SATISFACTORY ACADEMIC PROGRESS POLICY
UNDERGRADUATE AND GRADUATE STUDENT STANDARDS

Overview

"In order to receive Student Financial Aid under the programs authorized by Title IV of the Higher Education Act, as amended, a student must be maintaining satisfactory academic progress in the course of study that he/she is pursuing." (Federal Register/Volume 48, No. 195/Thursday, October 6, 1983).

Indiana University of Pennsylvania (IUP) is required by Federal Law 668.34 (Federal Register/Vol. 75, No. 209, October 29, 2010) to define and enforce the standards of Satisfactory Academic Progress in measurable standards to determine a student’s eligibility to receive financial assistance. These standards ensure the proper distribution of financial assistance to eligible students. Students who complete their Free Application for Federal Student Aid (FAFSA), who are enrolled, and who are making continuous progress in a program leading to a degree are eligible for Title IV, state, and institutional financial aid.

Title IV Financial Assistance Programs include the following:

- Federal Pell Grant
- Federal Work Study Program
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Direct Loans
- Federal Parent PLUS Loan (for undergraduate students)
- Federal Graduate PLUS Loan (for graduate students)

Maintaining Satisfactory Academic Progress at IUP for Title IV assistance purposes is defined as being in compliance with Satisfactory Academic Progress Policy (SAP). Inability to meet the guidelines of this policy results in a loss of funding from all Title IV programs. IUP cannot waive the Satisfactory Academic Progress requirement for any student in order to allow them to receive federal financial assistance.

For undergraduate students, the minimum requirement for Cumulative Grade Point Average (CGPA) is 2.0, and the minimum required cumulative completion rate is 67% of credits attempted. For graduate students, the minimum requirement for Cumulative Grade Point Average (CGPA) is 3.0, and the minimum required completion rate for each term is 67%. For degree completion, students who exceed 150% of the normal period to complete their academic programs are not eligible for additional Title IV assistance for the period that is in excess of 150% of the academic period normally required to complete the program of study. Both part-time and full-time students are treated equally for the purposes of monitoring and enforcing Satisfactory Academic Progress.
I. FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS POLICY

Policy Overview

The Financial Aid Satisfactory Academic Progress (SAP) Policy applies to all undergraduate and graduate students enrolled in the University.

The Financial Aid SAP Policy requires sufficient academic progress toward a degree in terms of both academic good standing (cumulative GPA) and sufficient progress (pace). Sufficient progress for financial aid eligibility requires undergraduate students to maintain a 2.0 cumulative GPA. Graduate students must maintain a 3.0 CGPA. Both undergraduate and graduate students must successfully complete at least sixty-seven percent (67%) of the cumulative number of their attempted credits at IUP, and adhere to a standard timeframe for degree completion (one hundred and fifty percent (150%) of the published length of the program).

A student who meets the university’s Academic Standards Policy, but who does not meet the Financial Aid SAP qualitative and quantitative standards, may continue in university registration, but will not be eligible to participate in the Federal Title IV aid programs. This happens because the Financial Aid SAP Policy is more strict than the University’s Academic Standards Policy.

Financial Aid Satisfactory Academic Progress (SAP)

A. Qualitative Measure (CGPA)

1) To be considered in good financial aid satisfactory academic progress (SAP) standing, undergraduate students must maintain a CGPA of at least a 2.0 and graduate students must maintain a 3.0 CGPA.

2) Students’ SAP is measured each academic year at the end of the spring semester (corresponding with the end of the spring payment period), after grade processing has been completed.

   a) Students’ CGPA’s are measured and identified by an electronic report, accessed by staff in the Financial Aid Office. This measurement determines if students have met the required CGPA, in order to be eligible for Title IV funding in future terms.

