



## SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY for Undergraduate Students

The Higher Education Act of 1965, as amended, requires that each student maintain Satisfactory Academic Progress (SAP) in their course of study to be eligible to receive Federal Title IV financial aid comprised of the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), TEACH Grant, Direct Loans, Perkins Loan, PLUS loan and Federal Work Study (FWS). Loras College is required by the U.S. Department of Education to monitor (SAP) for students who are receiving federal Title IV financial aid. The Iowa College Student Aid Commission, as well, requires students to meet SAP for the Iowa Tuition Grant program.

Loras College applies this same eligibility criteria in the application of its Institutional financial aid which includes merit and need based scholarships and any other funding sources that Loras College administers. If the satisfactory academic progress standards are not met, students receiving financial aid will be declared ineligible to receive all financial aid, except for certain private loans. These standards are established to encourage students to complete the courses for which aid is received and to progress satisfactorily toward graduation. *Failure to meet SAP standards will result in a loss of all financial assistance from the Title IV programs and from Loras College.* Suspension of financial aid is different from academic suspension which is handled by the Academic Dean's office.

At the end of each academic year, Loras measures SAP by reviewing a qualitative, a quantitative, as well as a timeframe component of academic progress. Students earning all Fs at the end of an award period will be placed on financial aid suspension even if the timing does not coincide with the annual review process.

### **SAP Standards at Loras College**

1. Grade Point Average (GPA) - Qualitative Component - Students must maintain a cumulative GPA as outlined below.

Completed full-time semesters  
After 29 credits

Cumulative GPA  
At least 1.90

After 59 credits	At least 2.00
After 6 semesters or 59+ credits completed	At least 2.00
90 or more credits	At least 2.25

2. Pace Policy - Quantitative Component – A student must complete 67% or more of their attempted credits.

Full-time semesters completed credits	Minimum percentage completed
After 2 semesters	67%
After 4 semesters	67%
After 6 semesters	67%
After 8 semesters	67%

3. Completion of Program 150 Percent Policy - Maximum Timeframe Component

Students are expected to complete their degree within 0%-150% of the program length. The program length for an undergraduate degree is 4 years or 120 credits. Therefore, the maximum financial assistance timeframe of 150% of the program length is 180 attempted credits or 6 years.

### **SAP Evaluation and Status**

At the end of each academic year, the student’s academic progress will be evaluated after official grades are reported to the Registrar by faculty. If the student does not meet any one of the three components of SAP, the student will be considered as not meeting SAP and will lose eligibility for financial assistance from federal, state, and institutional financial aid programs. If students are not meeting SAP, they will be notified through their official Loras College email account and to the personal email on record, if one exists at the time a SAP notice is distributed. A student will have a status assigned even if those grades were earned without utilizing financial aid in the past. Students meeting SAP standards will not receive a notice from the financial aid office. The review will be conducted at the end of the academic year’s Spring semester. At the end of each award period, any student who has earned all Fs will also receive notice of financial aid suspension.

### **Financial Aid Suspension**

Students who do not meet one or more of the SAP standards at the completion of an academic year are no longer eligible to receive financial aid. This is called Financial Aid Suspension. If placed on Financial Aid Suspension, a student has the right to file an appeal.

### **Appeals, Financial Aid Probation, and Academic Plans**

When a student loses eligibility for financial assistance because of failure to make SAP, the student may appeal in writing based on: an injury or illness, the death of a relative, or other special circumstances. A student who is placed on financial aid suspension due to maximum timeframe will not be able to appeal. An appeal must

be in writing to the Financial Aid Appeals Committee and it must explain why the student failed to make SAP and what has changed that will allow the student to make SAP at the next evaluation. Students at Loras College will be offered one opportunity to appeal while not meeting SAP standards. A committee comprised of the Director of Financial Aid and the Assistant Director of Financial Aid at Loras College will review appeals. The potential outcomes are:

- Approved for Financial Aid Probation
- Approved for Financial Aid Academic Plan
- Denied Appeal

If a student appeals successfully and is placed on Financial Aid Probation or a Financial Aid Academic Plan, and they do not meet the requirements of SAP or the Financial Aid Academic Plan again, they will need to appeal for financial aid again. Students who lose eligibility after a Financial Aid Probation or Financial Aid Academic Plan will need to re-establish eligibility by the process outlined under "Denied Appeal and Reestablishing Financial Aid Eligibility."

