

## SATISFACTORY ACADEMIC PROGRESS (SAP)

### Policy

Saint Martin's University

Student Financial Services (SFS)

**2022-2023**

## Table of Contents

### **Section 1: Overview**

- 1.1: Introduction
- 1.2: What is SAP?

### **Section 2: Undergraduates**

- 2.1 Introduction
- 2.2 Notification

#### **2.3 General Policies**

- 2.3.1 Maximum Time Frame Limits
- 2.3.2 Remedial Courses
- 2.3.3 Repeat Courses
- 2.3.4 Satisfactory Course Completion
- 2.3.5 Audited Courses
- 2.3.6 Endorsements

#### **2.4: G.P.A. – Deficiency Regulations**

- 2.4.1 Warning
- 2.4.2 Suspended Eligibility Status (Denial)

#### **2.5: Pace of Progression Requirements**

- 2.5.1 Full-Time Enrollment
- 2.5.2 Less than Full-Time Enrollment
- 2.5.3 Evaluation Period
- 2.5.4 Not for Credit Courses
- 2.5.5 Warning/Denial
- 2.5.6 Denial of Financial Aid Funds

#### **2.6: Pace towards Degree & Maximum Time Frame Requirements**

- 2.6.1 Maximum Time Frame (MTF) – (First Bachelor's degree)
- 2.6.2 Summer Session Enrollment
- 2.6.3 Washington State Need Grant / College Bound / State Work-Study

#### **3.0: Post-Baccalaureate Students**

- 3.1 Overview
- 3.2 Pace of progression Requirements
- 3.3 Grade Point Average Deficiencies
- 3.4 Pace towards Degree – Credit Completion
- 3.5 Maximum Time Frame
- 3.6 Denial of Financial Aid Funds/Successful Appeal

#### **4.0: Graduate**

- 4.1 Overview
- 4.2 Credit Hour Requirements
- 4.3 Grade Point Average Requirements
- 4.4 Pace towards Degree (PTD) – Credit Completion Requirement
- 4.5 Satisfactory Course Completion – P.T.D. Course Grades
- 4.6 Audited Courses
- 4.7 Maximum Time Frame Limits

#### **5.0 SAP Appeal Process**

- 5.1 Overview.
- 5.2 Appeal Instructions
- 5.3 Submitting Your Appeal
- 5.4 Appeal Process/Results

## **Section 1 -Overview**

### **1.1 - Introduction**

When students accept financial aid, they also accept responsibility for making Satisfactory Academic Progress (note: the abbreviation SAP will be used interchangeably throughout the document). This progress is based on the number of credits students successfully complete per semester, their semester and cumulative grade point average(s) as well as the Maximum Time Frame (MTF) of each program at Saint Martin's University.

- Students are responsible for understanding SAP requirements.
- Federal regulations stipulate that a student's SAP be monitored even if they are not receiving federal student aid.
- Students who are reinstated to the University are still required to submit a SAP appeal. The SAP Committee will not process appeals until confirmation of reinstatement has been received.
  - If a student has been reinstated by the University, it does not mean that the student's appeal with the SAP Committee will be approved.

### **1.2 - What is SAP?**

Federal and state financial aid regulations require that recipients of federal and state aid make Satisfactory Academic Progress toward the completion of a degree. Therefore, Saint Martin's University student aid recipients, in addition to meeting other financial aid eligibility criteria, must be in good academic standing and making satisfactory progress in their degree program. The SAP policy must be as strict as, or stricter, than the university's academic progress policy. The SAP policy is reviewed on a term basis and if policy changes are made, they will then be updated and disseminated to the students.

## **Section 2- Undergraduates**

### **2.1 - Introduction**

Students applying for financial assistance must be in compliance with the SAP Policies as a condition of initial or continuing eligibility.

- Financial aid will be denied to students who fail to maintain progress under the SAP Policy (GPA, MTF, and Pace of progression).
- At the end of each semester, a review will be made to ensure compliance with the grade point average (GPA), maximum time frame limit, and pace of progression requirements of the policy.
- Aid applicants who have not been continuously enrolled at SMU must be in compliance with the policy. Eligibility will be determined based upon the last semester of enrollment.

