



Satisfactory Academic Progress (SAP) for Financial Aid

In order to receive and maintain eligibility for financial assistance, students are required to make progress toward completion of their course of study. Financial assistance includes, but may not be limited to, all tax-payer funded scholarships, grants, stipends, waivers, exchanges, loans (student and parent), and employment. **Each student's SAP progression is evaluated annually at the end of the spring semester. Students enrolled in aid eligible programs that are one year or less will be evaluated at the end of each payment period.**

Satisfactory Academic Progress (SAP) is measured in three ways:

1. Qualitative (Cumulative Grade Point Average, CGPA)
2. Quantitative (Pace)
3. Maximum Timeframe (Time to complete a program)

Qualitative Standard (Cumulative Grade Point Average)

- Undergraduate students must maintain a CGPA of 2.00*
- Graduate students must maintain a CGPA of at least 3.00*
- Students who fail to meet minimum CGPA requirements will be placed on Financial Aid Suspension.

** Certain programs may have higher minimum CGPA requirements to stay in their program—check with the appropriate department for specifics.*

Quantitative Standard (Pace)

Pace is required to ensure students complete their program of study within the maximum timeframe. Pace is calculated by dividing cumulative credits earned by cumulative credits attempted. Students must earn a passing grade in at least 67 percent of all attempted credits for the academic year (fall and/or spring semesters) and/or for summer semester. A passing grade is A, AB, B, BC, C, CD, D, or CR. Students with less than a 67 percent completion rate will be placed on **Financial Aid Suspension** (see chart below for minimum requirements for attempted and earned credits by semester). Final SAP evaluation for an academic year will be based on cumulative fall/spring totals for attempted and earned credits.

Attempted credits are all credits the student is enrolled in at the end of the advertised drop/add period (end of first week of each semester) plus any credits a student is permitted, by exception, to add after the standard drop/add period.

Semester Credits Attempted	Minimum Semester Credits Required to be Earned
12 or more	8
11	8
10	7
9	6
8	6
7	5
6	4
5	4
4	3
3	2

The following are considered when evaluating qualitative and quantitative standards:

- Withdrawals, drops, incompletes, and failed courses are considered as attempted, but not earned.
- Transfer credits, including those received through approved study abroad or exchange agreements, do not count in the calculation of CGPA, but are included in the calculation of both attempted and earned credits.
- A “credit” or “no credit” grade received for credit/no credit graded courses are considered attempted and earned credits.
- Audit courses are not considered as courses attempted or earned as audited classes do not qualify for aid.
- Repeat courses are counted for credit and will affect the CGPA.
- Remedial coursework is included in calculation of both attempted and earned credits (Max of nine credits counted for aid; no more than three credits in a given semester will be considered aid eligible).
- All periods of a student’s enrollment are judged, even semesters in which the student did not receive government-funded financial aid fund.

Maximum Time Frame

A student will not be eligible to receive financial aid after he/she has attempted 150 percent of the published credits required to complete their degree/program. Example: A student in a degree/program that requires 120 credits for completion will be eligible for aid for the first 180 credits ($120 \times 1.50 = 180$).

Maximum time frame to receive aid for a second undergraduate degree is 90 attempted credits.

Repeated Coursework

After passing a course (grade of D or better) a student may repeat the course only once and receive financial aid for it. Additional repeats would be at the student’s own expense. All repeated courses are included in credits attempted.

Financial Aid Suspension

A student who fails to meet minimum SAP requirements at the end of the review period (end of the spring semester each year) will be placed on Financial Aid Suspension. A student on Financial Aid Suspension is not eligible for government funded financial assistance. However, he/she may still qualify for a merit or talent scholarship if renewal criteria are met and/or alternative/private education loans if approved by a lender.

Appeal/Reinstatement of Eligibility

A student on Financial Aid Suspension has the right to appeal. A student may be considered for an appeal based on mitigating circumstances that hindered academic performance. Circumstances include, but are not limited to, divorce, illness/injury, death of a parent, or financial difficulties. Documentation may be required to prove the circumstance(s).

A student can appeal a Financial Aid Suspension by completing the **Appeal for Reinstatement of Financial Aid After SAP Suspension** form. The form will be sent to the student with the official letter notifying the student of their suspension, or, a copy can be requested from the Viterbo Financial Aid Office.

If an appeal is approved a student must agree to, and sign, an academic plan that ensures he/she will be able to meet the SAP standards within a defined period of time. If the student agrees, he/she will be on Financial Aid Probation and will continue to receive financial aid as long as he/she is meeting the terms of the academic plan. Academic Plans are reviewed prior to, and at the end of each semester to ensure students are following their advisor approved academic plan. Failure to adhere to the plan will result in the student being placed on financial aid suspension again, and the student can appeal again.

If an appeal is denied, or the student fails to meet one or more conditions of the academic plan, the student will continue on Financial Aid Suspension and will be deemed ineligible for additional financial aid until he/she makes up all deficits at his/her own expense. Deficits include CGPA, Pace, and/or Maximum Time Frame.