



SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR FINANCIAL AID

GENERAL INFORMATION

The federal financial aid programs at UNCG are authorized under Title IV of The Higher Education Act of 1965, as amended. The Higher Education Act states that students must maintain compliance with the institution's Satisfactory Academic Progress Policy to remain eligible for federal financial aid. For consistency and equity, UNCG applies the following standards to all students receiving any type of federal, state, and/or institutional aid. Beyond Academics students should refer to the separate Beyond Academics policy on our website.

All eligible students who wish to qualify for financial aid must meet the standards of Satisfactory Academic Progress listed below:

- GPA (minimum cumulative GPA for undergraduates and graduates)
- Cumulative Completion Rate (ratio of attempted vs. earned hours)
- Maximum Time Frame (completion of a degree within a maximum number of credit hours)

UNCG evaluates student records to determine the SAP status and financial aid eligibility at the end of each term and at the time a student applies for financial aid. The SAP standards apply to all periods of enrollment, regardless of whether the student received financial aid for those terms of enrollment.

The Financial Aid Office will notify a student of any failure to meet the institutional SAP standards. Each student is responsible for knowing their own status, whether or not they receive this notification. Students may view their SAP status via UNCGenie or by contacting the Financial Aid Office.

MINIMUM GPA

In order to receive financial aid, a student's cumulative grade point average (GPA) must meet the minimum requirement as defined below. Financial aid will be canceled for any student who is suspended or dismissed.

Undergraduate Students must meet University standards of a cumulative 2.0 for all attempted hours.

Graduate Students must maintain a minimum cumulative GPA of 3.0.

MINIMUM CUMULATIVE CREDIT HOUR COMPLETION RATE (ATTEMPTED VS. EARNED HOURS)

Undergraduate and Graduate Students must earn a minimum of 67% of their total attempted cumulative hours including transfer hours. To calculate a student's cumulative credit hour completion rate, divide the number of earned hours by attempted hours (including withdrawals). The result must be 67% or greater to remain in compliance with the SAP policy (normal rounding rules apply).

A student that fails to meet the cumulative completion rate requirement will be coded as non-compliant with the SAP policy for financial aid. If a student is not eligible for Financial Aid Warning and wants to be considered for financial aid, the student must submit a Satisfactory Academic Progress appeal.

MAXIMUM TIME FRAME

Students are eligible to receive financial aid for a maximum of 150% of the hours required for the degree. At such time it can be determined that a student cannot complete the degree within the maximum time frame, they are no longer eligible for financial aid (per federal regulations).

Undergraduate First Degree Student: eligible to receive financial aid for a maximum of 180 attempted hours

Undergraduate Second Degree Student: eligible to receive financial aid for a maximum of 228 attempted hours (including the attempted hours for the first degree)

Graduate Students: must complete all degree requirements (including thesis/dissertation) within 150% of the hours required for the degree as listed in the student's assigned Graduate Bulletin year of record.

ZERO HOURS EARNED

Students who do not earn any hours for the semester (fall, spring, or summer) will be considered non-compliant with the Satisfactory Academic Progress policy. These students will be required to appeal for consideration of financial aid for a future term.

FULL-TIME GRADUATE SCHOOL DEFINITION

Graduate students *must* enroll in at least 4.5 semester hours (half-time) at the graduate level (courses numbered at 500 or above) to be eligible to receive financial aid. 34 CFR 668.2, General Definitions of Student Assistance General Provisions, defines the terms graduate student and half-time enrollment. For additional information, please see:

http://www.ecfr.gov/cgi-bin/text-idx?SID=266ba647a65d50aec638f8301f70b038&node=se34.3.668_12&rgn=div8

For more information regarding full-time status for graduate students, please view this link:

<https://grs.uncg.edu/current/faqsfulltime/>

STUDY ABROAD STUDENTS (UNDERGRADUATE & GRADUATE)

- Study abroad students must comply with all requirements of the Satisfactory Academic Progress Policy.
- International institutions can take longer to send final transcripts back to UNCG, therefore compliance for semesters studied abroad will be reviewed at the end of the summer semester of the academic year.
- All transcripts from study abroad institutions must be received and evaluated by the University by July 31st. If a study abroad transcript is not received by the July 31st deadline, a student will be marked as non-compliant with the Satisfactory Academic Progress Policy for the next term.