3) Students who do not meet the qualitative standard, are notified of their financial aid suspension status via USPS direct mail in late May/early June or when their (FAFSA) for the upcoming academic year is received by the Financial Aid Office. Students are also able to review their SAP status on their MyIUP account.
B. Quantitative Measure (67% progress)

Definition of Attempted and Passed Grades:
a) “Attempted credits” are the number of credits for which a student is enrolled at the end of the Drop/Add period (for a student who was originally attempted and charged at full-time status, and who reduce after Drop/Add to part-time status, the attempted credits will be calculated as the original, full-time registration number).
b) “Passed credits” are the number of credits with a grade of A, B, C, D, or Pass. Some courses may require a “C” or better, but for financial aid purposes, “D” is a passing grade.
c) “COVID-19” - Any credits the student is unable to complete due to COVID-19 related circumstances may be excluded from the measurement of PACE for this term and every SAP evaluation in the future.

1) Credit Hour Programs:

a) To be considered in good financial aid SAP standing, both undergraduate and graduate students must successfully complete (pass) at least 67% of the cumulative number of their attempted credits at IUP. We will use the standard rounding rules for rounding to the nearest whole percentage.

b) Students’ SAP is measured each academic year at the end of the spring semester (corresponding with the end of the spring payment period), after grade processing has been completed.

   i) Students’ percentage of progress is measured and identified by an electronic report, accessed by staff in the Financial Aid Office. This measurement determines if students have passed at least 67% of their attempted IUP credits, in order to be eligible for Title IV funding in future terms.

c) Students who do not meet the qualitative standard, are notified of their financial aid suspension status via USPS direct mail in late May/early June, or when their (FAFSA) for the upcoming academic year is received by the Financial Aid Office. Students are also able to review their SAP status on their MyIUP account.

2) Clock Hour Programs:

a) Culinary Arts Programs

   i) Sufficient progress for students in a Culinary Arts program is measured at the end of each University standard grading period; students must earn at least 90% of their scheduled hours at this point.
(1) Culinary students who have not completed the required number of clock hours to earn at least 90% of their scheduled hours and are not in good academic standing with a 2.0 or greater CGPA at the end of each grading period, are not eligible for subsequent federal aid disbursements until they have earned the required number of clock hours.

(2) The Access Report Culinary % of Progress is run at the end of each grading period to establish which students are not making progress. The staff at the Academy of Culinary Arts notifies the students of their lack of progress and how many clock hours they need to earn to regain federal aid eligibility.

b) Police Academy Programs

i) Sufficient progress for students in a Police Academy program is measured at the mid-point of the program (mid-point is determined by scheduled weeks). Students must complete at least half of the program’s scheduled hours and maintain a minimum score of 75% on exams.

(1) Police Academy students who have not completed the required number of clock hours by the mid-point in the program are not eligible for the remaining federal aid disbursement until they have completed the required number of clock hours.

(2) The Police Academy provides the completed hours and progress information on a roster to the Financial Aid Office for review. The Police Academy monitors those students who have not met the requirements at mid-point and notifies the Financial Aid Office once they have completed these requirements.

C. Time Frame for Degree Completion

1) Students must complete their degree requirements within an established time frame of no longer than 150% of the published length of the program. Since enrollment status may vary from term to term, the maximum period for degree completion is measured in terms of credits attempted at IUP, plus any transfer credits. Part-time and full-time students are treated equally under this policy.

a) Under normal circumstances, undergraduate students, should complete the requirements for a Bachelor's Degree at the point of having 180 attempted credits at IUP (150% of the published length of the program). Since 67% of the attempted credits must be passed in order to maintain SAP, 120 credits (the number generally required for graduation) would be passed at the point of having 180 attempted credits.

b) For majors or degrees with graduation requirements above or below 120 credits, the maximum number of attempted credits changes proportionally. For example, for degrees that require 130 credits, the maximum number of attempted credits at IUP is
195 credits.

c) “COVID-19” - Any credits the student is unable to complete due to COVID-19 related circumstances may be excluded from the max time frame for this term and every SAP evaluation in the future.

