semester, and has had their eligibility for student aid, as identified in this policy, reinstated.

Financial Aid Warning (WARN): A status assigned to a student who has failed to meet minimum academic standards after a previous evaluation of financial aid passing. This student has one additional semester to reestablish minimum standards of eligibility. Deficiencies must be resolved in the next term of enrollment.

Grade Point Average (GPA): The qualitative SAP standard a student must meet at each evaluation point. An escalating GPA may be required in the probationary or academic plan to ensure a student is able to reach or maintain SAP standards and progress toward degree completion. GPA is based on credits taken only at UNC.

Maximum Time Frame (MAX): One of two quantitative SAP standards a student must meet at each evaluation point. Maximum Time Frame evaluates time to degree completion. A period that is 150% of the published length of the academic program in which the student, for financial aid purposes, is expected to complete their academic program as specified in this policy. The Maximum Time Frame is calculated by multiplying the minimum credits required for the academic program by 150% to determine the maximum number of credits.

E.g., a student pursuing a bachelor's degree requiring 120 credits has a Maximum Time Frame of 180 credits.

OFA Academic Plan: An OFA Academic Plan is developed for a student that, if followed, will ensure they are able to meet UNC's SAP standards by a specific point in time.

Pace of Completion: One of two quantitative SAP standards a student must meet at each evaluation point. Pace evaluates progress toward a degree ensuring degree completion prior to reaching the Maximum Time Frame. The ratio, expressed as a percentage, of successfully completed credits divided by attempted credits. For academic programs at UNC, the minimum completion rate to continue receiving financial aid is at least 67%. Percentages are not rounded.

Payment Period: The academic period of enrollment established by an institution for which financial aid is disbursed. A payment period is usually, but not always, the same as a semester.

INCOMPLETES, WITHDRAWALS, REPETITIONS (COURSE REPEATS), TRANSFER CREDITS, AND GRADE CHANGES

This section establishes how incomplete grades, course withdrawals, repeat courses, transfer credits, and grade changes affect a student's SAP.

Incomplete Grades
Credits for a course in which a student was enrolled but received an Incomplete (I) count as attempted, but do not count as completed. The student's grade point average for that semester is calculated without these credits. When a valid incomplete grade is finalized, it is factored into the student's SAP status at the next evaluation unless brought to the attention of OFA; however, if the I grade was invalid (i.e., assigned in error as documented in writing by the instructor or Registrar's Office), the SAP status may be immediately reevaluated by OFA.

Withdrawals

Credits for courses taken during a semester from which a student has withdrawn count as attempted, but do not count as earned. The student's GPA is not affected by credits from which a student has withdrawn.

Repetitions (Course Repeats)

The credits of a repeated course count as credits attempted. For impact of repeated courses on GPA, please consult with the UNC catalog: http://unco.smartcatalogiq.com/en/current/Undergraduate-Catalog/Undergraduate-Information-and-Policies/Student-Policies-and-Procedures/Course-Repeat-Policy

Transfer Credits

Transfer credits earned at another school and accepted by UNC count as both attempted and completed. The student's GPA is not affected by credits that have been transferred to UNC from another institution. Transfer credits accepted by UNC are factored into the student's SAP status at the next evaluation.

Grade Changes

When a grade is changed, a student's SAP status can be immediately reevaluated. The student or Office of the Registrar must contact OFA after the grade change is posted to their academic record to request that the SAP status be reevaluated.

SATISFACTORY ACADEMIC PROGRESS STANDARDS

This section establishes the standards a student must meet in order to receive financial aid from UNC. Students who do not meet one or more of the SAP standards per this policy are considered ineligible for financial aid or are placed in a financial aid Warning period unless placed in an ineligible status after one semester per this policy.

Qualitative Standard

Grade Point Average: UNC operates on a 4.00 +/- grade point system, utilizing both letter grades and S/U grades. Undergraduate students will have their GPA aligned with UNC's undergraduate scholastic standards for the entire duration of their program and must maintain a cumulative GPA of at least a 2.0. Graduate students must maintain a 3.0 cumulative GPA in adherence to Graduate School standards for continued enrollment; however, if a UNC department requires a higher GPA to continue in a program of study, that department's standards would apply for the purpose of SAP standards as well. E.g., if the GPA requirement for a specific undergraduate major is 3.0, students in this program would to need to have a minimum GPA of 3.0 in order to continue to be eligible for financial aid. It is the student's responsibility to know the GPA requirements for the specific major they are seeking.

