

Satisfactory Academic Progress (SAP) for federal financial aid will continue to be checked once a year at the end of the spring term. However, due to changes in federal regulations, effective with the fall 2011 term, students will not automatically be given a one year probationary period to get back on track. Additionally, the Office of Financial Aid will be looking at cumulative progress instead of annual progress. The student is expected to complete 67% of all credits attempted in order to graduate within the 150% timeframe allowed by federal regulation. The Department of Education's goal is to limit how long students who are not making SAP can continue to receive Title IV aid, especially loans. Please familiarize yourself with the policy below.

**Satisfactory Academic Progress (SAP)**  
**[www.upb.pitt.edu/sap.aspx](http://www.upb.pitt.edu/sap.aspx)**  
**Effective Fall 2011**

- **Student requirements to make SAP:**
  - **Maintain cumulative GPA (1.5 at end of 1<sup>st</sup> academic year, 2.0 at end of 2<sup>nd</sup> and subsequent academic years)**
  - **Successfully complete 67% of all credits attempted (fractions will follow normal rounding rules)**
  - **Must complete degree within 150% of slated time**
    - **150%, for 60 credits or AA/AS = 90 credits**
    - **150% for 120 credits or BA/BS = 180 credits**
- **Satisfactory Academic Progress is checked once a year after spring term.**
  - **If SAP is not met at the end of the spring term, then student loses Title IV (i.e. Federal PELL Grants, Federal SEOG Grants, Federal Direct Stafford and PLUS loans, Federal Perkins loans, and Federal Work Study) eligibility.**
- **Re-establishing Eligibility for Financial Aid**
  - **Make up credits and cumulative GPA by:**
    - **Paying for credits with own funds**
    - **Have grades posted for incompletes, etc.**
    - **Written appeal**
      - **This would place the student on Financial Aid 'Probation' for one term or an 'Academic Plan' for more than one term, to allow the student to re-establish eligibility**
      - **2<sup>nd</sup> and subsequent appeals**

## Satisfactory Academic Progress Policy for Financial Aid

### Satisfactory Academic Progress Standard for Financial Aid -

The Office of Financial Aid is required by federal regulation to monitor student progress toward completion of a degree and/or certificate. Only those students enrolled in a degree seeking or teaching certificate program are eligible for financial aid.

Financial aid regulations dictate that a student must demonstrate academic progress in order to continue to receive financial aid. Aid agencies (like PHEAA for the Pennsylvania State Grant) are **not** aware of your academic progress when they determine your eligibility for grants. An award letter from them only means that you are **financially** eligible; Pitt-Bradford is required to determine if you are also **academically** eligible. For example, for PA State Grants, full-time students must complete 24 credits per academic year to be eligible for the PA State Grant in the upcoming year. Please note that there are differences in the standards and procedures used for federal, Pennsylvania, and University aid programs. It is possible that you could be eligible to receive aid from one source and not eligible for aid from another source.

The following qualitative and quantitative measures will be reviewed to determine good standing for continued financial aid eligibility:

- College level grade point (Cumulative GPA)
- College credits completed
- Time frame needed to complete the degree

Students, who have met the minimum cumulative credit and cumulative GPA requirements and have not exceeded the appropriate number of cumulative credits to complete their degree programs, as stated, are considered to have met satisfactory academic progress and are eligible for continued student assistance for the upcoming enrollment period. The qualitative and quantitative measures used to judge financial aid academic progress are cumulative and include all periods of a student's enrollment. Even periods in which the student did not receive financial aid must be included.

Special situations that fall outside this stated general policy regarding continued eligibility are subject to professional judgment appeal by the Director of Financial Aid.

### Student Aid Programs Impacted by the Standard -

Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal Perkins Loan, Federal Direct Stafford Loans, Federal Direct Parent PLUS Loans, and most University aid.

This standard does not apply to: tuition remission for dependents of Pitt employees, some outside scholarships, state student incentive grants (i.e. PHEAA State Grants); state agencies awarding state grants establish their own academic standards.