### **2.2 - Notification**

Notices of deficiency in meeting SAP Policy will be sent at the end of the each semester to relevant students. Students will be sent an email to their SMU Email and a paper letter in the mail to their permanent address.

- Depending upon the severity of the deficiency, and in accordance with the policy included here (see section 2.3), financial aid may be withheld.
- Deficiency notifications are based upon academic information at the time of review.
  - It is the responsibility of the student to notify SFS of any corrections to academic information (such as grade changes, consortium credits, etc.) that may have occurred after status was reviewed for SAP.
- Any aid released to a student who is subsequently determined to be ineligible under the rules for SAP will be returned and the student will be billed.

## 2.3 - General Policies

### 2.3.1 -Maximum Time Frame Limits

- All semesters, including summer, Running Start credits, Advanced Placement (AP), or IB credits in which a student is enrolled count toward the maximum time frame and minimum credit hours completed requirement, **even if the student completely withdraws from the University.**
- Semesters of enrollment in which no aid is received will be counted towards the maximum time frame limit. This includes transfer credit hours for which no aid was received as well as Running Start credits, Advanced Placement (AP), or IB credits.
- Undergraduate students are allowed a maximum time of:
  - 180 Attempted Credit Hours (A maximum program length of 150%)
  - Engineering Students are allotted 193 attempted Credit Hours

### 2.3.2 - Remedial Courses

- No more than 3 remedial courses may be taken in one academic year. Examples of remedial courses are Math 90, Math 91, and Math 99.

### 2.3.3 - Repeat Courses

- Courses count once in the calculation of minimum hours completed. Therefore, a repeat of an **"A"**, **"B"**, **"C"**, **"Pass"**, or **"S"** will not count as additional credits unless otherwise noted.
- Students repeating a course in which an **"I"** was previously received will not be funded.
- Students repeating courses in which a **"C-"** or below was received can only repeat the course once and be eligible for funding for that course. Unless otherwise specified by the degree program. Students can receive aid for courses repeated more than twice if the repeat has been approved and meets all other requirements
- Students repeating previously withdrawn **"W"** courses are only eligible for funding one additional time for that course.

### 2.3.4 - Satisfactory Course Completion

Satisfactory completion of a course is defined as a letter grade of: **"A"**, **"B"**, **"C"**, **"D"**, **"Pass"**, **"S"**  
Unsatisfactory completion of a course is defined as a letter grade of: **"F"**, **"W"**, **"XF"**

### 2.3.5 - Audited Courses

Audited courses are not Title IV eligible.

## 2.4: G.P.A. - Deficiency Regulations

Academic standing policies require that all undergraduate students maintain a 2.0 cumulative/semester G.P.A.

### 2.4.1 – Warning Status

Students are placed on a Warning Status the first semester they fail to meet SAP requirements. If a student is placed on Warning Status, they will be eligible to receive financial aid for one additional semester. At the end of that semester student's grades will be reviewed to determine if they meet the minimum SAP requirements. If the student fails to meet SAP requirements while on Warning

Status, they will be placed on a “Must Appeal” status and have aid suspended until an appeal decision has been made.

- Students who receive zero credits earned for a semester will automatically be placed in suspended eligibility status.

## **2.4.2 – Suspended Eligibility Status (Denial/Must Appeal)**

Students placed in suspended status are not eligible to receive institutional, federal, or state aid. In addition, some alternative loans and scholarship programs require students to be in good standing under SAP guidelines to remain eligible.

Situations in which a Student would be placed in an automatic “Must Appeal” status:

- Student’s Cumulative GPA Below a 2.0
  - Student did not earn any credit for the semester
  - Student was an unofficial/medical/ or official withdrawal
  - Student has reached Maximum Time Frame
- 
- Students who are placed on suspended status may submit an appeal to the Office of Student Financial Services, which documents special or unforeseen circumstances that interfered with the completion of your coursework or in meeting any other part of the policy.
  - If the student’s SAP Appeal is approved, they will be placed back into a “Probation Status.”
  - The SAP Committee may offer suggestions (i.e. limiting number of credit hours) for the student to increase likelihood of academic success.
    - The student is not required to implement committee suggestions, but failure to do so is at the risk of the student.
  - If the student’s SAP Appeal is approved and their cumulative GPA is below a 2.0, they will be required to complete an Academic Plan with their Advisor.
    - Financial aid will not disburse until a copy of the Academic Plan has been received in the Financial Aid Office, and student has met with the Final Director to review Plan agreement.

