

## Financial Aid Satisfactory Academic Progress (SAP) Fact Sheet

For **federal** financial aid, students must:

1. Maintain a required **CUMULATIVE GPA**
  - a. 2.0 or higher for Undergraduate students
  - b. 3.0 or higher for Graduate students
2. Pass **67%** of their attempted credits (**Pace Requirement**)
  - a. Take overall PASSED credits and divide by overall ATTEMPTED credits
  - b. You may round to the nearest whole number (66.5=67%) (66.49=66%)
  - c. Transfer credits will count as passed and attempted for this calculation and help a PACE situation
  - d. Grades removed for fresh start, canceled semester and D/F repeats STILL count as ATTEMPTED credits for financial aid purposes
3. Must not exceed the **150% maximum timeframe** to earn the degree
  - a. Example: UG student to earn BS/BA degree that requires 120 credits to graduate
    - i.  $120 \text{ credits} \times 150\% = 180 \text{ credits}$
    - ii. Student cannot exceed 180 ATTEMPTED credits for a UG degree
  - b. If a student is taking a minor or a double major, their maximum is different
    - i. The system will still select the student as not making SAP
    - ii. The student would need to notify our office of such situation
    - iii. An appeal may still be needed, depending on the situation and number of credits yet to earn

<b>Federal Aid</b> Sub/Unsub loans Parent/Grad PLUS loans Pell grant FSEOG grant Federal Work Study
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For **state** grant (**PHEAA**) academic progress, students must meet the general requirements to be eligible for the award and the following must be met:

- a. Students who are receiving a **full-time** award, must earn **12 new, non-remedial** credits for that term
- b. Students who are receiving a **part-time** award, must earn **6 new, non-remedial** credits for that term
- c. A **new** credit is considered one in which the student did not previously take and earn a grade of "D" or better

### N & F grades have the same effect on a student's GPA

1. An "**F**" grade indicates the student did attend class, but failed to grasp the concepts and did not pass the course
2. An "**N**" grade indicates the student failed the course because they stopped attending or didn't attend altogether
3. Both "**F**" and "**N**" grades are calculated into the GPA with 0 quality points. Both are equivalent failing grades
4. The "**N**" grade must be entered with a Last Date of Attendance (LDA)

### N, F & W grades impact students' PACE or percentage of progress

1. They all count as ATTEMPTED credits, but not PASSED
2. Students on financial academic plans for PACE issues, MUST take and pass a specific number of credits each term
  - a. If a student withdraws from a course and is on a plan, they have voided their plan
  - b. Need to make sure student is aware of how a "**W**" will impact them financially if they are on a plan
  - c. Always remind students to check with the financial aid office to ensure there is no financial impact
  - d. We recommend that the student provide a copy of the financial academic plan to their advisor

### **FRESH START/CANCELED SEMESTER students**

1. Per Federal Regulations, financial aid must use ALL academic work to determine SAP status (we cannot ignore failed courses, etc.)
2. It is a manual process to calculate these students' accurate SAP statuses
3. Please remind students that for financial aid eligibility purposes, there may be an issue.
4. Students should contact our office for additional information
5. Please use updated forms (new verbiage addresses impact on financial aid)