<b>Grade Point Average</b>	To remain in good standing, Pitt-Bradford requires that all students maintain a CUM GPA of at least 1.5 after the first academic year and a CUM GPA of 2.0 or higher after the second and subsequent years.
<b>*Credits Earned</b>	Progress is checked once per year after the spring term. The Financial Aid Office compares the student's cumulative credits attempted against the cumulative credits completed. Students are expected to successfully complete all credits they enroll in for each term. Sometimes unexpected events occur which may cause the student to not complete a class or classes. Students must successfully complete 67% of their cumulative attempted credits. For example, a junior that has completed 54 of 81 cumulative credits would still be making progress as they've completed at least 67% of their attempted classwork. All credits for which a student is registered after the add/drop deadline each term will be included in attempted credits. Successfully completed credits are those in which a student receives a grade of A, B, C, D, S, or P. Conversely, I, G, NC, F, or W grades will be counted as no credits.
<b>Timeframe Needed</b>	Students must complete their degree within 150% of the published length of their program. For financial aid purposes, a student enrolled in a program leading to the bachelor's degree must complete the 120 required credits (121 for radiological science) within a maximum of 180 credits taken. Likewise, a student enrolled in a program leading to an associate's degree must complete the 60 required credits (69 for nursing) within a maximum of 90 credits taken. Pace of completion requirements are specified and aligned with maximum timeframe permitted. Pace = total credits completed divided by total credits attempted. Once a student reaches the maximum number of credits, the student will need to appeal and explain why he/she has exceeded 150% timeframe limit and what their plan for completion is.

## **\*Credits Earned --**

### **Grade of Incomplete**

Credits for a course in which a student has received a grade of incomplete are considered as not successfully completed. When the incomplete grade becomes a letter grade, a reevaluation of the number of credits earned may be conducted to assess the student's successful completion of the required number of credits. It is the student's responsibility to inform the Financial Aid Office of such a grade change.

### **Course Withdrawal**

Courses dropped before the conclusion of the add/drop period each semester will not count as attempted credits. Credits for a course from which a student has withdrawn are not considered as completed. If, because of course withdrawal a student has not earned the minimum required credits, the student is considered as not having made satisfactory progress.

### **Remedial Courses with Credit**

Aid is granted for a maximum of 30 credits of remedial work and credits earned are counted toward academic progress.

### **Repeated Courses**

All grades and attempted credits will be counted toward academic progress and maximum available timeframe, even if only some of these credits appear on your transcript. **Please note: Federal regulation allows for financial aid to pay for one retake of any previously passed course.**

### **Challenge/CLEP Credits**

No aid is granted for credits which are earned by a student through a challenge/CLEP exam. However, credits earned in this manner will be included for the purpose of checking academic progress.

### **Consortium Agreement**

Credits earned at another institution under a Consortium Agreement will be used to determine enrollment status for the awarding of federal financial aid. Such courses will be treated in the determination of academic progress as if they were transfer credits (ie. Credits count but GPA does not).

### **Transfer Credits**

Transfer credits that are accepted toward a student's educational program count as both attempted and complete credits. Grades earned at other colleges are not included in the Pitt-Bradford GPA. Only the academic credit is transferred.

### **Summer**

Summer will count as any other payment period or term. Students are not automatically eligible for aid in the summer as a make-up period. Academic progress for summer will be checked at the end of the next academic year, unless a student is on 'probation' or 'academic plan.'

### **Special Note to Undergraduate Students**

It normally takes 120 credits to obtain a bachelor's degree. To graduate in four years, a student must enroll for a minimum of 15 credits per semester. Enrolling for 12 credits (minimum for full-time students) would extend graduation 1 to 1 ½ years. There are some financial aid program limits that would make this last year difficult. For example, PHEAA State Grant has a limit of 8 semesters (part-time is proportionately more). Additionally, Panther Scholarships are limited to four (4) years. It should be noted that students who have been reinstated after suspension are limited to a maximum of 13 credits their first semester back so they must plan accordingly.

### **Checking Progress**

The Financial Aid Office evaluates academic progress after spring term. If the student does not complete 67% of their cumulative coursework, maintain the appropriate cumulative GPA, and/or exceeds the maximum timeframe to complete their degree, the student is considered to be not making progress.

If satisfactory academic progress is not met, the student loses Title IV eligibility.

Students will receive a letter and a copy of the policy from Pitt-Bradford Financial Aid Office which advises them if they have not achieved Satisfactory Academic Progress (SAP) for federal financial aid purposes.

