SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Saint Martin's University
Office of Financial Aid

Overview

When students accept financial aid, they also assume responsibility for making Satisfactory Academic Progress (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. This progress is based on the number of credits students successfully complete per semester, their cumulative grade point average(s), as well as the Maximum Timeframe (MTF) of each program. Therefore, 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.

SAP is assessed at the end of each semester. If a student does not meet SAP requirements and is placed on Must Appeal status, Saint Martin's offers the opportunity for students to submit a SAP appeal. SAP appeals are reviewed on a weekly basis by the Director of Financial Aid, who, along with the Financial Aid Team, determines the decision on any given appeal.

This SAP policy is reviewed on an annual basis. If changes are made, this policy will be updated and disseminated to students by the start of the next award year.

If you have questions about the monitoring of satisfactory academic progress not addressed in this policy, please contact our office.

Undergraduate Students

Students receiving financial aid must follow the SAP policy as a condition of continued eligibility. Financial aid will be denied to students who fail to maintain progress under this policy (GPA, pace of completion, and MTF). At the end of each semester, a review will be made to ensure compliance with the grade point average (GPA), pace of completion, and maximum timeframe requirements of the policy. Eligibility will be determined based upon the last semester of enrollment.

State aid programs have additional satisfactory academic progress conditions (see below).

The following considerations for course attempts must be made:

- **Course Completion –** Satisfactory completion of a course for federal aid is defined as a letter grade of: "A", "A-", "B+", "B", "B-", "C+", "C", "C-", "D+", "D", "D-", or "P". Unsatisfactory completion of a course is defined as a letter grade of: "F", "NP", "W", "XF", "I". Saint Martin's program requirements may differ in definition of a satisfactory grade. Refer to the academic catalog for additional information.
- **Missing Grades –** If grades are missing at the time of SAP evaluation, they will not be counted against a student in the total attempted credits of pace of completion and maximum timeframe. Students who have an "I" grade at the time of SAP evaluation will not have those credits count toward the cumulative GPA or pace of completion. Satisfactory grades assigned after SAP evaluation will not be considered until the next SAP evaluation period.
- **Repeat Courses –** Courses count once in the calculation of credit hours earned. Students repeating courses in which a "D-" or higher was received can only repeat the course once and be eligible for federal funding for that course.
- **Audited Courses –** Audited courses are not Title IV aid eligible.

Cumulative GPA Requirements

Academic policies require that all undergraduate students maintain a 2.0 cumulative GPA. Transfer GPA does not count towards the SMU cumulative GPA.

Pace of Completion Requirements

Federal and Institutional Aid Policy

To be eligible for financial aid, students must complete a minimum of 67% of their overall attempted credits, which includes any additional credits transferred to Saint Martin's.

- Total credits earned/Total credits attempted must be at least 67%. *If a student's pace of completion is 0.666, then rounding rules apply and the pace of completion will be evaluated at 67%.*

State Aid Policy

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.

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.

Students whose eligibility in the Washington Grant, College Bound, Passport, or State Work Study programs has been terminated for failure to meet the progress requirements must satisfactorily complete the Credits Required (listed above) in a subsequent semester of enrollment without state financial aid funding to re-establish eligibility.

Table 1: Enrollment band table to calculate SAP.

Enrollment Bands to be used for Calculating Satisfactory Academic Progress		
Number of Credits Enrolled	Warning Status Credits Completed	Denied Status Credits Completed
12+	6	5.5
11	4.5	4
10	4.5	4
9	4.5	4
8	3	2.5
7	3	2.5
6	3	2.5
5	1.5	1
4	1.5	1
3	1.5	1

Maximum Timeframe Requirements

Federal and Institutional Aid Policy

All semesters, including summer, transfer credits, Running Start credits, Advanced Placement (AP), or IB credits, in which a student is enrolled count toward the maximum timeframe 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 timeframe limit.

Undergraduate students are allowed a maximum timeframe of 150% of the program length:

- 180 attempted credit hours
- Engineering students - 193 attempted credit hours
- Students who have earned an undergraduate degree and who are pursuing a second bachelor's degree must complete their degree within 98 attempted credit hours.

Students who are pursuing a double major will use the following formula to calculate maximum timeframe:

- Total number of attempted credit hours allowed = total credits for one program + total major specific credits for second program.
- For example, a student who is majoring in literary studies is required to complete a minimum of 120 credit hours, including the COR curriculum. This student is pursing a second major in political science, which requires 30 credit hours of major-specific courses. To complete their degree a student would have a minimum of 150 credit hours required to graduate, which would give them a maximum timeframe of 225 attempted credit hours to complete their degree.