Only the following grades are counted in a student's cumulative GPA:
- A, B, C, D, F (+/-)

The following grades are not counted in the GPA:

- S/U Satisfactory/Unsatisfactory
- I Incomplete
- UW/W Unauthorized Withdrawal/Withdrawal
- NC/CR No Credit/Credit Granted
- NR/NG No Report/No Grade
- Grade*/Grade**/Grade(.)

The following course types are counted toward the GPA calculation:

- All undergraduate or graduate coursework taken for a letter grade
- Remedial coursework (course numbers below 100)
- Repeated coursework (previous failing grade): all grades are counted

The following course types are not counted toward the GPA calculation:

- Transfer coursework

Please visit the UNC Office of the Registrar department website at **www.unco.edu/registrar** for more information on GPA and coursework.

Quantitative Standards

Maximum Time Frame: Students must complete their degree within a specified time. The time frame will depend on the student's enrollment status and educational objective. Credits are the unit of measure used for academic programs at UNC. Students can pursue additional academic objectives (e.g., majors, minors) and continue to receive financial aid if they do so within the Maximum Time Frame allowed for their primary academic program. All attempted credits (as defined previously) by the student count for SAP purposes and are counted for all payment periods (e.g., semester).

Once the Maximum Time Frame is reached, or when OFA determines it is not mathematically possible for the student to complete their academic program within the Maximum Time Frame, the student is considered ineligible for financial aid and is assigned the status of Financial Aid Ineligible (MAX).

Pace of Completion: Students must complete a minimum number of credit hours each semester (pace) to ensure completion of their academic program within the Maximum Time Frame. Percentages are not rounded, and students who fail to meet the Pace of Completion risk losing eligibility for financial aid.

To calculate the Pace of Completion, divide the cumulative number of credits completed by the cumulative number of credits attempted.

$$Pace\ of\ Completion = \frac{\textbf{Cumulative Credits Completed}}{\textbf{Cumulative Credits Attempted}}$$

Both undergraduate and graduate students must maintain a Pace of Completion of at least 67%.

$$Pace\ of\ Completion \geq 67\% = SAP\ Eligible\ for\ Pace$$

E.g., Undergraduate student attempts 12 credit hours in the fall semester but only completes 9 (with a D or higher). Then in the spring semester the student attempts 17 credit hours and completes 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:

- 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
- A repeated course if it is the result of more than one repetition of a previously passed course

The following courses cannot be used to meet credit hour requirements unless prior approval is granted, and it is completed within the defined term aid is desired:

- Courses taken at another institution during the semester you are receiving aid at UNC
- Independent study courses

MINIMUM REQUIREMENTS TO REMAIN ELIGIBLE			
PROGRAM	GPA	COMPLETION RATE	MAXIMUM TIME FRAME STANDARDS
Undergraduate	2.0 Cumulative or department specific requirement if higher	Complete (**D or better**) at least 67% of attempted hours. This is a cumulative measure unless zero hours are completed in a term. *Students who enroll less than ½ time and have no aid are excluded from the zero hours in a term policy.*	Degree completion must be achieved prior to 180 attempted credits
Graduate	3.0 Cumulative or department specific requirement if higher	Complete (***D or better**) at least 67% of attempted hours. This is a cumulative measure unless zero hours are completed in a term. *Students who enroll less than ½ time and have no aid are excluded from the zero hours in a term policy.*	Degree completion must be achieved prior to: *Master's Degree:* 75 credit hours *Education Specialist Degree:* 100 credit hours *Doctoral Degree:* 140 credit hours No Report (NR) grades are permitted for approved courses up to: *Master's:* 15 credit hours *Education Specialist:* 20 credit hours *Doctoral:* 30 credit hours

MONITORING FOR FINANCIAL AID SAP

This section establishes the frequency at which UNC evaluates SAP and the statuses applied to students not meeting SAP standards. Students who meet all financial aid SAP standards are eligible to receive or continue to receive financial aid. Students who are not meeting financial aid SAP standards, or for whom it is not mathematically possible to meet the standards within the Maximum Time Frame, will receive notification from OFA via their UNC email account the impact on their aid eligibility.

Increments for Checking SAP

Satisfactory Academic Progress is measured during all periods of enrollment at UNC, including periods in which the student is not receiving financial aid or periods where a student is in a non-degree enrollment status. UNC will run the SAP review process at the end of each enrollment period using grades posted at the time of the run.

Financial Aid Warning

A student not meeting SAP is given one term of financial aid warning if they drop below the minimum GPA requirement and/or 67% completion rate requirement unless determined immediately ineligible per this policy. A student is eligible for aid while on warning. A new status is evaluated per the policy at the next evaluation and the student will either have regained status or be identified as being ineligible for aid from the end of the warning term moving forward. A student is notified of the warning status via the identified email in the UNC system.