## **2.5 – Pace of Progression Requirements**

### **2.5.1 - Full-Time Enrollment**

Students who are enrolled in 12 or more credit hours are considered to be full-time. To maintain Satisfactory Academic Progress, a full-time student must complete a minimum of 67 percent of their courses attempted. See chart below for further clarification.

Credits attempted vs. Credits that MUST BE COMPLETED: (Total completed/Total attempted must be greater than 67%)

Credits Attempted	MINIMUM Credits that MUST BE COMPLETED
18	12
17	12
16	11
15	10
14	10
13	9

12	8
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### 2.5.2 - Less than Full-Time Enrollment

Students who are enrolled in less than 12 credit hours are considered to be less than full-time. To maintain Satisfactory Academic Progress, a less than full-time student must complete a minimum of 67 percent of their courses attempted. Students enrolled less than half time must complete all credits attempted in order to maintain SAP. See chart below for further clarification.

Credits attempted vs. Credits that MUST BE COMPLETED: (Total completed/Total attempted must be greater than 67%)

Credits Attempted	MINIMUM Credits that MUST BE COMPLETED
11	8
10	7
9	6
8	6
7	5
6	6
5	5
4	4
3	3

### 2.5.3 - Evaluation Period

Evaluation of credit hour requirements is performed at the end of each semester.

### 2.5.4 - Not for Credit Courses

Not for credit courses (for example, **Math 91, Math 92, Math 99, Math 100, Math 101, and English 100**) will count toward minimum credit hours completed (not for credit and remedial courses will only be counted for one academic year).

## 2.6 – Pace towards Degree – Credit Completion

To be eligible for financial aid, students must complete at least 67 percent of their overall attempted credits, which includes any additional credits transferred to SMU. This is the minimum rate needed to complete a degree within the 150% maximum eligibility time frame.

If the student drops below the cumulative 67% completion rate they will be placed on “warning” status and have one semester to bring their completion rate above 67 percent before losing their eligibility for aid. Please see Examples 1 and 2 below.

If the student is still below the cumulative 67 percent completion rate at the end of the warning semester your financial aid will be suspended. You may regain your eligibility for aid if you successfully appeal or complete a semester on your own and are no longer in suspension status.

**Example:** In their first semester at SMU, Student **attempted** 18 credit hours and **completed** and **earned** 9 credit hours.

- Since the student completed only 50% of the credit hours attempted the student will be placed on warning status for their next semester of enrollment.
- In their next semester the student **attempts** 15 credit hours and **completes** and **earns** 12 credit hours. The student has only completed 64% of their attempted credit hours ( $21/33 = 64\%$ ) and therefore would be placed on suspension and no longer qualify for aid.

### 2.6.1 - Maximum Time Frame (MTF) – (First Bachelor's degree)

Students not completing their degrees within the maximum time limit, as described below are not considered to be making SAP towards their degree.

Students will be allowed a maximum of 180 attempted credits (193 for Engineering Majors) in which to complete their first bachelor's degree. Aid will be denied to students who have not completed their degree within the 180 attempted credits (193 for Engineering Majors). This is monitored on a semester by semester basis.

- a) All semesters of enrollment at SMU as well as any transfer credit hours count toward the maximum time frame limit. (i.e. Running Start credits, Advanced Placement (AP), or IB credits.)
- b) Semesters in which no aid is received will count if the student is enrolled after the first day of classes.
- c) If it is determined that the student has completed the requirements for a degree, regardless of whether the student has applied to receive the degree, the student will no longer be eligible for financial aid for that degree.
- d) Students may submit an appeal to request additional time, but will be required to submit an academic plan and degree audit to the SAP Committee.

### 2.6.2 - Summer Session Enrollment

Enrollment in summer session will count toward the maximum time frame, cumulative grade point average, and pace of progression requirements.