State Aid Policy

Following federal guidelines, state aid recipients must have completed no more than 150% of the maximum length of their program credits in order to remain eligible for State Aid funding. An otherwise eligible student may receive a Washington 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 WA Grant at each college or university the student has attended.

Graduate & Professional Students

Students receiving financial aid must follow the SAP policy as a condition of continued eligibility. Financial aid will be denied to students who fail to maintain progress under this policy (GPA, pace of completion, and MTF). At the end of each semester, a review will be made to ensure compliance with the grade point average (GPA), pace of completion, and maximum timeframe requirements of the policy. Eligibility will be determined based upon the last semester of enrollment.

The following considerations for course attempts must be made:

- **Course Completion –** Satisfactory completion of a course for federal aid is defined as a letter grade of: "A", "A-", "B+", "B", "B-", "C+", "C", "C-", "D+", "D", "D-", or "P". Unsatisfactory completion of a course is defined as a letter grade of: "F", "NP", "W", "XF", "I". Saint Martin's program requirements may differ in definition of a satisfactory grade. Refer to the academic catalog for additional information.
- **Missing Grades –** If grades are missing at the time of SAP evaluation, they will not be counted against a student in the total attempted credits of pace of completion and maximum timeframe. Students who have an "I" grade at the time of SAP evaluation will not have those credits count toward the cumulative GPA or pace of completion. Satisfactory grades assigned after SAP evaluation will not be considered until the next SAP evaluation period.
- **Repeat Courses –** Courses count once in the calculation of credit hours earned. Students repeating courses in which a "D-" or higher was received can only repeat the course once and be eligible for federal funding for that course.
- **Audited Courses –** Audited courses are not Title IV aid eligible.

Cumulative GPA Requirements

Graduate students must maintain a cumulative grade point average of 3.0 or higher to be eligible for financial aid.

Pace of Completion Requirements

To maintain Satisfactory Academic Progress, a student must complete a minimum of 67% of their courses attempted.

- Total credits earned/Total credits attempted must be at least 67%. *If a student's pace of completion is 0.666, then rounding rules apply and the pace of completion will be evaluated at 67%.*

Maximum Timeframe Requirements

All students are required to complete their degree within the 150 percent maximum eligibility timeframe. Maximum timeframe restrictions placed on graduate students are outlined below and must be met to continue receiving federal

financial aid. *Any attempted and earned pre-requisite course credits will not be used in the calculation of maximum timeframe.*

Maximum Timeframe requirements for individual degree programs are outlined below:

- **Master of Chaplaincy**: 108 Attempted Credit Hours
- **Master of Theological Studies (MTS)**: 72 Attempted Credit Hours
- **Master of Business Administration (MBA):** 54 Attempted Credit Hours
- **Master of Science in Accounting (MSA):** 45 Attempted Credit Hours
- **Master of Arts in Counseling Psychology (MAC):** 72 Attempted Credit Hours
- **Master of Education (MED):** 60 Attempted Credit Hours
- **Master of Education – Higher Education and Student Affairs (HESA):** 54 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 Environmental Engineering (MSEV):** 45 Attempted Credit Hours
- **Master of Mechanical Engineering (MSME):** 59 Attempted Credit Hours
- **Master of Civil Engineering (MCE):** 45 Attempted Credit Hours
- **Master of Computer Science (MSCS):** 45 Attempted Credit Hours
- **Doctor of Philosophy in Educational Leadership (PhD):** 77 Attempted Credit Hours

SAP Review and Notification

Upon SAP review, and in accordance with the policy included here, financial aid may be withheld. Determinations are based upon academic information at the time of review. Notices of SAP determinations will be sent at the SAP review period. Students will be sent an electronic notification to their Saint Martin's email.

Any aid released to a student who is subsequently determined to be ineligible under the SAP policy will be returned, which may result in an outstanding balance.

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, the 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.

Must Appeal Status

Students placed in Must Appeal status are not eligible to receive institutional, federal, or state aid and aid will be removed for the following semester. *In addition, some alternative loans and scholarship programs require students to be in good standing under SAP guidelines to remain eligible.*

State Aid: Students who do not meet SAP requirements due to the completion of credits with the enrollment bands (see table 1) will be placed in a Must Appeal status and will not be eligible for state aid in the upcoming semester. Students may still receive institutional and federal aid should they meet the other SAP requirements.

Academic Plan Status

Students whose SAP appeals are approved will be placed in an Academic Plan status and will continue to receive institutional, federal, or state aid for one semester. Students in an Academic Plan status must meet a cumulative GPA of 2.0 for undergraduates and 3.0 GPA for graduates and a completion rate of at least 67% at the end of the semester in

order to be eligible for good standing and to continue receiving aid. Students in this status who do not meet the minimum cumulative GPA and completion rate will go back into a Must Appeal status.