Financial Aid Ineligibility

A student is placed in an ineligible status for financial aid if one or more of the following occurs:
- SAP requirements have not been met for two consecutive semesters

- Zero (0) credit hours are completed in a semester (withdrawals and/or dropped coursework). Students who enroll less than ½ time and have no aid are excluded from the zero hours in a term policy.
- The cumulative GPA falls below 1.0 at the end of any semester for an undergraduate student or a 2.0 cumulative GPA at the end of any semester for a graduate student.

Being ineligible for financial aid does not necessarily prevent a student from enrolling and attending classes. It means they are responsible for any charges incurred during the semester of ineligibility. A student who has been suspended from UNC scholastically or with just cause will immediately become ineligible for financial aid. A student is notified of the ineligible status via the identified email in the UNC system.

Multiple Degrees and Changes in Major: Both students who are attempting to complete more than one major/minor and those who have changed majors will not be given an increased time frame. The student will not be treated any differently than any other student (almost exclusively undergraduate). Coursework is only excluded for changes of degree level (*e.g. undergraduate to graduate*).

The student needs to submit an appeal and the circumstances are evaluated for exceptions and continuation of aid. Students who have completed requirements for a degree but not matriculated/graduated will require a consultation with the Registrar's Office. OFA can then consider approval of only Direct Loans moving forward.

REGAINING FINANCIAL AID ELIGIBILITY

This section contains the ways in which a student can regain their eligibility for financial aid.

With a Grade Change or Academic Improvement
Students placed on financial aid ineligible due to insufficient GPA or Pace of Completion can be reinstated with a grade change. If a grade change occurs, the student must notify OFA once the requirements have been met.

A student may not re-establish SAP eligibility simply by leaving UNC for a time. Neither paying for one's courses nor sitting out for a semester affects a student's SAP status, so neither are sufficient in and of itself to reestablish eligibility.

Students not meeting the qualitative standard or the quantitative Pace of Completion standard can also restore financial aid eligibility by enrolling for one or more payment periods (e.g., semesters) at their own expense until they achieve the minimum financial aid SAP standards required by this policy. Students who exceed the Maximum Time Frame standard cannot restore eligibility without appealing to OFA for reinstatement consideration.

With a SAP Appeal for GPA or Pace of Completion
Students may appeal a financial aid ineligible determination as a result of not meeting GPA and Pace of Progression requirements. If the student experienced special circumstances that affected their ability to meet SAP standards, they can complete a SAP Appeal through their student portal.

With a SAP Appeal for Maximum Time Frame
In the instance a student needs additional time to complete their degree and have exceeded the Maximum Time Frame for their program, they can complete an SAP Appeal through their student portal. The Office of Financial Aid may increase the Maximum Time Frame for students who have changed majors, are adding a major or have experienced a special circumstance that has since been resolved. The OFA will make not adjustments for declared minors after the completion of their program degree requirements.

SATISFACTORY ACADEMIC PROGRESS (SAP) APPEALS

This section establishes the SAP appeal process. A student may file an appeal for each period of enrollment where standards are not met with OFA. The appeal must explain what special circumstances occurred to affect their ability to maintain the minimum SAP standards and a plan for corrective action. Examples of this include: death of a relative,

student injury, family illness, student illness, or other circumstances beyond the student's control. In addition to the explanation of why the minimum standards were not met, the appeal needs to describe what has changed in the student's situation that will allow them to achieve financial aid SAP standards in the future. A successful appeal should be complete and supply all appropriate supporting documentation and signatures. Additionally, students must submit third-party documentation in support of their special circumstance. Students will have 30 days from the time they submit their appeal to provide all additionally requested documentation. If documentation is not received after 30 days of it being request, the appeal will be automatically denied.

Students appealing an ineligibility status for exceeding their Maximum Time Frame must submit a signed Maximum Hours Program Form as third-party documentation. The student's academic advisor or department chair must list their current degree program, projected graduation date, and the number of credit hours remaining in their degree program. The form is available online through UNC's OFA website.

When to Submit an Appeal

Students do not need to submit a SAP Appeal for GPA or Pace of Completion deficiencies while on a Financial Aid Warning period. These preemptive appeals are unnecessary and will be rescinded. Students should wait until they receive notification from OFA they are ineligible for financial aid because of a SAP deficiency.

Submitting a SAP Appeal

Students assigned the status of ineligible for financial aid may appeal to OFA for reinstatement of their aid. SAP appeal forms are available through the student's portal, Ursa. During the review of an appeal, the student is responsible for their student bill and making sure payments and deadlines are met without the use of aid.

