UNCG Financial Aid Office
P.O. Box 26170 ▪ 723 Kenilworth St. ▪ Greensboro, NC 27402– 6170 ▪ *Federal School Code:* 002976
Telephone: 336-334-5702 ▪ *Fax:* 336-334-3010 ▪ finaid@uncg.edu ▪ http://fia.uncg.edu/

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR FINANCIAL AID

General Information

All students who wish to qualify for financial aid at UNCG will be assessed on certain criteria as required by both the federal and state governments. These criteria include minimum grade point average, minimum semester credit hour completion rate, cumulative completion rate, and completion of a degree within a maximum time frame. A student who meets the standards of the Satisfactory Academic Progress Policy for Financial Aid is considered eligible for financial aid. A student must also meet all other financial aid requirements in order to receive financial aid. Beyond Academics students should refer to the separate Beyond Academics policy on our website.

- Standards are applied uniformly to all UNCG financial aid applicants.
- 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 aid subject to federal, state, and institutional policies).
- Any current student may choose to attend UNCG without receiving financial aid. Any time a current student applies for financial aid, he/she will be evaluated for compliance with the cumulative completion rate requirement of the Satisfactory Academic Progress Policy. If the student fails to meet the cumulative completion rate requirement, he/she will be coded as non-compliant with the SAP policy for financial aid. If the student then wants to be considered for financial aid, he/she must submit a satisfactory academic progress appeal for consideration.

Undergraduate student requirements

Minimum GPA: Undergraduate students' cumulative and semester GPA must meet University standards to continue as stated in the Undergraduate Bulletin (http://undergraduate.uncg.edu/academics/standing.php). Financial aid eligibility will be cancelled immediately for any student who is academically suspended or dismissed.

Percentage Completion Rate: Undergraduate students must earn a minimum percentage of their registered hours (also known as locked hours) at the end of schedule adjustment to remain eligible for financial aid each semester (including summer). Schedule adjustment (also known as drop/add) typically ends on the fifth day of classes at 11:59 p.m. Please check the University Bulletin for specific dates for specific terms (http://www.uncg.edu/reg/Calendar/).

Continuing undergraduate students must earn 67% (or a maximum of 12 hours) of their locked hours at the end of the semester/term. To calculate the minimum hours required, multiply the number of credit hours at the end of schedule adjustment (locked hours on UNCGenie) by .67 (normal rounding rules apply to the percentage, not the hours). There are some courses that offer credit in .5 increments and those will be taken into consideration. Review the locked hours chart at the end of the policy to see how many hours you need to earn based on your locked hours.

> **Example:** A student has 12 hours at the end of schedule adjustment. The student would need to earn a minimum of 8 hours to remain eligible for further financial aid (12 x 0.67 = 8.04). Since 8 hours is 66.67% of 12, a student is allowed to round the percentage to 67% which meets the policy requirements (since normal rounding rules apply).

Cumulative Completion Rate: Each semester an undergraduate student must also maintain a minimum of 67% cumulative hours attempted to remain in good standing. Divide earned hours by attempted hours (including grades of W) to calculate the cumulative completion rate. The result must be 67% or greater to remain in compliance (normal rounding rules apply).

Maximum Time Frame:

An undergraduate student seeking a **first** degree is eligible to receive financial aid for a maximum of 150% of the hours required for the degree (maximum of 180 attempted hours). A student pursuing a **second** undergraduate degree is eligible to receive financial aid for a maximum of 150% of the hours required for the second degree (maximum of 228 hours including hours for first degree). Hours dropped after schedule adjustment are included in locked hours and therefore are counted in total attempted hours for financial aid. **All grades of W are required to be counted in the total attempted hours.**