IN-PROGRESS GRADES

A grade of IP is **not satisfactory** for undergraduate courses. A grade of IP is only satisfactory for graduate students enrolled in thesis (699), dissertation (799), and some approved capstone courses for some degrees.

WITHDRAWING FROM THE UNIVERSITY

If a student withdraws before the 60% point of enrollment for the semester, the Financial Aid Office must determine the amount of financial aid that is earned after performing a return of federal funds calculation. A student may be required to repay some or all of the financial aid received during a semester in which the student withdrew. The amount to be repaid depends on the date of withdrawal. For more information regarding withdrawals, please contact the Financial Aid Office. All withdrawals must be counted in the total attempted hours per federal regulations.

REPEATED COURSEWORK/ACADEMIC RENEWAL

Repeated courses do not count toward the overall earned credit hours if no credit toward graduation is awarded the semester in which the course is repeated. Repeated courses do count towards the total attempted hours. Please see the University's policy on grading in the academic bulletin.

<http://www.uncg.edu/reg/Grades/GPA.html#sys>

Financial aid will not be disbursed on repeated coursework once a course has been passed unless a course has been deemed repeatable for credit by the University.

Students applying for Academic Renewal through the Students First Office will be reviewed by the Financial Aid Office and may have to appeal for consideration of financial aid.

EXCEPTIONS

- Grades of W, AP credits, and Early College credits **must be counted** in total attempted credit hours.
- Students that have been given credit for a course based on an AP exam and now want to take the course at UNCG will be eligible for financial aid for the first retake of the course. Students must submit an appeal to the University Registrar's Office prior to retaking the course.
- **Math 100** is a remedial course and there is no credit awarded for the course. However, MAT 100 must count towards the Overall Attempted Credit Hours. A student may submit an appeal to the Financial Aid Office if required by the Math Department to enroll in Math 100.
- The following grades are not considered as making up credit hour deficiencies for reinstatement of financial aid: Advanced Placement (AP), CLEP courses and grades of F, WF, W, NR or I.
- Students are no longer eligible for financial aid once they have completed the degree requirements for their degree. Students are not eligible for financial aid for courses not required for the degree.
- Transfer credits accepted by UNCG that appear on the UNCG transcript must be counted in total attempted credit hours.

LICENSURE & CERTIFICATE PROGRAMS

Students enrolled in eligible licensure and certificate programs may receive financial aid only for those courses that are required to complete the licensure or certificate program. Please see the following link <https://fia.uncg.edu/certificate-and-licensure/>.

FINANCIAL AID WARNING

Students who fail to meet the requirements of the SAP policy, and who have previously been in good financial aid standing (compliant with the SAP policy), may be placed on *Financial Aid Warning*. To be eligible for Financial Aid Warning, students must earn some credit (at least 1 hour) during the term.

- Students on Financial Aid Warning are not required to submit any additional SAP documentation to the Financial Aid Office.
- Students will be eligible for anticipated financial aid disbursements for the upcoming term (as long as other qualifications are met).
- Students may be placed on Financial Aid Warning more than once, but not in consecutive terms.
- If a student does not meet the requirements for good financial aid standing for a second consecutive semester, the student will be considered non-compliant with the SAP policy and must appeal to have eligibility reinstated.
- Students are strongly encouraged to seek on and/or off campus resources that will help ensure academic success.
- Students who have exceeded the maximum time frame to graduate are not eligible for Financial Aid Warning.

DISBURSEMENT OF AID

You may be required to repay funds to UNCG if your financial aid is disbursed, and then your total credit hours are reduced before the last day of schedule adjustment, or if you are marked as never attending a course that you received aid for attending.

UNUSUAL ENROLLMENT HISTORY (UEH)

Students coded by the U.S. Department of education as having an unusual enrollment history must be reviewed by the Financial Aid Office to determine financial aid eligibility. If the enrollment history review is satisfactory, the student's financial aid file will continue to be processed. If a student is notified that they are ineligible for financial aid due to UEH, the student may appeal the enrollment review decision through the Satisfactory Academic Progress Appeals process.