### 2.6.3 - Washington State Need Grant/College Bound/Passport/ State Work Study Funds

State aid program recipients have additional satisfactory academic progress conditions:

1. State Aid recipients must have completed no more than 125% of the maximum length of their program credits (160 credits) in order to remain eligible for State Aid funding.
2. To meet minimum SAP standards, state financial aid recipients must complete at least one-half of the original amount of credits for which the aid was calculated and disbursed or they will be suspended from state aid in the following semester.
  - a. Students who complete at least half, but less than 100 percent of required credits are placed in a warning status for the following semester. Students in state aid warning status are eligible to receive aid in the following semester but must complete 100 percent of the credits associated with the state aid amount received in order to return to

good standing, otherwise they will be suspended from state aid in the following semester.

3. An otherwise eligible student may receive a Washington State Need Grant for a maximum of five years (ten full-time equivalent semesters). The Washington Student Achievement Council (WSAC) monitors the number of semesters each student receives the State Need Grant at each college or university the student has attended.

## **Section 3 - Post-Baccalaureate Students**

### **3.1 - Overview**

SAP standards for Post-Baccalaureate or Second-Degree seeking students are similar to that of an undergraduate student but there are some key differences. The following sections will outline the requirements to ensure Post- Baccalaureate students maintain SAP compliance.

### **3.2 - Pace of progression Requirements**

Post-baccalaureate students have the same pace of progression requirements as undergraduate students to be eligible for financial aid.

### **3.3 - Grade Point Average Deficiencies**

Students enrolled for the purpose of earning a second bachelor's degree must maintain a cumulative/ semester Grade Point Average (G.P.A.) of at least 2.0 for all semesters of enrollment.

### **3.4 - Pace towards Degree – Credit Completion**

\*See undergraduate student requirements

### **3.5 - Maximum Time Frame**

Students who have earned an undergraduate degree and who are pursuing a second undergraduate degree must complete their degree or certification within 98 attempted credit hours.

### **3.6 - Denial of Financial Aid Funds/Successful Appeal**

\*See undergraduate student requirements

## **Section 4 - Graduate/ Professional Students**

### **4.1 - Overview**

The following section will discuss in detail those requirements that must be met for continued financial aid eligibility for graduate students at Saint Martin's University.

### **4.2 - Credit Hour Requirements**

Graduate students must be enrolled at least half-time status (3 credits) in order to be eligible for financial aid funding during the academic year.

### **4.3 - Grade Point Average Requirements**

Graduate students must maintain a cumulative/term grade point average of 3.00 or higher to be eligible for financial aid.

### **4.4 - Pace towards Degree – Credit Completion**



To maintain Satisfactory Academic Progress, a student must complete a minimum of 67 percent of their courses attempted. See chart below for further clarification.

Credits attempted vs. Credits that **MUST BE COMPLETED**: (Total completed/Total attempted must be greater than 67%)

Credits Attempted	MINIMUM Credits that <b>MUST BE COMPLETED</b>
6	4
5	4
4	3
3	3

#### 4.5 - Satisfactory Course Completion – Pace To Degree Course Grades

- Satisfactory completion “A”, “B”, “C”, “D”, “Pass”, or “S” are considered passing for [PTD requirements](#)
- Graduate students repeating a course in which a “C-”, “D”, “F”, “I”, “W” or “XF” are eligible to repeat that course with financial aid funding. Courses with grades of a C or lower that are repeated more than once will not be eligible for financial aid funding.

#### 4.6 - Audited Courses

Audited courses are not Title IV eligible.

#### 4.7 - Maximum Time Frame Limits

All students are required to complete their degree within the 150 percent maximum eligibility time frame. Maximum Time Frame restrictions placed on Graduate students are outlined below and must be met to continue receiving financial aid.

Maximum Time Frame requirements for individual degree programs are outlined below:

- **Master of Business Administration (MBA):** 54 Attempted Credit Hours.
- **Master of Arts in Counseling Psychology (MAC):** 72 Attempted Credit Hours.
- **Master of Education (MED):** 60 Attempted Credit Hours.
- **Master in Teaching (MIT):**
  - **Elementary Education:** 92 Attempted Credit Hours.
  - **Secondary Education:** 76 Attempted Credit Hours.
  - **Special Education:** 110 Attempted Credit Hours.
- **Master of Engineering Management (MEM):** 45 Attempted Credit Hours.
- **Master of Civil Engineering (MCE):** 45 Attempted Credit Hours.

### Section 5 - SAP Appeal Process

#### 5.1 - Overview

Students have the right to appeal a suspended eligibility status of financial aid.