Academic Suspension

If a student is suspended from UNC, they must first be academically reinstated before a SAP appeal can be considered. Students academically suspended and then readmitted must still appeal their ineligibility for financial aid. This includes students who have been granted academic amnesty under the UNC Fresh Start policy.

Notification of SAP Appeal Decision

Once a SAP Appeal is evaluated, OFA notifies the student of the results via their UNC email and Bear Verification account.

Appeal Decision- Approved

If an appeal is approved, it will fall into two possible conditions. The first condition is probation. Probation is a status assigned when it is determined the minimum standards can be achieved at the end of the subsequent term of enrollment. At the end of the probationary period, the student will either be back in a financial aid passing status or be ineligible per policy.

The second condition occurs when it is determined the minimum standards will take more than one successful semester to achieve. In this situation, the student may be offered the option of an OFA Academic Plan (SAP contract) which outlines conditions over multiple semesters needing to be met. These conditions will represent growth needed to reach minimum standards moving forward. Students are responsible for understanding and following the conditions set forth in the plan.

Appeal Decision- Denied

If an appeal is denied, the student is ineligible for financial aid subject to this policy. Students whose appeals are denied can restore financial aid eligibility by enrolling for one or more payment periods (e.g., terms) at their own expense until they achieve the minimum financial aid SAP standards required by this policy.

OFA Academic Plan (SAP Contract)

The OFA Academic Plan is a written agreement detailing the specific number of credit hours or semesters that must be successfully completed and the GPA and Pace of Completion that must be earned. Terms of an OFA Academic Plan may be stricter than the standard SAP regulations cited here and University academic standards.

A student successfully achieving the minimum financial aid standards prior to completion of the OFA Academic Plan is placed back in a passing status for financial aid, the plan is voided, and the student is subject again to SAP policy review. Students who do not meet the conditions of their OFA Academic Plan are placed back in an ineligible status for financial aid. Subsequent appeals will not be allowed unless new and separate special circumstances exist.

Submitting SAP Appeals After Failing to Meet the Terms of an OFA Academic Plan
Students who fail to meet the terms of their OFA Academic Plan and are now ineligible for financial aid may submit a subsequent SAP Appeal; however, these appeals are granted on an exception basis. Students are required to document specifically the new and separate special circumstances causing them to fail their OFA Academic Plan and how those problems have been resolved.

Submitting Multiple SAP Appeals
Federal regulation do not restrict the number of times a student can appeal; however, the parameters of the appeal must include why the student failed to make SAP and what has changed with the student to allow them to be in compliance at the next SAP evaluation. An appeal also cannot be approved multiple times for the same reasons or circumstances.

Subsequent appeals are granted on an exception basis. Students who appeal with the same reasons or circumstances as a prior appeal will automatically be denied financial aid.

SAP Appeal Deadlines
Students appealing for SAP must meet all financial aid application deadlines and other eligibility requirements. A SAP Appeal must be submitted by the semester appeal deadline, indicated on the OFA website or via email after a student is placed in a ineligible status for financial aid. Financial Aid cannot be reinstated retroactively for a past semester. SAP Appeals submitted after the semester deadline are considered on a case-by-case basis. The student will need to demonstrate what circumstances, if any, existed that prevented them from meeting the semester appeal deadline.

FEDERAL REGULATIONS AND UNIVERSITY POLICIES

Financial Aid Repeat Course Policy
Repeating courses may help the student's UNC GPA; however, it can also dramatically impact their financial aid eligibility.

Grade Replacement Policy: UNC has a policy allowing 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.

Federal Regulation on Repeat Coursework: The U.S. Department of Education mandates a class being repeated may be included when determining the student's enrollment status for financial aid, if 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 the student repeats 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 Policy
If a student fails to attend classes, they may have to repay a portion or all disbursed financial aid. These funds include, but are not limited to, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Iraq/Afghanistan Service Grant, Direct Subsidized Loan, Direct Unsubsidized Loan, Direct PLUS Loan, and Direct Graduate PLUS Loan. UNC's need-based aid and State of Colorado financial aid programs are also subject to these standards. Other non-federal student aid programs, including UNC's merit programs, may be included. 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 the student attended class is used to determine how much aid they are eligible to receive. If the student believes they attended beyond the reported last day of attendance, they are responsible for providing any supporting documentation showing course attendance or participation. If applicable, the student will receive a bill from UNC for financial aid returned. The Return to Title IV Funds policy is available at http://www.unco.edu/ofa/.