Students academically suspended or dismissed are automatically ineligible for further financial aid. Academic suspension appeals go to the Academic Affairs Office.

**Re-establishing Eligibility for Financial Aid**

A student may re-establish eligibility for Title IV aid by paying for and passing credits and/or improving cumulative GPA that was lacking. Once the student has resolved the deficiency, the student can notify the Financial Aid Office in writing that he/she would like to be re-evaluated for Title IV aid.

Alternatively, a student may also have grades posted for incomplete coursework or study abroad or have a grade changed. In these cases, a student must complete an “Academic Progress Exception Form” and send a copy of his/her final transcript to the Financial Aid Office. If coursework was completed outside the Pitt system, the student must include a copy of that grade transcript as well. The deadline for submitting this exception form is October 15<sup>th</sup> following the initial year of unsatisfactory progress.

-- OR --

**Written Appeal for Academic Progress**

- Appeals will be granted only in extreme circumstances due to events beyond the student’s control, such as – death of a student’s relative, injury or illness of student (see chart below). If such a circumstance has occurred, the student should submit an appeal in writing, along with all required documentation.

<p><b>Family Circumstances</b></p> <ul style="list-style-type: none"> <li>• Marriage Certificate</li> <li>• Birth Certificate</li> <li>• Divorce Papers</li> <li>• Court Documents</li> <li>• Police Reports</li> <li>• A copy of plane tickets</li> </ul>	<p><b>Medical Concerns</b></p> <ul style="list-style-type: none"> <li>• A copy of medical bills</li> <li>• Letter for Doctor:             <ul style="list-style-type: none"> <li>○ Verifying illness</li> <li>○ Verifying treatment</li> <li>○ Supporting your ability to handle an academic course-load</li> </ul> </li> </ul>	<p><b>Work Circumstances</b></p> <ul style="list-style-type: none"> <li>• Letter from Employer             <ul style="list-style-type: none"> <li>○ Verifying unemployment</li> <li>○ Verifying reduced hours</li> </ul> </li> </ul>
<p><b>Death</b></p> <ul style="list-style-type: none"> <li>• Death Certificate</li> <li>• Obituary</li> <li>• Memorial Service Bulletin</li> </ul>	<p><b>Emotional Concerns</b></p> <ul style="list-style-type: none"> <li>• Letter from a counselor/therapist             <ul style="list-style-type: none"> <li>○ Verifying treatment</li> <li>○ Supporting your ability to handle an academic course-load</li> </ul> </li> </ul>	<p><b>Accident</b></p> <ul style="list-style-type: none"> <li>• Original police report</li> <li>• Medical documentation</li> <li>• Car repair bills</li> </ul>

**Incomplete forms and requests without proper documentation will be automatically returned to the student for completion. Appeal must include:**

- An explanation of why the student failed to make satisfactory academic progress

**AND**

- what has changed that will allow the student to make satisfactory academic progress at the next evaluation.
- The completed appeal and the required documentation must be submitted to the Financial Aid Office. The appeal form and the required documentation will then be forwarded to the Financial Aid Appeal Committee for review. The decision of the Appeal Committee is final and may not be appealed. Students will receive email notification of the committee’s decision.
- If an appeal is approved, the student is placed on “financial aid probation” status when it is assumed they can meet SAP within one (1) term and “financial aid academic plan” if the student is not able to get to a 2.0 and 67% in one (1) term, Title IV aid eligibility is reinstated for the next payment period or term (with possible requirements specified by the school). If the student does not make satisfactory progress or meet requirements of the academic plan by the end of the next payment period or term, the student loses eligibility for Title IV aid again.

## **2<sup>nd</sup> or Subsequent Appeal**

What happens if I am granted a first appeal and then fail to meet the requirements of the academic plan or probation?

- If student appeals and is placed on academic probation or plan and does not meet the terms of the agreement, the student must complete six (6) credits that apply toward graduation on his/her own and obtain at least a 2.0 term GPA before the student can appeal for federal financial aid again.
- If GPA was also an issue and the student was placed on academic probation or plan and did not meet the terms of the agreement, student must obtain at least a 2.3 term GPA and complete six (6) credits that apply toward graduation on his/her own before the student can appeal for federal financial aid again.