



Student Financial Aid Satisfactory Academic Progress (SAP) Policy

Financial aid recipients must make satisfactory academic progress toward a degree in order to receive institutional, federal, and/or state aid. Students must satisfy both measures of SAP on a cumulative basis. In any case where the Academic SAP policy of a program is stricter than the general Financial Aid SAP policy in this chapter, the Academic SAP policy will be used for Financial Aid in addition to the Financial Aid Policy. Examples would be where the Academic policy requires term GPA instead of cumulative GPA or where two C grades in a graduate program lead to academic dismissal.

SAP Components

Qualitative: Cumulative Grade Point Average (GPA) Requirement

In accordance with federal regulations, a student's cumulative GPA must be reviewed at the end of each term of attendance.

1. An undergraduate student must have earned at least a cumulative 2.0 or S GPA when grades are reviewed at the end of each term. An exception exists for Social Work majors. B.S. Social Work majors must maintain a GPA of 2.5 to meet CSWE accrediting standards. Graduate level students must maintain a 3.0 GPA.
2. Students who do not earn at least the minimum required cumulative GPA will be placed on financial aid warning for their next term of attendance.
3. While on financial aid warning, the student remains eligible for financial aid:
 - a. If the student earns at least the minimum cumulative GPA by the end of the financial aid warning term, the warning will be lifted (provided the student meets all other SAP guidelines).
 - b. If the student does **not** earn at least the minimum cumulative GPA by the end of the financial aid warning term, the student will be placed on termination status and financial aid eligibility will be terminated. The student will not qualify for financial aid effective the next term of attendance until such time as the student again meets all SAP guidelines. The student may appeal a termination decision. If the appeal is approved by the director of financial aid, then aid may be reinstated for that term. See the appeal section for additional information.

Quantitative: Completion Rate Requirement

In accordance with federal regulations, students must successfully complete at least 67% of cumulative credits attempted, in order to meet the requirements for financial aid. For example, if a student has attempted 60 credit hours during enrollment, he/she must successfully complete 40 or more of those hours. Student completion rates are reviewed at the end of each term of attendance. Some grades, e.g. Vanished or Repeated courses, may not affect GPA but still impact the quantitative completion rate.

1. Students must earn a cumulative 67% completion rate. W grades count as attempted hours.
2. Students who do not earn a cumulative 67% completion rate will be placed on financial aid warning for their next term of attendance.
3. While on financial aid warning, the student remains eligible for financial aid:
 - a. If the student completes sufficient credits to earn a cumulative 67% completion rate by the end of the financial aid warning term, the warning will be lifted (provided the student meets all other SAP guidelines).
 - b. If the student does **not** complete sufficient credits to earn a cumulative 67% completion rate by the end of the financial aid warning term, the student will be placed on termination status and financial aid will be terminated. The student will not qualify for financial aid effective for the next term of attendance until such time as the student again meets all SAP guidelines. The student may appeal a termination decision. If the appeal is approved by the director of financial aid, then aid may be reinstated for that term. See the appeal section for additional information.



Maximum Time Frame

The maximum time frame within which to complete a degree is 150% of the published length of the program. For example, if the published length of a program of study is 120 credit hours, a student may attempt up to 180 credit hours (120 x 150 percent = 180). To determine the published length of a program, please refer to the program of study sections of the Union Institute & University Catalog. This does not mean a student may continue receiving aid if the degree requirements are met. Aid for extra credit hours may only be allowed if the degree plan is officially extended with a dean's approval.

Appeals

Students may appeal the termination of their financial aid eligibility in the event of documented extenuating circumstances, such as a natural disaster, illness or injury of the student, or the death of an immediate family member. The appeal must address why the student failed to make satisfactory progress and what has changed in the student's life situation that will allow the student to demonstrate satisfactory academic progress in the future. Supporting documents should be included with the appeal. Appeals must be submitted in writing to the director of financial aid. The satisfactory academic progress appeals committee will review the appeal and notify the student in writing regarding the status of the appeal. Students are **limited to two termination appeal requests** while attending Union Institute & University. All requests for appeals must be submitted no later than 10 business days after receiving the financial aid probation notice.

Students whose appeals have been approved will be placed on financial aid probation and their aid will be reestablished to continue with their studies. The student should develop an individualized academic plan that should be followed in order to continue enrollment. The plan may include requirements for academic performance, meetings with a program advisor, etc. Students who meet these requirements will continue to be on probation for the next term, and a new academic plan will be developed. Continued eligibility for financial aid is contingent on meeting the requirements of each term's academic plan. Financial aid probation status will not end until the student successfully establishes his/her program's minimum cumulative GPA and 67% cumulative completion rate. Failure to meet SAP during any approved financial aid probation term will result in financial aid termination.