Exceptions

- NR (not reported) is used for instances in which a final grade is not reported by the end of the semester. The NR carries 0 grade points and clearly marks no grade was given. The grade of NR will be treated like an F when calculating SAP.
- A grade of IP is **not satisfactory** for undergraduate courses.
- AP credits and CLEP courses **do not count** as hours towards making up credit hour deficiencies.
- Grades of W **must be counted** in total attempted credit hours.
- **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.
- Repeated courses **do not count** toward the Overall Earned Credit Hours if no credit is awarded the semester the course is repeated. Repeated courses **do count** towards attempted hours. Please see the University Registrar's policy on Grading in the academic bulletin http://www.uncg.edu/reg/Grades/GPA.html#sys.
- Financial aid will **not be disbursed** on repeat coursework once a course has been passed unless a course is deemed repeatable for credit by the University. Please see the University Registrar's policy on Grading as noted in the academic bulletin http://www.uncg.edu/reg/Grades/GPA.html#sys.
- 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. Please see the following link http://fia.uncg.edu/faq/answers.htm#started-5.
- Students are no longer eligible for financial aid once they have completed the degree requirements for their degree.
- Students coded by the US Department of Education as having an **unusual enrollment history** must be reviewed by the Financial Aid Office to determine financial aid eligibility. Please see the section on unusual enrollment history in this policy for more information.
- The following are not counted as earned hours for SAP: Advanced Placement (AP), CLEP courses and grades of F, WF, W, NR or I. These grades/hours are not considered as making up credit hour deficiencies for reinstatement of financial aid.
- Transfer credits accepted by UNCG that appear on the UNCG transcript must be counted in total attempted credit hours.

Graduate Student Requirements

Minimum GPA: Graduate students must maintain a minimum cumulative GPA of 3.0. Financial aid eligibility will be revoked immediately if a student's graduate cumulative GPA falls below the minimum. Financial aid eligibility will be revoked immediately for any student who is suspended or dismissed.

Minimum Semester Hour Completion Rate: Each semester including summer, graduate students must earn a minimum of 67% (or a maximum of 9 hours—normal rounding rules apply) of the hours registered for at the end of the schedule adjustment period. Schedule adjustment is also 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 4.5 semester hours (half-time) at the 500 level 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

Graduate School enrollment is defined as:

Full time: 9 Hours	3/4 time: 7-8.5 hours	1/2 time: 4.5-6.5 hours	Less than 1/2: <4.5 hours

Completion of a Degree Within the Maximum Number of Hours Allowed:

- Graduate students must be able to complete all degree requirements (including thesis/dissertation) within 150% of the hours required for the degree as listed in the current Graduate Bulletin.
- Graduate students must still meet the time limits for degrees as defined in *The Graduate School Bulletin.*
- 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 as listed in the Graduate Bulletin.
- 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 toward graduation is awarded the semester it is repeated.
- Grades of W must be counted in the overall attempted hours. Hours dropped after schedule adjustment are included in locked hours and therefore are counted in total attempted hours for financial aid.

Study Abroad Students (undergraduate and Graduate)

Study abroad students are also subject to Satisfactory Academic Progress standards for financial aid eligibility.

One semester abroad: Undergraduate students must earn a minimum of 67% of locked hours (or a maximum of 12 hours) at the end of schedule adjustment. Graduate students must earn a minimum of 67% of locked hours (or a maximum of 9 hours with at least 4.5 hours being at the 500 level or above) at the end of schedule adjustment.

Year-long program: Undergraduate students must earn a minimum of 67% of locked hours (or a maximum of 24 hours) at the end of schedule adjustment. Graduate students must earn a minimum of 67% of locked hours (or a maximum of 18 hours with at least 9 hours being at the 500 level or above) at the end of schedule adjustment.

- 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.
- Students who attend UNCG courses on the main campus will be reviewed for SAP compliance at the end of that semester. If a student fails to meet the SAP requirements at the end of a term attended at UNCG, the student will be marked non-compliant at that time even if study abroad grades have not been received. The Financial Aid Office ***will not wait until the end of the summer term*** to evaluate study abroad students for compliance with the SAP policy on all semesters within the academic year.

Failure to meet requirements

Financial Aid Warning: Students who earn between 50% and less than 67% of locked hours and who have never been non-compliant with the SAP policy at UNCG will be placed on financial aid warning. Students on financial aid warning must submit the following document(s) for review prior to receiving any future financial aid disbursements:

- Submit an academic plan for success that details how the student is going to use on campus and/or off campus resources to receive assistance while working on skills and issues. Please refer to the Campus Resources brochure and the Success Plan Information Sheet at http://fia.uncg.edu/forms/.
- J**uniors/seniors** must also provide an approved graduation plan, in addition to the academic plan for success, that includes the courses needed to graduate and which semester each course will be taken. Students should visit the Students First Office, Advising Centers, or Faculty advisors for assistance with graduation plans. Graduation plans must be signed by an advisor.
- Graduate students must submit an academic success plan and plan of study signed by the advisor for review.
- For more information on success plans and graduation plans, please visit http://fia.uncg.edu/sap/.

Financial Aid Probation: Students who failed to make satisfactory academic progress, who have appealed, and have had eligibility for aid reinstated, 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.

