



SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR FINANCIAL AID

GENERAL INFORMATION

- The federal and state governments require each educational institution to define standards of progress for students seeking financial aid. All students who wish to qualify for financial aid while attending UNCG will be assessed on criterion including minimum grade point average, minimum semester credit hour completion rate, and completion of a degree within a maximum time frame.
- These standards are applied uniformly to all UNCG financial aid applicants. If a student meets these standards, s/he is eligible to be considered for financial aid. If a student does not meet these standards, s/he is not eligible to receive financial aid. Procedures for re-establishing financial aid eligibility are described in this policy statement.
- Financial aid is defined as all federally-funded aid programs, all state-funded student assistance programs and institutional aid (all subject to policy).
- Any term that a student earns zero hours, s/he will lose financial aid eligibility immediately for the upcoming term.

In this policy, “eligible for financial aid” means that a student meets the standards of the Satisfactory Academic Progress Policy for Financial Aid. A student must also meet all other financial aid requirements in order to receive financial aid.

UNDERGRADUATE DEGREE-SEEKING STUDENTS

Minimum GPA - Undergraduate students’ cumulative and semester GPA must meet University standards established as stated in the Undergraduate Bulletin (<http://www.uncg.edu/reg/Catalog/current/AcaRegs/AcademicStanding.html>).

- Financial aid will be cancelled immediately for any student who is suspended or dismissed.

Minimum Semester Hour Completion Rate- Each semester (fall, spring, and summer) an undergraduate student must earn a minimum of 75% (or a maximum of 12 hours) of the hours registered for at the end of schedule adjustment. Schedule adjustment is also known as drop/add. Schedule adjustment typically ends on the Friday of the first week of classes at 11:59 p.m (usually 5 days into the semester). Please check the University Bulletin for specific dates for specific terms (<http://www.uncg.edu/reg/Calendar/>).

- To find the minimum hours required, take the number of credit hours at the end of schedule adjustment and multiply it by .75. For example: if a student had 12 hours at the end of schedule adjustment then the student would have to earn at least 9 hours to remain eligible for further financial aid ($12 \times .75 = 9$). There are some courses that offer credit in .5 increments and those will be taken into consideration.

Completion of a Degree Within the Maximum Number of Credit Hours - An undergraduate student is eligible to receive financial aid for a maximum of 189 attempted credit hours or 150% of hours required for the degree.

- A student pursuing a second undergraduate degree is eligible to receive financial aid for a maximum of 228 attempted credit hours. Students may receive financial aid for a maximum of 150% of the hours required for the degree.

Example: Student’s Overall Attempted Credit Hours is 136 - Credit Hours required for degree is 127

$127 \times 1.5 = 190.5$. Since the student’s Overall attempted Credit Hours (136) is less than 150% or 190.5 of the student’s credit hours required for degree, the student is meeting the Completion Rate Requirement.

- **Math 100** is a remedial course and a student does not receive credit for the course. Therefore MAT 100 counts towards the Overall Attempted Credit Hours but does not count toward the Overall Earned Credit Hours. If you are required by the Math Department to enroll in Math 100, then you may submit an appeal to the Financial Aid Office.

- Advanced Placement, CLEP courses and grades of F, WF, W or I are not counted for SAP. A grade of IP is not satisfactory for undergraduate courses. **Repeated courses** do not count toward the Overall Earned Credit Hours if no credit is awarded the semester the course is repeated.
- Students enrolled in eligible licensure and certificate programs may receive financial aid only for those courses that are required to complete the license or certificate program.

GRADUATE STUDENTS

Minimum GPA - Graduate students must maintain a minimum cumulative GPA of 3.0. If your graduate cumulative GPA falls below the minimum standard, your financial aid will be cancelled immediately.

- Financial aid will be cancelled immediately for any student who is suspended or dismissed.

Minimum Semester Hour Completion Rate - Each semester (fall, spring, and summer) a graduate student must earn a minimum of 75% (or a maximum of 6 hours) of the hours registered for at the end of the schedule adjustment period. Schedule adjustment is known as drop/add. Schedule adjustment usually ends on Friday of the first week of classes at 11:59 p.m. Please check the University Bulletin for dates for specific terms <http://www.uncg.edu/reg/Calendar/>.

- Graduate students must enroll in at least 3 semester hours at the 500 level or above.

