

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). Our office is required by federal regulations to determine whether a student is progressing toward degree requirements. 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.

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, 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.

SAP is assessed at the end of each term. 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.

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

Undergraduate Students

Students applying for financial assistance must follow the SAP policy as a condition of initial or 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.

The following considerations for course attempts must be considered:

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"

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 repeating previously withdrawn "W" courses are only eligible for funding one additional time for that course.

Audited Courses – Audited courses are not Title IV 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 at least 67% 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 timeframe.

To maintain aid eligibility, students must complete a minimum of 67% of their courses attempted. Total credits completed/Total attempted must be greater than 67%.

Credits Attempted	Minimum Credits to Complete
18	13
17	12
16	11
15	10
14	10
13	9
12	8
11	8
10	7
9	6
8	6
7	5
6 and fewer	All credits attempted

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 College 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.

Enrollment Status	Number of Credits	Required to Complete
Full-time	12+	12
Three quarter time	9-11	9
Half-time	6-8	6
Less than half-time	1-5	All credits attempted

Maximum Timeframe Requirements

Federal and Institutional Aid Policy

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 timeframe 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
- 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.

State Aid Policy

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. An otherwise eligible student may receive a Washington College 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 College Grant at each college or university the student has attended.

Graduate & Professional Students

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. Satisfactory completion “A”, “B”, “C”, “D”, “Pass”, or “S” are considered passing for pace to completion requirements. Graduate students repeating a course in which a “C”, “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. Audited courses are not Title IV 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 completed/Total attempted must be greater than 67%.

Credits Attempted	MINIMUM Credits that MUST BE COMPLETED
6	5
5	4
4	3
3	3

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 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.

SAP Review and Notification

Depending upon the severity of the deficiency, and in accordance with the policy included here, financial aid may be withheld. Deficiency notifications are based upon academic information at the time of review. Notices of deficiency in meeting SAP Policy will be sent at the end of each semester to students. Students will be sent an email to their SMU email and a paper letter to their permanent address.

It is the responsibility of the student to notify the Office of Financial Aid 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.

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 until an appeal decision has been made.

Suspended Eligibility Status (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 has reached Maximum Timeframe

Probation Status

Students whose SAP appeals are approved will be placed in a probation status and will continue to receive institutional, federal, or state aid for one semester. Students in a probation status must meet a cumulative GPA of 2.0 and completion rate of at least 67% at the end of the probation semester in order to be eligible for good standing and to continue receiving aid. Students in a probation status who do not meet the minimum cumulative GPA and completion rate will go back into a Must Appeal status.

SAP Appeal Process

Students have the right to appeal a suspended eligibility status of financial aid and must submit an appeal to regain aid eligibility. However, filing an appeal is not a guarantee of approval of financial aid. All appeals should be submitted as soon as possible, but before mid-semester. 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.

- 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. An explanation of the circumstances surrounding the students' deficiency. How were these factors out of their control?
2. The student will need to explain the steps 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.

Academic Plan

All students who go on Must Appeal status must submit an academic plan, in which they need to list the classes that they plan to enroll in, or, if are not enrolled, will need to list the courses in which they plan to enroll.

Supporting Documentation

Students will need to provide documentation 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 submit your medical records as documentation.**

If the reason is due to exceeding the maximum timeframe 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.

Submitting the Appeal

Students who are placed on suspended status may submit an appeal to the Office of Financial Aid, which documents special or unforeseen circumstances that interfered with the completion of your coursework. The SAP appeal form is located online. Once complete, the appeal may be submitted via email to finaid@stmartin.edu, Dropbox submission, or in the Office of Financial Aid. The SAP Committee will notify the Student by their SMU 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 a Probation status.

Students are notified by email of the Office of Financial Aid's decision.

***All decisions of the Office of Financial Aid are FINAL.**

- **Appeal Approved**

- The Office of Financial Aid will send a letter via email that details the suggested plan of action for the student (i.e., preferred number of credit hours, resources to utilize on campus, etc).
- SAP Appeal approvals 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.

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.**