2) Students’ SAP is measured each academic year, at the end of the spring semester (corresponding with the end of the spring payment period), after grade processing has been completed.

   a) Students’ degree completion time frames are measured and identified by an electronic report, accessed by staff in the Financial Aid Office. This measurement determines if students are within the required 150% time frame, in order to be eligible for Title IV funding in future terms.

   b) Students are notified of their financial aid suspension status via USPS direct mail when a completed (FAFSA) for the upcoming academic year is on file in the Financial Aid Office. Students are also able to review their satisfactory academic progress status on their MyIUP account.

D. Returning to Indiana University of Pennsylvania after Academic Suspension

   1) Students who failed to make financial aid SAP, and who were also suspended, must re-gain SAP for financial aid purposes before they can have their eligibility for federal financial aid re-instated.

   2) Returning to Indiana University of Pennsylvania after sitting out for one or more semesters does not automatically re-instate students’ financial aid eligibility for Title IV aid.

II. APPEAL PROCESS

Students who have special circumstances, beyond their control (such as medical emergencies or death of a family member), which cause them to not make SAP, may submit a written appeal to the Financial Aid Appeals Committee for consideration of reinstatement of Title IV aid eligibility. However, a special circumstance does not guarantee an exception to the financial aid SAP regulations. Students who exceed the 150% credit guidelines due to change of major or double majors may also submit a written appeal. Previously diagnosed learning, mental health, or other disability, lack of understanding of the SAP policy, and not being prepared for college, are generally not examples of special circumstances.

A. Financial Aid Satisfactory Academic Progress Appeal

   1) The written appeal must specifically outline the reason(s) for the progress deficiency and identify what has changed to allow the student to make SAP by the next evaluation.
1) The appeal must contain sufficient documentation to substantiate the reason cited for lack of progress. For instance, supporting documentation from a healthcare provider that clarifies the student’s health situation, an obituary, and/or letters of support from relevant professional individuals (not related to the student) are all acceptable forms of documentation. All appeals must provide 3rd party documentation, unless otherwise notified by the financial aid office.

2) The Financial Aid Appeals Committee will only review the written appeals and supporting documentation once the appeal is complete. The review process takes approximately 2-3 weeks to make a final determination. The committee will make one of the following determinations:

a) Approve the appeal “as-is”

b) Approve the appeal as-is for a defined period of time. (i.e. one semester)

c) Approve the appeal as-is with conditions. (i.e. student must pass 100% of credits during next term of attendance and/or maintain an overall cumulative GPA of 2.0 (UG) or 3.0 (GR)).

d) Require a student to complete the Financial Aid Satisfactory Academic Progress Plan if the student is unable to achieve either the required CGPA or the 67% minimum progress rate. A student will also be required to complete this worksheet if he/she exceeds the 150% time frame for completion.

e) An approved appeal is considered to be on financial aid probation.

f) Deny the appeal if the student:

   i) Cannot give a valid reason for unsatisfactory progress.

   ii) Cannot supply valid required documentation to support the reason for unsatisfactory progress.

   iii) Cannot make satisfactory academic progress within 3 terms.

g) Deny the appeal for a student who cannot make SAP within 3 terms, with the provision that the student enroll for a number of academic periods or complete a number of credits without receiving federal aid.

   i) The student would have to demonstrate satisfactory academic progress during the academic period(s) in which there is no federal aid given, in order to be reconsidered for future aid.
ii) The student would then be permitted to re-appeal once they can make satisfactory academic progress within 3 terms.

h) Subsequent appeals for additional terms of aid after failing to regain compliance after one term will NOT be considered unless there are HIGHLY unusual circumstances.

3) Appeal Notification

a) Students are notified via IUP email and/or in writing when their appeals are approved. If the approval carries conditions, students are informed of these requirements in their appeal notification. Appeal decisions are also noted in MyIUP.

b) Students who are required to complete a Financial Aid Satisfactory Academic Progress Plan before a decision regarding their appeal is rendered, are notified via IUP email. A note also displays in MyIUP.

c) Students are notified in writing when their appeals are denied. The denial also appears in MyIUP.