Reinstating 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 regardless of notification by the Financial Aid Office**. Students who fail to meet the standards of this policy and wish to reinstate their financial aid eligibility **must appeal** based on one of the following conditions listed below. Student may submit a **written appeal** with documentation to the Financial Aid Office, no later than 5:00 p.m. on the last day of schedule adjustment (usually the fifth day of class).

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 transferred to 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 transferred.
2) Extenuating circumstances beyond the student's control that prohibited him/her from meeting the standards of this policy during the semester in which he/she failed to meet the policy. Those circumstances must now be resolved. Documentation must also be included.

An appeal packet must include the following documents:

1) Appeal statement based on either extenuating circumstances or making up credit hour deficiencies/improving GPA. The appeal must include all necessary documentation to support the existence of the circumstances described and evidence that the circumstances have been resolved.
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.

Events/circumstances that merit an appeal include, but are not limited to:

- Personal or family emergency including death of an immediate family member
- Unanticipated, serious medical difficulty (excluding chronic conditions – students are responsible for properly balancing school work with known chronic conditions)
- Serious psychological difficulty

A student must submit a **written appeal** with documentation the Financial Aid Office, no later than 5:00 p.m. on the last day of schedule adjustment (usually the fifth day of class). For more information on success plans and graduation plans, please visit http://fia.uncg.edu/sap/. **Students are not guaranteed replacement of any previously awarded financial aid package if an appeal is approved.**

Students seeking to re-establish 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 approved to receive financial aid. Appeals received after the last day of schedule adjustment will not be reviewed unless the student is currently registered.**

After the credit hour deficiency or extenuating circumstance is resolved, the student must submit a written appeal including a written plan for academic success requesting the Financial Aid Office to review their eligibility to receive financial aid.

Appealing Cumulative Hours Status: Students may continue on financial aid probation if they successfully complete 67% of their locked hours for the semester but do not maintain a minimum of 67% cumulative hours earned to remain in good standing. Students may continue to receive financial aid for an additional semester(s) pending the following actions:

- Submit a revised written plan of academic success, The revised plan must include how the student is going to use on campus and/or off campus resources to receive assistance while working on skills and issues. The academic plan of success must be submitted to and approved by the Financial Aid Office prior to receiving any financial aid disbursements.
- Students must submit a revised graduation plan (juniors/seniors) or plan of study (graduate students) signed by the advisor if enrollment plans change or if the major/degree changes.

UNUSUAL ENROLLMENT HISTORY

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 the enrollment history review is unsatisfactory, the student will be notified of his/her ineligibility to receive financial aid.
- If a student is notified that he/she is ineligible for financial aid due to an unusual enrollment history, the student may appeal the enrollment review decision through the Satisfactory Academic Progress Appeals Process.

To appeal the enrollment review decision, a student must submit the following to the Financial Aid Office for consideration:

1) An **appeal** including an explanation why he/she did not receive academic credit at a previously attended institution and, if applicable, at the institution that performed the review.
   - 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 military obligations.

- 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 his/her needs.

2) **Documentation** explaining why he/she failed to earn academic credit. The documentation must support a) the reasons given by the student for the student's failure to earn academic credit and b) that the student did not enroll only to receive credit balance funds.

3) An **academic plan for success** (Please see section on *Failure to Meet Requirements* on page 2 of SAP Policy for more details)

4) If the student is a junior or senior, he/she must submit an approved graduation plan signed by the advisor. (Please see section on *Failure to Meet Requirements* on page 2 of SAP Policy for more details)

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 also appeal based on earning academic credit at his/her own expense. Even if the student is appealing based on making up hours at his/her own expense, he/she must still submit an academic plan for success and approved graduation plan (for juniors and seniors) signed by the advisor.

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.

View Locked Hours

You may view your locked hours on UNCGenie via http://www.uncg.edu.
To check your locked hours:

1. Log onto UNCGenie,
2. Click onto Financial Aid,
3. Click onto Locked Hours for Financial Aid Eligibility,
4. Select term and click "Submit."

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 US Department of Education - Office of Inspector General.

Locked hours chart—how many hours do you need to earn to be compliant?

# of Locked Hours	Must earn (with new rounding rules – 66.5% >)
18	12
17	12
16	11
15	10
14	10
13	9
12	8
11	8
10	7
9	6
8	6
7	5
6	4
5	4
4	3
3	2
2	2
1	1