### **Financial Aid Probation**

The student has appealed and it is determined that SAP can be successfully met in one payment period. The student must meet all SAP standards by the end of the payment period (semester). If SAP is not met, the student will be placed back on Financial Aid Suspension and will need to re-appeal for financial aid.

### **Financial Aid Academic Plan**

If it is determined that the student needs more than one semester or payment period to meet satisfactory progress, the student will be asked to develop an academic plan in collaboration with the financial aid office and, if the need exists, other offices on campus, to ensure the student will meet SAP by the end of the academic plan. Upon successful development of an academic plan, a student will be granted financial aid for the next payment period. Reviews for students on a financial aid academic plan status will take place more frequently; after each

payment period (semester).

- If the student meets SAP standards at the end of their first payment period after being placed on an academic plan, they will receive a status of Satisfactory and will be eligible to receive financial aid without the Academic Plan in the future payment period. In this case, students will be reviewed with the standard SAP review timeline.
- If the student does not meet SAP standards at the end of their payment period after being placed on an academic plan, but has made progress in meeting the requirements of the academic plan, they will continue the Academic plan and will continue to be eligible for financial aid. Reviews in this status will take place after each payment period to ensure progress is being made towards the academic plan.
- If the student fails to make progress while on an Academic Plan, they will be placed back on Suspension and will need to submit a new appeal to be considered for further financial aid eligibility.

### **Denied Appeal and Reestablishing Financial Aid Eligibility**

Student appeals may be denied for the following reasons: 1) it was submitted after the required deadline in the email notification. 2) the student's appeal and academic performance does not indicate the student has sufficiently grown or adapted in a way that demonstrates they can meet satisfactory academic standards in the future. 3) the student is seeking aid beyond the maximum lifetime limit.

If a student is ineligible for assistance because of meeting the maximum lifetime limit, there will be no way to re-establish financial aid eligibility. A student who is placed on financial aid suspension and remains continuously enrolled can re-establish eligibility by successfully completing sufficient credit hours and/or attaining the cumulative GPA required while not receiving aid. If a student takes one full

academic year or more away from school after a period at which point the student was placed on financial aid suspension, the student can reestablish eligibility by completing credits without financial assistance and earning a term GPA of 2.5 or above during the award period in which they do not receive financial assistance. The student will need to also complete 67% or more of the credits attempted during this semester without financial assistance. If a student regains eligibility – they will then be evaluated via standard methods outlined above.

### **Impact of Transfer Credits, Failed Courses (F), Incompletes (I), Course Repetitions and Withdrawals (W)**

#### **Transfer Credits**

Transfer credits that are accepted at Loras College will be counted toward the total attempted and completed credits in determining whether the student is maintaining SAP. They will also count towards the maximum 180 credits. Transfer credits will not carry any GPA

#### **Consortium Agreements**

Consortium agreement credits will be counted toward the total attempted and completed credits in determining whether the student is maintaining SAP. They will also count towards the maximum 180 credits. Consortium agreement credits will not carry any GPA.

#### **Incompletes (I)**

An Incomplete (I) at the time of evaluation will be evaluated as a credit attempted, but not completed. An Incomplete (I) will not influence cumulative GPA. After an evaluation takes place in which the student is found not to be making SAP, if the student earns a grade in a class that was evaluated as an Incomplete (I), the student must submit an appeal indicating that the class was finished so that a new evaluation can take place. It is the student's responsibility to notify the financial aid office of this change, so if no appeal is submitted, an Incomplete (I) grade will not be re considered until the next annual SAP review takes place.

**Failed (F)**

A failed course (F) will be evaluated as a credit attempted, but not completed. A failed course (F) will also negatively impact a student's cumulative GPA.

**Withdrawals (W)**

If a student withdraws from a course before the add/drop date, it will not be included in a SAP evaluation. If a student withdraws after the add/drop date, the class will count as credits attempted but not completed and the W will not impact cumulative GPA. If a student withdraws from a class after the last day to withdraw and receive a W, the class will count as credits attempted, not completed, and the student will earn a 0 GPA from the class which will affect cumulative GPA.

**Repeated Coursework**

If a failed or incomplete course is repeated and passed, the repeated course will count towards credits attempted, credits completed, and the new grade will be calculated in the cumulative GPA. If a passed class is repeated, the new class will count towards credits attempted, will not increase credits completed, and the higher of the two grades will be evaluated.