Completion of a Degree Within the Maximum Time Frame

- Graduate students seeking a Master's degree must complete all degree requirements (including thesis) within five academic years from the date of first enrollment.
- Graduate students seeking a doctorate degree must complete all requirements (including dissertation) within seven academic years from the date of first enrollment.
- Students enrolled in eligible licensure and certificate programs may receive financial aid only for those courses that are required to complete the license or certificate program.
- Grades of F, WF, W or I are not acceptable for SAP. A grade of IP is only satisfactory for graduate students enrolled in thesis or dissertation courses (699 and 799). **Repeated courses** do not count toward the Overall Earned Credit Hours if no credit is awarded the semester it is repeated.

STUDY ABROAD STUDENTS (UNDERGRADUATE AND GRADUATE)

Minimum Semester Hour Completion Rate—Students who participate in study abroad during any term will be evaluated for Satisfactory Academic Progress at the end of the summer term. Each academic year study abroad **undergraduate** students must earn a minimum of 75% (or a maximum of 12 hrs) of the hours registered (locked hours) for at the end of schedule adjustment. Each academic year study abroad **graduate** students must earn a minimum of 75% (a maximum of 6 hours each term) of the hours registered (locked hours) for at the end of schedule adjustment. Locked hours will be added together for fall, spring, and summer terms when evaluating for SAP at the end of summer.

Other Conditions—Study abroad students (undergraduate and graduate) must comply with all other applicable satisfactory academic progress (SAP) standards except those noted in this section.

- Students who receive an OIT travel grant ONLY will not be subject to the terms and conditions of the satisfactory academic progress policy.

VIEW LOCKED HOURS

To view your locked hours, please check UNCGenie via <http://www.uncg.edu>. To check your locked hours: 1. Log onto UNCGenie, 2. Click onto Student Services & Financial Aid, 3. Click onto Financial Aid, 4. Click onto My Eligibility, 5. Click onto Locked Hours for Financial Aid Eligibility and 6. Select term and click "Submit."

DISBURSEMENT OF AID AND SAP

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.

RE-ESTABLISHING FINANCIAL AID ELIGIBILITY

The Financial Aid Office will notify students of their failure to meet the standards of this policy. Each student is responsible for knowing his/her own status, whether or not s/he receives this notification. Students may access their SAP status via UNCGenie or by contacting the Financial Aid Office. Students who fail to meet the standards of this policy may reestablish their financial aid eligibility at UNCG in one of two ways:

- The student can earn the number of credit hours for which they are deficient or improve their GPA without financial aid. **These hours may be earned at UNCG or they may be earned at another institution and transferred to UNCG for any term after the deficiency occurs.** Students should get prior approval from the Registrar's Office to ensure that courses taken at another institution will be accepted.
- If there were circumstances beyond the student's control that prohibited the student from keeping the standards of this policy, and those circumstances are now resolved, the student may submit a written appeal to the Financial Aid Office, no later than 5:00 p.m. on the Friday during the first week of class (the last day of schedule adjustment).
- After the deficiency or extenuating circumstance is resolved, the student must submit a written appeal requesting the Financial Aid Office to review their eligibility to receive financial aid.
- Appeals received after the last day of schedule adjustment will not be reviewed unless the student is already enrolled for the term.

Appeals must include a detailed description of the extenuating circumstances that occurred during the semester in which the student failed to meet this policy. The appeal must also include all necessary documentation to support the existence of the circumstances described and evidence that the circumstances have been resolved. Describe your plans for ensuring satisfactory academic performance in the coming academic term. Events/circumstances that merit an appeal:

- **Personal or family emergency**
- **Unanticipated, serious medical difficulty (excluding chronic conditions – students are responsible for properly balancing work with known chronic conditions)**
- **Serious psychological difficulty**

Reasonable circumstances would not include withdrawal to avoid a particular grade or failure to register for an offered course to avoid a particular instructor.

Students seeking to reestablish financial aid eligibility remain ineligible to receive financial aid assistance or deferment of payment until the appeal process is complete and a decision has been made by the Financial Aid Office. **Students should be prepared to pay tuition, fees, and other educational expenses until s/he has been approved to receive financial aid.**

PLEASE SEE BACK PAGE FOR SAMPLE OF UNCG'S SAP POLICY FINANCIAL AID APPEAL FORM

