



SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR FINANCIAL AID

GENERAL INFORMATION

Federal and state regulations require that students maintain compliance with UNCNC’s Satisfactory Academic Progress Policy (SAP) to remain eligible for financial aid. Financial aid is defined as all federal and state financial aid programs, and institutional aid sources. Beyond Academics students should refer to the separate Beyond Academics policy on our website.

All students who wish to qualify for financial aid must meet the standards described below.

- GPA—minimum cumulative GPA
- Semester completion—earn a minimum percentage of registered hours (also known as locked hours) at the end of schedule adjustment in any semester, including summer
- Cumulative completion rate—attempted vs. earned hours
- Completion of a degree within a maximum number of credit hours (also referred to as maximum time frame)

MINIMUM CUMULATIVE 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 Minimum GPA: Undergraduate students’ cumulative and semester GPA must meet University standards (cumulative GPA of 2.0) to continue as stated in the Undergraduate Bulletin (<https://reg.uncnc.edu/bulletin>). If a student falls below a 2.0 cumulative GPA, h/she will be considered non-compliant with the Satisfactory Academic Progress Policy.

Graduate Students Minimum GPA: Graduate students must maintain a minimum cumulative GPA of 3.0. If a graduate student’s cumulative GPA falls below a 3.0, h/she will be considered non-compliant with the Satisfactory Academic Progress Policy.

SEMESTER PERCENTAGE COMPLETION RATE

Undergraduate Students Semester Percentage Completion Rate: Undergraduate students must earn a minimum of 67% of their locked hours (maximum of 12 hours– normal rounding rules apply) 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.uncnc.edu/reg/Calendar/>).

To calculate the minimum hours required to maintain compliance, multiple the number of locked hours (view in UNCCGenie) by .67 (normal rounding rules apply to the percentage, not the hours). 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.

Graduate Students Semester Hour Completion Rate: Graduate students must earn a minimum of 67% (or a maximum of 9 hours—normal rounding rules apply) of their locked hours at the end of the schedule adjustment to remain eligible for financial aid each semester (including summer). 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.uncnc.edu/reg/Calendar/>).

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

Graduate school enrollment is defined below. Full-time exceptions for enrollment are defined at this link:

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

| | | | |
|--------------------|-----------------------|-------------------------|---------------------------|
| 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 |
|--------------------|-----------------------|-------------------------|---------------------------|

CUMULATIVE COMPLETION RATE (ATTEMPTED VS. EARNED HOURS)

Each semester students must also maintain a minimum of 67% of their cumulative hours attempted to remain in good standing. Divide earned hours by attempted hours (including withdrawals) to calculate the cumulative completion rate. The result must be 67% or greater to remain in compliance with the SAP policy (normal rounding rules apply).

A current student will be evaluated for compliance with the cumulative completion rate requirement of the Satisfactory Academic Progress Policy anytime h/she applies for financial aid. 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.

MAXIMUM TIME FRAME

Students are eligible to receive financial aid for a maximum of 150% of the hours required for the degree.

- An undergraduate student seeking a **first** degree is eligible to receive financial aid for a maximum of 180 attempted hours.
- An undergraduate student pursuing a **second** undergraduate degree is eligible to receive financial aid for a maximum of 228 attempted hours (including the attempted hours for the first degree).
- 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 student's assigned Graduate Bulletin year of record.

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.

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**.
- A grade of IP is only satisfactory for graduate students enrolled in thesis (699), dissertation (799), and some approved capstone courses for some degrees. **Repeated courses** do not count toward the Overall Earned Credit Hours if no credit toward graduation is awarded the semester it is repeated.
- AP credits and CLEP courses **do not count** as hours towards making up credit hour deficiencies.
- Grades of W, AP credits, and early college credits **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.

EXCEPTIONS

- **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 <https://fia.uncg.edu/certificate-and-licensure/>.
- 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 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.
- Transfer credits accepted by UNCG that appear on the UNCG transcript must be counted in total attempted credit hours.

FINANCIAL AID WARNING

Financial Aid Warning: Undergraduate and graduate 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).

- Students placed on financial aid warning are not required to submit an appeal or 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 consecutively.
- 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 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."

APPEALING FOR REINSTATEMENT OF 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 should be prepared to pay tuition, fees, and other educational expenses until approved to receive financial aid. Students are not eligible to receive assistance or deferment of payment until an appeal has been approved. Appeals received after the last day of schedule adjustment will not be reviewed unless the student is currently registered.** If approved, students are not guaranteed replacement of any previously awarded aid package.

Appeal Deadline: last day of schedule adjustment by 5 pm (typically the fifth day of class except during a summer term)

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 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 he/she has made up the number of deficient credits and/or improved the GPA without financial aid.
 - The student is not required to submit an academic success plan and/or graduation plan in this situation.
- 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 he/she failed to meet the policy. Those circumstances must now be resolved. Documentation must also be included.
- 3) **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 (attempted vs. earned hours) to remain in good standing. Students may continue to receive financial aid for one semester(s) pending the following actions:
 - submit a revised academic success plan—the revised plan must include how the student is going to continue using resources on and /or off campus to be academically successful.
 - submit a revised graduation plan (juniors/seniors) or plan of study (graduate students) approved/signed by the advisor if enrollment plans have changed or if the major/degree has changed.
- 4) **Unusual Enrollment History;** 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.
 - A) 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.
 - B) 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.
 - 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.
 - 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 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 his/her needs.
 - 4) **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.
 - 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 his/her own expense.

APPEAL PACKET MUST INCLUDE THE FOLLOWING:

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 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

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 |