B. Financial Aid Satisfactory Academic Progress Plan

Students may be asked to complete a Financial Aid Satisfactory Academic Progress Plan (either as a pre-condition for their appeal to be considered, or as a result of needing more than one term to make up their financial aid SAP deficiencies). This worksheet outlines an academic plan for the student to achieve the necessary academic progress and requires both student and Assistant/Associate Dean signatures. The Dean’s assistance is required to calculate current and future progress percentages and outline a term-by-term plan of academic recovery, specifically noting the number of credits and courses to be taken and completed each term.

1) An approved Financial Aid Satisfactory Academic Progress Plan is defined as one that:

a) Has been signed by both the student and the appropriate Assistant or Associate Dean

b) Contains accurate calculations related to future academic progress

c) Sufficiently outlines the course of action to be taken during each term of academic progress recovery

d) Does not exceed three recovery terms

e) For a GPA deficiency, an Extended GPA Satisfactory Academic Progress Plan will need approved and submitted in order to be considered as adhering to the FASAPP Plan.

i) Students will be notified by their academic department if they have been granted probation.
Students must complete the academic plan included with their probation letter in order to be considered for the Extended GPA SAP plan extension. This academic plan is sent to the academic department, not financial aid.

The academic department will complete and forward the Extended GPA SAP plan to the financial aid office.

2) Financial Aid Satisfactory Academic Progress Plans are evaluated for compliance at the end of each term, after the submission of grades has been completed.

a) Failure to adhere to the submitted and approved Financial Aid Satisfactory Academic Progress Plan results in the denial of future Title IV financial aid, beginning with the term immediately following the lack of compliance (including Summer).

b) Information included on the Financial Aid Satisfactory Academic Progress Plan will only be evaluated, if it is needed for recovery. If a student completes a section of the form that is not needed for their specific deficiency, it will not be considered as a part of their plan for purposes of compliance.

c) Subsequent appeals for additional terms of aid after failing to adhere to the Financial Aid Satisfactory Academic Progress Plan will NOT be considered unless there are highly unusual circumstances.

C. Appealing the Financial Aid Satisfactory Academic Progress Plan (FASAPP)

1) Before drop/add deadline

a) Students may make changes to the course schedule without adjusting their plan as long as the number of credits remain the same as indicated on the plan.

b) If a student makes a change to the course schedule that changes the number of credits, the student will need to submit an updated plan, along with the appropriate signatures before the semester starts.

2) After drop/add deadline

a) Students must submit a new statement indicating why they are appealing a change to their plan for the current term. This must be a valid/verifiable reason for change.

b) Students must submit 3rd party documentation to support the statement.

c) Students must have the adviser and/or Assistant/Associate Dean sign off on the change as well as reconfigure the plan to allow the student to regain SAP in 3 semesters or less.

d) If the change doesn’t allow the student to regain SAP in 3 semesters or less, the plan appeal is automatically denied.
3) A decision will be made on the appeal and the student will be notified via email.

D. Deadlines

1) Completed appeals for the FALL term must be submitted to the Financial Aid Office by November 15. Incomplete appeals (missing signature, incomplete recovery terms, etc.) will be denied if not completed and submitted by November 15.

2) Completed appeals for the SPRING term must be submitted to the Financial Aid Office by April 15. Incomplete appeals (missing signature, incomplete recovery terms, etc.) will be denied if not completed and submitted by April 15.

3) Completed appeals for the SUMMER term must be submitted to the Financial Aid Office by July 15. Incomplete appeals (missing signature, incomplete recovery terms, etc.) will be denied if not completed and submitted by July 15.

III. Reinstatement of Title IV Aid Eligibility

In order for students to re-establish eligibility to receive Title IV assistance, one of the following must occur:

A. Students must meet the minimum requirements for SAP (at least 67% cumulative pace, meet the CGPA requirement (2.0 UG or 3.0 GR), and the timeframe for degree completion),

   OR

B. The Financial Aid Appeals Committee must approve the student’s written appeal (based on documented special circumstances).