- 1) An **appeal** includes an explanation of why the student did not receive academic credit at a previously attended institution and, if applicable, at the institution that performed the review.
- 2) The explanation may also include extenuating circumstances that explain the failure to earn academic credit such as an illness, a family emergency, a change in living arrangements, and/or military obligations.
- 3) The explanation may also include academic reasons which may explain the failure to earn academic credit. For example, the student might explain that the first period of enrollment was at an institution that presented unexpected academic challenges, or that the student determined, before completing any academic credit, that the academic program did not meet their needs.
- 4) **Documentation** explaining why the student failed to earn academic credit. The documentation must support a) the reasons given by the student for their failure to earn academic credit and b) that the student did not enroll only to receive credit balance funds.
- 5) If there are no extenuating circumstances as to why a student failed to earn academic credit at a previously attended institution or at UNCG, the student may appeal based on earning academic credit at their own expense.

APPEALS

Students are not eligible to receive financial aid assistance until an appeal has been approved. Appeals received after the first day of Drop/Add will not be reviewed unless the student is currently registered. If approved, students are not guaranteed replacement of any previously awarded aid package. The appeal deadline is the first day of Drop/Add by 5 pm. Any appeals submitted after this deadline will need to have a late appeal request form with them. Students who fail to meet the standards of this policy, are not eligible for Financial Aid Warning, and wish to reinstate their financial aid eligibility **must submit an appeal** based on one of the following conditions listed below.

- 1) **Earn the number of deficient credit hours and/or improve the GPA without financial aid:** These hours may be earned at UNCG or they may be earned at another institution and must be accepted by UNCG for any term after the deficiency occurs. Students should get prior approval from the University Registrar's Office to ensure that courses taken at another institution will be transferred to UNCG. The Financial Aid Office will verify hours accepted.
 - Students may submit a simple statement explaining that they have made up the number of deficient credits and/or improved the GPA (2.0 or greater for undergraduate students and 3.0 or greater for graduate students) without financial aid. No other documents are required.
- 2) **Extenuating circumstances beyond the student's control:** These circumstances must have prohibited the student from meeting the standards of this policy during the semester in which they failed to meet the policy. Those circumstances must now be resolved. Documentation must also be included.

APPEAL PACKET

An appeal packet must include the following documents: Appeal statement and necessary/appropriate documentation. The explanation may include extenuating circumstances such as an illness, a family emergency, a change in living arrangements, and/or military obligations.

- 1) Letter of explanation (events/circumstances that merit an appeal are listed in the SAP instructions found on our website under the forms section)
- 2) Academic plan for success: must detail how the student is going to use on and/or off campus resources to receive assistance while working on skills and issues. For more information on success plans and graduation plans, please visit <http://fia.uncg.edu/sap/>.
- 3) Juniors/Seniors must also submit an approved graduation plan signed by an advisor: the graduation plan must include the courses needed to graduate and the semester each course will be taken. Students should visit the Students First Office, Advising Centers, or Faculty advisors for assistance with graduation plans. For more information on success plans and graduation plans, please visit <http://fia.uncg.edu/sap/>.
- 4) Graduate students must also submit an approved plan of study signed by their advisor.

FINANCIAL AID PROBATION

Students who failed to make Satisfactory Academic Progress, who have appealed, and have had an appeal approved, will be placed on Financial Aid Probation. Students on Financial Aid Probation who maintain compliance with the SAP policy after the probationary semester will be restored to good financial aid standing.

POLICY ACKNOWLEDGEMENT

Any information and documentation provided in the Satisfactory Academic Progress Appeals process is being used to qualify for federal student aid. Under penalty of perjury, this information must be complete and accurate. Providing false or misleading information to obtain federal student aid is a federal offense that can result in fines and incarceration. Suspected cases of fraud will be reported to the Dean of Students Office at UNCG and the U.S. Department of Education - Office of Inspector General.