Termination Status
Students will be placed in a Termination status as a result of reaching Maximum Timeframe. *This decision cannot be appealed and is final*.

SAP Appeal Process

Students in a Must Appeal status have the right to appeal and can submit an appeal to regain aid eligibility. However, filing an appeal is not a guarantee that financial aid eligibility will be reinstated. All appeals should be submitted as soon as possible, but before mid-semester. Failure to do so could result in a loss of aid eligibility and the student may result in an outstanding balance.

- Students who are appealing due to an authorized medical withdrawal can provide a note from their doctor confirming they are well enough to return to school in order to regain aid eligibility.
- Only under extenuating circumstances beyond a student's control will an appeal be accepted for review. *(Examples include: death of an immediate family member or a medical emergency, such as a surgery or the hospitalization of the student or immediate family member, mental health.)*

Appeal Instructions
The SAP appeal must contain the following:

1. **Written Explanation –** Outline the circumstances surrounding the students' academic performance for the semester of review. How were these factors out of their control? Also, describe the steps taken to resolve these issues and explain how the situation has changed to allow them to satisfy the requirements as set forth by the university's financial aid SAP policy.
2. **Academic Plan –** All students who go on Must Appeal status must submit an academic plan, in which they need to list the classes they plan to enroll in. The academic plan must be completed with an academic advisor.
3. **Supporting Documentation –** Provide documentation for each factor noted as influencing their academic performance. Examples of documentation can be found in Appendix A of this policy.

Submitting the Appeal
Students who are placed on Must Appeal status may submit an appeal to the Office of Financial Aid, which documents special or unforeseen circumstances that interfered with the completion of their coursework. The SAP appeal form is located online or in the Office of Financial Aid, Old Main 250. Once completed, the appeal may be submitted via email to finaid@stmartin.edu, secure file upload submission, or in person. The SAP Committee will email the student's Saint Martin's email if any additional information is required.

Appeal Decisions*
The Director of Financial Aid, along with members of the Financial Aid Team, 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 the individual circumstance.*** If the student's SAP appeal is approved, they will be placed into an Academic Plan status.

Appeal Approved – The Office of Financial Aid will send an email notification that details the suggested plan of action for the student (i.e., preferred number of credit hours, resources to utilize on campus, etc.).

Appeal Denied – The Office of Financial Aid will notify the student via email of decision. The student's financial aid will be removed. Student must explore alternate funding options to apply toward any potential balance.

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.**

The student will be required to demonstrate they are meeting all SAP standards before aid will be reinstated.

***All decisions of the Office of Financial Aid are <u>FINAL</u>.**

Appendix A

Reasons & Supporting Documentation (not inclusive) for the SAP Appeal

1. **Personal Illness or injury (physical and mental health)**
    a. A detailed explanation of the medical circumstances including the date of occurrence, duration, and how it negatively affected your coursework.
    b. Support your documentation (i.e. medical withdrawal, physician's statement, copy of police report, medical documentation).
    c. Support documentation regarding what steps you've taken to successfully move forward (i.e. statement from a physician, DSO, academic adviser, or 3rd party agency that assisted you during your illness or injury).
2. **Illness of a family member**
    a. A detailed explanation of the medical circumstances of the family member, including the name and relationship of the family member to you, the date(s) of occurrence(s), duration, and how it negatively affected your coursework.
    b. Support documentation (i.e. physician's statement, medical documentation)
    c. Support documentation regarding what steps you've taken to successfully move forward (i.e. physician statement, academic adviser, 3rd party).
3. **Death of a Family Member / Roommate / Close Friend**
    a. A detailed statement including the name of the deceased and his/her relationship to you with an explanation of how this event negatively affected your
    b. Support documentation (i.e. copy of the obituary, notice of the funeral, or death certificate)
4. **Personal Crisis**
    a. A detailed explanation of the crisis including the date of occurrence, duration, and how it negatively affected your coursework.
    b. Support documentation (i.e. physician's statement, copy of police report, Personal Protection Order, medical documentation, Victim's Advocacy memo).
    c. Support documentation regarding what steps you've taken to resolve the crisis and successfully move forward.
5. **Other Circumstances beyond your control**
    a. Provide documentation of extenuating circumstances that were beyond your control from your personal statement.
    b. Provide documentation supporting that your circumstances have either been resolved of are being managed.
6. **Exceeded Maximum Hours for Degree Completion**
    a. A detailed explanation for the circumstances that resulted in your exceeding the maximum hours required to obtain a degree in your program of study.
    b. A prescribed academic plan of work from an academic advisor outlining your remaining degree requirements and projected completion date.

Note – Appeals submitted for reasons above will be reviewed on a case-by-case basis. Appeals are not automatically approved for any of the above reasons but are reviewed based on circumstances documented, academic history, and projection of potential for academic success.