- Filing an appeal is not a guarantee of approval of financial aid.
- All appeals should be submitted as soon as possible, but before the end of the tuition refund period. Failure to do could result in a loss of aid eligibility and the student will incur a large outstanding balance for tuition, fees, books and if on campus room and board.
- Appeals will not be reviewed until all requested information has been received. Deadlines for submitting requested additional information will be set and if not received by the due date the student’s appeal will be denied.

- a. Students who fail to make SAP must submit an appeal to the Office of Student Financial Services to regain aid eligibility.
- b. Students who are appealing due to an authorized medical withdraw can provide a note from their doctor confirming they are well enough to return to school in order to regain aid eligibility.
- c. Students who have failed 2 or more academic plans are not eligible to file an appeal until they are in compliance with the SAP policy.
  - a. Only under extreme circumstances will an appeal be accepted for review. *(Examples of these circumstances are: a death of an immediate family member or a medical emergency, such as a surgery or the hospitalization of the student or immediate family member.)*
- d. Review of an appeal is not a guarantee of approval and a new academic plan.
- e. Students who fail to meet SAP Academic Plan requirements after 2 reinstatements will be ineligible for financial aid at Saint Martin's University.

## 5.2 - Appeal Instructions

The SAP appeal needs to contain the following:

### 1. Letter of Explanation

- a. An explanation of the circumstances surrounding the students' deficiency. How these factors out of his/her were control?

### 2. Resolution of Circumstances

- a. The student will need to explain the steps that they have taken to resolve these issues and explain how their situation has changed to allow them to satisfy the requirements as set forth by the university's financial aid SAP policy.

## Additional Required Items:

- a) Students need to list the classes that they plan to enroll in or if are not enrolled, will need to list the courses which they plan to enroll.
- b) Anticipated graduation date
- c) Supporting Documentation
  - a. Students will need to provide documentation (if applicable) for each factor noted as influencing their academic performance.
    - If the reason for the appeal is due to a medical condition, you must supply a letter from your health care provider stating whether or not they feel you are well enough to return to your academic program. ***Do not, under any circumstances, submit your medical records as documentation.***
    - If the reason is due to exceeding the maximum time frame limit as set forth in the university's satisfactory academic progress policy, you must submit documentation from your academic adviser confirming your graduation date and courses required. If you are seeking two majors, documentation must come from both advisors.

## 5.3 - Submitting the Appeal

The Satisfactory Academic Progress (SAP) appeal form is located online at [SAP appeal form \(fillable\)](#).

- The appeal can be submitted via email, mail, fax, or in the Office of Student Financial Services
- The SAP Committee will notify the Student by their SMU Email if any additional information is required.
  - Deadlines for submitting requested additional information will be set and if not received by the due date the student's appeal will be denied.

## 5.4 - Appeal Process/Results

The SAP Committee will review appeals to determine if there is just cause for reinstatement of aid. The committee will review the student's individual situation, assessing current and previous academic performance as well as any documentation submitted to determine whether there **is significant justification to warrant an exception to the existing SAP Policy for your individual circumstance.**

### Notification

Students are notified by mail and email of the SAP Committee's decision.

- **Appeal Approved**

- The committee will send a letter via email and mail that details the suggested plan of action for the student (i.e. preferred number of credit hours, resources to utilize on campus, etc).
- Students with a Cumulative GPA below a 2.0 will be required to submit an Academic Plan
- SAP Appeal Approval's will be limited to 2 in the student's educational career; students will not be approved if appealing in a subsequent term. Extenuating Circumstances will always be considered, however.

- **Appeal Denied**

- Financial aid will not be disbursed to the student
- The student will be required to demonstrate they can achieve SAP before aid will be reinstated:
  - 1 term (at least half time enrollment) successfully completed (can be SMU or another accredited Institution of Higher Learning)
  - All associated costs satisfied in billing system.
  - After student has achieved SAP compliance, they will need to re-appeal to regain aid eligibility.
  - All decisions of the SAP Committee are FINAL.
- If a student completes the appeal process and their financial aid is denied, and have extenuating circumstances that **were not addressed in the original written appeal**, they may submit documentation detailing these circumstances. **Being allowed to do this does not guarantee approval of the appeal.**