A student who exceeds the maximum allowable time frame for completing a program of study will have financial aid eligibility terminated for SAP failure. A student may appeal the time frame by providing a graduation plan signed by his/her program advisor, but maximum time frame appeals are seldom approved. If the plan is deemed reasonable, the student will receive financial aid on a warning basis for one or more terms until the degree is completed.

Treatment of Selected Grades

Withdrawal: Credit hours in which a student receives a grade of W are included in the number of hours attempted but do not count toward successfully completed hours; consequently, students who withdraw may have difficulty meeting the satisfactory progress requirements.

Withdrawal Override: Credit hours in which a student receives a WX will override a W grade if it is determined that a student who officially withdrew never attended/engaged in the registered course. The WX grade will not affect the grade point average.

Withdrawal U: Credit hours in which a student receives a WU may be assigned if the withdrawal occurs late in a term and faculty attests that the student has not met academic standards according to the course syllabus. The WU grade counts toward attempted credit hours.

Unsatisfactory: Credit hours in which a student receives a grade of U are included in the number of hours attempted but do not count toward successfully completed hours; consequently, students who withdraw may have difficulty meeting the satisfactory progress requirements.

Incomplete: Credit hours in which a student receives a grade of I are included in the number of hours attempted but do not count toward successfully completed hours; consequently, students who withdraw may have difficulty meeting the satisfactory progress requirements.



No Grade: Credit hours in which a student receives a grade of N are included in the number of hours attempted but do not count toward successfully completed hours; consequently, students who withdraw may have difficulty meeting the satisfactory progress requirements.

Never Engaged: A NE grade will be assigned during the first 21 days of each term for a student who neither attends nor engages in a registered course. The NE attendance grade will not affect the grade point average.

Vanished: A V grade will be assigned during end-of-term grading for a student who attends/ engages in a registered course but subsequently ceases to attend/engage in the course and does not officially withdraw from the course. A designation of V will not impact the grade point average.

Transfer credit: Students transferring from another institution will be considered making satisfactory progress at the time of enrollment. A student's maximum time frame for receiving financial aid will be reduced by the number of transfer credit hours applied toward his/her program of study at Union Institute & University.

Repeated course: In accordance with Union Institute & University policy, a student is permitted to **repeat any course once**. The last grade earned is calculated in the GPA. For financial aid purposes, the previous hours attempted and earned will continue to be counted in the student's cumulative hours attempted and earned. For financial aid purposes, W, WU, and V grades count as attempted courses.

Successful completion: A grade of A, B, C, D, or S is considered successful course completion. However, depending on the combination of grades, this may affect satisfactory academic progress. Please refer to each program's grading policies within the catalog.

SAP Statuses

Satisfactory: Students who have met the criteria explained above, respective cumulative GPA, and cumulative completion rate of 67 percent have satisfactory status.

Financial Aid Warning: Students who have not earned their program's required minimum cumulative GPA or completion rate at the end of a term will be placed on financial aid warning for the next enrolled term. Satisfactory academic progress will be monitored at the end of each term to determine if the student meets the standards of progress and is eligible to continue to receive financial aid.

Financial Aid Termination: Students on financial aid warning status who have not successfully earned the minimum cumulative GPA and cumulative completion rate of 67 percent at the conclusion of the warning term will have their financial aid terminated. Financial aid will also be terminated for students who have attempted the maximum allowable credit hours for their program of study.

Financial Aid Probation: Students whose appeals have been approved by the satisfactory academic progress appeals committee are placed on financial aid probation which has the same effect as warning and must be reevaluated every semester.

Notification of Financial Aid Warning, Probation, or Termination: Financial Aid will send an email to a student who is placed on financial aid warning or probation or is terminated; however, failure to receive correspondence does not negate a termination of warning status.

Returning Students: Students returning are evaluated on a continuing basis from the last enrollment unless an extenuating circumstance is considered. Returning students who enrolled under an earlier academic progress policy will be required to meet the standards of the current policy upon returning.

Complete Academic Record: To measure a student's satisfactory progress toward degree requirements, the student's complete academic record at Union Institute & University must be evaluated, whether or not the student received aid for the entire time of enrollment.

Please note that satisfactory academic progress warning, probation, or termination status can be changed only by successfully completing classes – it is not enough to sit out a term. The SAP status remains until you earn both a minimum cumulative GPA and a cumulative completion rate of 67 percent. You must meet both criteria to be considered in good standing for financial aid.