

## **Satisfactory Academic Progress**

Federal regulations require Tabor College to establish Satisfactory Academic Progress standards for student financial aid recipients. Tabor College's standards of SAP measure a student's academic performance both qualitatively and quantitatively by reviewing the following three areas of performance: completion rate for coursework enrolled, total cumulative grade point average (Cum GPA) earned and the maximum time frame to complete a degree. The Office of Student Financial Aid is responsible for ensuring that all students receiving federal financial aid are meeting these minimal standards. The standards of SAP apply for all federal financial assistance programs including Federal Pell Grant, Federal Perkins Loan, Federal Work-Study, Federal Supplemental Educational Opportunity Grant and the William D. Ford Federal Direct Loan Program (Subsidized, Unsubsidized, and PLUS).

Items to consider:

- Financial aid SAP is similar to but not exactly the same as academic progress required for graduation.
- Being declared ineligible for financial aid does not mean a student has been academically dismissed from Tabor College. It means that students may not receive government financial aid. They may still be eligible for Tabor College aid.
- Any appeal of ineligibility is good for only one term. Approval of an appeal places the student on "financial aid probation" only for the term the appeal was approved.
- No federal aid may be paid to a student's account for a subsequent term until after grades for the probationary period have been reviewed and the student's status determined to be satisfactory.
- Failure to meet the minimum SAP standards after an appeal was approved will place a student in ineligible status once again.
- Many scholarship recipients are required to maintain a higher credit hour level or grade point average than outlined in this policy. Guidelines on the minimum acceptable credits/grade point average for scholarship recipients are outlined by donors or in acceptance notices signed by the recipient.

### **SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY**

A student must be in an admitted/enrolled status as a regular student in a degree program and making satisfactory academic progress toward a degree, in order to be considered for participation in federal financial aid programs administered by Tabor College's Office of Student Financial Aid. Making satisfactory academic progress, for these purposes includes three factors: 1) a minimum prescribed cumulative grade point average (CUM GPA) defined by Tabor College, 2) a prescribed completion rate of courses enrolled, and 3) proceeding through the program at a pace leading to completion in a time frame of 150% of the average length of a program. This includes all attempted and earned credit hours whether the student receives Title IV aid or not. The specific expectations include the following:

1. Maintain a minimum cumulative grade point average (CUM GPA) from coursework taken at Tabor College: The minimum CUM GPA for undergraduates is 1.70 for freshmen (0 – 23 credit hours), 1.80 for sophomores (24 – 55 credit hours), and 1.90 for juniors (56 – 87 credit hours) and 2.0 for seniors (88 - ).
  1. Grade changes after the term has been completed will be reviewed on a case by case basis.
  2. Repeated courses – last recorded grade will be computed in the GPA.
2. Each student must earn at least 67% of all attempted hours each term. Attempted hours include: transferred hours, and all Tabor College hours including, incompletes, withdrawals, repeated, pass/fail, and all earned hours. Students who enter during interterm or the spring semester must

earn the same 67% of all attempted hours for the enrolled semester in order to maintain financial aid eligibility.

3. Students are expected to complete degree requirements within 150% of the average length of their program of study, i.e. 186 credit hours.
  1. Maximum time frame will include all accepted and transferred credit hours.
  2. Change in majors or pursuit of a second degree, attempted hours will include all transferred and Tabor College credit hours.

SAP is measured and reviewed after the fall, spring, and summer terms have ended. For SAP review purposes, Interterm will be included with the spring semester. All attempted hours, even in terms when a student did not receive federal financial aid, must be included in the SAP review. Failure to comply with any one of the following requirements will result in warning status or the loss of federal student aid eligibility:

### **FAILURE TO MEET SAP STANDARDS FINANCIAL AID WARNING**

Satisfactory Academic Progress is reviewed at the end of each term (for traditional undergraduate students and after each term for AGS and Graduate students). Students not meeting the GPA and/or the completion percentage requirements at that time will be automatically placed on “financial aid warning”. [Students exceeding the 150% credit limit criteria for their first Bachelor’s degree are not eligible for “financial aid warning.”]

Financial aid warning provides an opportunity for students to correct deficiencies and to re-establish compliance with the SAP standards. Students have until the end of the succeeding term to correct their SAP problem. Students remain eligible for federal financial aid while on “financial aid warning”.

Students placed on financial aid warning will receive written notification of this action. However, it is the responsibility of the student to know whether his/her grade report, when compared to the SAP criteria, will cause placement on financial aid warning, or the immediate loss of eligibility. The SAP policy is listed in the Catalog and the policy manual located in the financial aid office.

At the end of the warning period, the student will either be:

- Be removed from warning status because all three components of the SAP policy are now met; or
- Be suspended from receiving assistance from federal sources and will receive a Financial Aid Suspension Letter.

### **APPEAL PROCEDURE**

Students not meeting the Satisfactory Academic Progress requirements may appeal their financial aid suspension. To do so a student must submit their appeal no later than one month after the semester has ended. Appeal submission requires they provide the Office of Student Financial Aid with a signed SAP Appeal Form explaining why he/she should not be suspended. The SAP Appeal Form is available on-line for downloading and printing, or directly from the Office. A student may appeal due to mitigating or extenuating circumstances that could not be influenced, planned for, or prevented by the student (e.g., hospitalization, prolonged illness, death in the immediate family, etc.). Documentation verifying the situation is required and must accompany the appeal.

The appeal will be reviewed by the Enrollment Management Committee and a decision rendered and conveyed in writing by the Director of Student Financial Aid or her/his delegate to the student within two weeks of the receipt of student's appeal. Decisions regarding appeals are final and, consequently, not subject to further review. If a student's appeal is approved, federal aid may be allowed for one payment period. The outcome of a student's appeal depends upon the nature of the circumstances causing the violation, documentation provided, and how well the student has demonstrated that they are now making good progress toward earning their degree.

Students may also submit an academic completion plan with their appeal for consideration if it will take longer than one payment term to regain good standing of academic progress. Prior to submission of the academic plan, the student must work with their academic advisor to ensure the ability to complete their degree within the described time frames.

### **FINANCIAL AID SUSPENSION AND RE-ESTABLISHING ELIGIBILITY**

After financial aid has been withdrawn for failure to maintain satisfactory academic progress, students may re-establish eligibility by improving their completed courses and grade point averages through Tabor College at their own expense. Students should contact the financial aid office at the end of the term in which two-thirds or more of the hours attempted have been completed. It may also involve dealing with issues that have hindered their progress. When two-thirds of the courses attempted have been completed and if all other academic progress requirements have been met, the student is taken off of financial aid suspension. Suspended students are encouraged to speak with the financial aid office about alternative loan opportunities available to them if they must supplement their own and/or their family's resources.