IV. TREATMENT OF TRANSFER CREDITS, AUDITS, INCOMPLETES, AND OTHER GRADES

The following information discusses how various grades and enrollments impact the calculation of financial aid SAP, apart from any guidance due to a national/federal/state emergency or pandemic.

A. Transfer Credits

1) All transfer credits that students transfer into IUP are taken into consideration as part of their attempted and passed credits for purposes of measuring pace as well as timeframe for degree completion.

2) Non-accepted transfer credits will not count towards measuring pace nor timeframe for degree completion.
B. Audits, “S”, and “U” Grades

1) Because course audits, "S", and "U" grades carry no credits, they are not reviewed or counted for SAP progress purposes.

C. Incompletes

1) Grades of "I", "L", "R", and "*" are treated as credits attempted/zero credits passed, thus have no effect on GPA.
2) However, these grades are treated as non-completed (attempted) credits and have an impact in the calculation of the pace measure and timeframe for degree completion.
   (Note: The "*" is an administrative symbol indicating that a grade was not submitted at the time of grade processing. An “I” grade indicates incomplete and an “R” grade stands for research in progress.)

D. “F” Repeat with Replacement

1) An "F" repeat with replacement is treated as credits attempted/credits passed/with the quality points (QP) of the new grade replacing the 0.00 QP of the original "F" grade.
2) An "F" repeat has a positive effect on the GPA, but represents an additional number of credits attempted in regard to the pace and timeframe for degree completion measurements.

E. “D” Repeat with Replacement

1) Repeated classes that are "D" replacements to a student's record are treated as credits attempted/zero credits passed/with the quality points of the new grade replacing the 1.00 QP of the D grade.
2) A "D" repeat with replacement may improve a student's GPA, but represents an additional number of credits attempted in regard to the pace and timeframe for degree completion measurements.

F. Repeats with Averaging

1) Courses that are repeated with averaging count as credits attempted/credits passed/with the quality points for the class averaged into the GPA.
2) The maximum time frame for degree completion may be impacted by repeat with averaging classes.

G. Withdrawals

1) Grades of "W", "Q", "WP", or "WF" are treated as credits attempted/zero credits passed/no effect on GPA.
2) Any type of "W" grade is treated as non-completed (attempted) credits in the calculation of pace and timeframe for degree completion measurements.
H. “N” Grades
1) An “N” grade represents a non-participation failing grade.
2) This counts as credits attempted/zero credits passed and zero QP will be averaged in to determine GPA.
3) This grade is treated the same as an “F” grade.

I. Pass/Fail Grades
1) Pass grades are treated as attempted credits/credits passed/no effect on GPA.
2) Fail grades are treated as attempted credits/zero credits passed/with zero QP averaged into the calculation of GPA.

J. Non-Credit Courses
1) Non-credit classes, such as those with Continuing Education Units (CEU’s), are not used in measuring sufficient progress, since these classes cannot be applied towards degree requirements and no financial aid may be received for enrollment.

K. Institutional Credits (remedial level courses)
1) Institutional credits are counted as attempted credits/credits completed.
2) The QP for the course is not averaged into the student's GPA.

V. FRESH START PROGRAM/CANCELED SEMESTER
Students readmitted under the Fresh Start Program, or who have had a canceled semester, must still meet the financial aid qualitative and quantitative SAP requirements (using all previously enrolled semester data).

A. Federal regulations do not permit the financial aid office to remove or ignore any academic statistics.

B. The system will reflect the GPA with the Fresh Start/Canceled Semester included, however, the financial aid office will manually evaluate the qualitative and quantitative requirements.

ADDITIONAL INFORMATION
For more information about the Satisfactory Academic Progress Policy as it relates to Title IV Assistance Programs, contact:

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