



SATISFACTORY ACADEMIC PROGRESS UNDERGRADUATE STUDENTS

Revised March 2020

Federal regulations require students who are receiving financial aid to make deliberate and measurable progress toward their degree to continue to receive financial aid. This requirement is referred to as Satisfactory Academic Progress or SAP. At Loyola, all federal, state, and university-administered funds are covered under the SAP policy. The Office of Financial Aid evaluates SAP annually upon completion of the spring semester, after grades are entered. The review is based on the entire academic record, even if students did not receive financial aid for previous semesters of enrollment.

SAP measures academic performance based on three standards or components; cumulative grade point average (GPA), pace, and maximum timeframe. To be eligible for financial aid, students must comply with **all** three requirements.

Cumulative Grade Point Average (GPA)

- First-year students are required to have a cumulative GPA of at least 1.8 at the end of their first and second semesters
- By the end of the first semester of sophomore year and each semester thereafter, students must maintain a cumulative GPA of at least 2.0

Pace

- Students must complete at least 66.67 percent of attempted credits
 - To calculate pace, divide the cumulative number of credits successfully completed by the cumulative number of credits attempted.
 - For example, if a student attempts 16 credit hours in a semester, at least 11 credit hours must be completed successfully ($11 / 16 = 69\%$)

Maximum Time Frame

- Students must complete a bachelor's degree in no more than 150% of the stated number of credit hours for an academic program
 - For example, undergraduate students must complete the 120 credit hours for their baccalaureate degree with no more than 180 attempted hours

Treatment of Grades and Courses

- Grades of A, A-, B+, B, B-, C+, C, C-, D+, D, and F are counted in cumulative GPA
- Completed credits include grades of A, A-, B+, B, B-, C+, C, C-, D+, D, P, and S
- Attempted credits include completed credits and grades of F, W, I, NC, U, NG, NR, and GL
- Transfer credits are included in the completion requirement
- Courses taken because of a change in major or degree program result in all courses considered in the completion and maximum timeframe requirements

- Courses for which a student receives grades of all W while placed on an approved leave of absence, including medical, count as credits attempted
- Students may repeat a previously passed course (D or better) once
- Students may repeat a failed course until a passing grade (D or better) is received
- Classes taken for Audit are not eligible for financial aid and are not counted in SAP calculations

FINANCIAL AID SUSPENSION

Students who fail to meet one or more of the SAP standards will become ineligible for financial aid and will be placed on a financial aid suspension status. Students will be notified via email if their financial aid eligibility is suspended.

It is important to remember the SAP policy applies to financial aid eligibility and is separate from the academic standards required by the University for continued enrollment.

FINANCIAL AID APPEAL

While students are expected to meet the minimum academic progress requirements to maintain financial aid eligibility, we understand that extenuating circumstances sometimes prevent students from doing so. Students who become ineligible for financial aid have the right to appeal to explain and document mitigating circumstances. Mitigating circumstances include those which are unusual or extraordinary such as death of a relative, injury, illness, family or financial hardship, or a change in educational objectives. An appeal may not be based upon the need for funds nor the lack of knowledge that eligibility for aid was in jeopardy.

- A written SAP appeal **must** explain why the student failed to meet the minimum standards, **and** what has changed which will allow the student to meet the SAP standards at the next evaluation. Supporting documents may be included with the appeal.
- A SAP appeal **must** include an academic plan. The academic plan is a written document developed by the student and an academic advisor that ensures the student can meet the SAP standards (i.e., GPA and minimum completion rate of 66.67% attempted coursework) by a specific point in time. It should reflect realistic and attainable goals for the student and may include the necessary courses to achieve the SAP standards. The academic plan could take the student to completion of their program rather than meeting the SAP standards at a specific point in time as determined by the student's academic advisor.
- Written appeals and academic plans must be submitted to the Office of Financial Aid no later than 30 days before the start of the semester for which financial aid is being requested. Students will be notified via email of the results of their appeal.
- Please note that submission of an SAP appeal does not guarantee its approval and a student should not assume aid eligibility until the appeal has been approved.
- SAP decisions are final and may not be appealed to another source.

FINANCIAL AID PROBATION AND REINSTATEMENT

If the SAP appeal is approved, eligibility for aid will be reinstated and the student will be placed on probation for one semester. At the end of the probationary semester, the Office of Financial Aid will determine if academic progress requirements have been met or if the student continues the path of the designated academic plan.

- If the SAP requirements have been met, the probationary status will be removed, and financial aid eligibility will be reinstated.
- If the SAP requirements have not been met, but the student has not deviated from the plan, the student may continue to receive financial aid. The next review will take place at the annual SAP evaluation period or according to the terms of the academic plan, whichever comes first. If a student continues to meet the requirements of the academic plan at each scheduled review period, the student is eligible to receive financial aid.
- If the SAP appeal is denied, students are permitted to continue enrollment at Loyola without the benefit of financial aid while they are reestablishing eligibility. Students will be responsible for all costs associated with enrollment. It may be possible to receive a private educational loan or outside sources of funding to assist with payment.
- If it becomes mathematically impossible to meet degree completion and/or grade point requirements prior to the maximum time frame, the student immediately becomes ineligible for future financial aid.

STUDENTS RETURNING AFTER A YEAR OR MORE

If a student previously left Loyola after failing to make satisfactory academic progress and returns, the student is required to appeal and submit an academic plan. If the appeal is granted, the student is placed on financial aid probation for one semester. The student's academic status will be reviewed after the semester to determine if the student successfully made satisfactory academic progress.

All information is subject to change based on changes to federal law, regulation, or university policy and procedure. If changes are made, students must abide by the new policy.