

# UNIVERSITY *of* NORTH CAROLINA PEMBROKE

## Satisfactory Academic Progress (SAP) Policy for Financial Aid

### GENERAL INFORMATION

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The federal financial aid programs at UNCP are authorized under Title IV of the Higher Education Act of 1965, as amended. The Act states that a student must maintain satisfactory academic progress in the course of study s/he is pursuing, according to the standards and practices of the institution at which the student is in attendance. The federal Title IV programs include Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Work Study, Federal Stafford Loans (subsidized and unsubsidized), Federal Perkins Loans and Federal PLUS loans. For purposes of consistency and equity among all students, UNCP applies the following standards to all students receiving federal Title IV aid and all students receiving any other financial aid, including institutionally and state funded sources.

All students (full time, part time, graduate and undergraduate) who wish to qualify for financial aid while attending UNCP must meet certain standards of Satisfactory Academic Progress (SAP). These standards include a minimum cumulative grade point average (GPA), a minimum credit hour completion rate and the completion of a degree or program of study within a maximum number of credit hours.

For purposes of determining satisfactory academic progress status and eligibility for financial aid, a student's academic record is evaluated at the end of each Spring semester and at the time s/he applies for financial aid. If a student has a break in enrollment or is suspended or dismissed, then his/her SAP will be reviewed at that time. This evaluation will include a student's entire academic record at UNCP and will compare the student's academic record to the standards of Satisfactory Academic Progress. These standards are applied to all semesters or terms during which the student was enrolled, regardless of whether the student received financial aid for those prior terms of enrollment.

Students who fail to meet one or more of the SAP standards at the time their progress is reviewed are not eligible for financial aid, including summer terms. The Office of Financial Aid will notify students of their failure to meet the standards of SAP. Each student is responsible for knowing his/her own status, whether or not s/he receives this notification. Students may view their SAP status via BraveWeb or by contacting the Office of Financial Aid.

### UNDERGRADUATE STUDENTS

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#### **Minimum Cumulative Grade Point Average (GPA):**

Undergraduate students' cumulative grade point average (GPA) must meet the University standards of a 2.0 for all attempted hours.

Graduate students must maintain the appropriate GPA as defined and monitored by the Graduate School.

Financial aid eligibility will be canceled for any student who is academically suspended or academically dismissed. Students remain ineligible for financial aid during the dismissal or suspension period.

**Minimum Credit Hour Completion Rate:**

All students must earn a minimum of two-thirds or 67% of the credit hours that they have attempted including transfer hours. To determine a student's credit hour completion rate, divide the total earned credit hours by the total number of credit hours attempted at UNCP.

*Example:* The student below has earned 82 credit hours at UNCP and transferred in 62 earned hours for a total of 144 earned credit hours. This student has attempted 109 hours at UNCP and transferred in 62 attempted hours for a total of 171 attempted credit hours. Divide 144 (earned credit hours) by 171 (attempted credit hours). This student's credit hour completion rate is 84%.

	Attempted Hours	Passed Hours	Earned Hours	GPA Hours	Quality Points	GPA
UNCP	109	82	82	90	202.90	2.254
Transfer	62	62	62	0	0	.000
Degree	171	144	144	90	202.90	2.254

To earn hours at UNCP, a student must receive a grade of A, B, C, D, or P including + or -. All other grades including F, I, W, AU or NR do not earn hours. If a student withdraws from a class after the drop/add period, those credit hours for which the student earns a grade of W are counted as attempted but not earned hours. Therefore, withdrawing from classes after the drop/add period will negatively affect the student's ability to satisfy the minimum percentage completion rate requirement.

If a student repeats a course, both the original and the repeated courses will count toward the attempted and earned credit hours. Courses for which a student earns a grade of incomplete (I) are counted as attempted but not earned credit hours. If a student receives a grade in place of an incomplete after his/her academic progress has been evaluated, it is the responsibility of the student to notify the Office of Financial Aid.

**Completion of a Degree or Program of Study within a Maximum Time Frame:**

Each student has a maximum time frame during which s/he can receive financial aid. To remain eligible for financial aid at UNCP, undergraduate students must complete their degree program requirements within 150 percent of the published length of their degree program. All attempted hours are counted, including transfer hours, whether or not financial aid was received, or whether or not the coursework was successfully completed.

As an example, if an undergraduate degree program requires 120 semester credit hours to complete, then a student is eligible for financial aid during the first 180 attempted credit hours. ( $120 \times 150\% = 180$  maximum attempted credit hours for financial aid eligibility).

A full time undergraduate degree student pursuing his/her first undergraduate degree will be considered academically eligible for aid for no more than five academic years of enrollment at the University. Any hours transferred in to UNCP will be included in the five year calculation.

A student's academic load is determined at the end of the drop/add period each semester. If a student reduces his/her course load below the minimum, the Office of Financial Aid must be notified and some aid funds may have to be repaid. The student is responsible for notifying the OFA if a reduction occurs or is contemplated.

**UNDERGRADUATE SECOND DEGREE STUDENTS**

A student working toward a second or subsequent baccalaureate degree is expected to make the same satisfactory progress and enroll for the same minimum course load when receiving financial aid as that stated above. These students will normally be eligible for loans only, and eligibility will be limited to no more than two additional academic years. All attempted hours at UNCP, as well as transfer hours are counted toward the

maximum attempted hours for all students. The number of hours is not reset based on completion of a prior Undergraduate degree.

## **GRADUATE STUDENTS**

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All graduate students must earn a minimum of two-thirds or 67% of the credit hours that they have attempted, including transfer hours, in order to be considered as making satisfactory academic progress for financial aid purposes regardless of whether the hours attempted are at the undergraduate or graduate level. Should a graduate student carry an incomplete beyond one semester, then s/he will not be considered to be making satisfactory progress for financial aid purposes and will not be eligible for further financial assistance until the incomplete has been removed. Once the student notifies the Office of Financial Aid that the incomplete has been removed and a grade has been posted, the student regains eligibility for financial aid. The student may receive aid for the semester during which the incomplete is removed if the semester has not yet ended. If it has ended then the student regains eligibility for financial aid for the next term.

Graduate students must complete their degree within the maximum time frame as defined and monitored by the Graduate School. Students admitted to the Graduate School on a provisional basis will receive financial aid for one academic year only. Provisional admits must be fully accepted/admitted to the Graduate School in order to be eligible for financial aid beyond their first academic year.

To be considered full-time, students must enroll for at least nine (9) graduate hours each semester. Academic load is determined at the end of the drop/add period each semester. If hours are dropped below these levels, the student must notify the Office of Financial Aid and some funds may have to be repaid.

## **WITHDRAWING FROM CLASSES**

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If a student withdraws from a semester in which he/she is receiving financial aid, the student may be required to repay some or all of the financial aid received for the term. The amount to be repaid depends on the date of withdrawal. Federal regulations state that a student earns financial aid by remaining in class for at least 61% of the semester in which aid is being received. If a student withdraws prior to that time, the Financial Aid Office will determine the amount to be returned after performing a federal calculation at the point of withdrawal. Students may owe a balance to the University in these cases. Specific information regarding the University's refund for not completing the entire semester may be obtained from the University Bursar's Office.

## **INCOMPLETES**

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For a discussion of how incomplete grades and audited courses are figured in the quality points averages, please see the University Catalog under Academic Procedures and Policies. Withdrawals and incompletes are considered attempted but not earned hours. Audited courses are not considered as attempted nor earned credits. Financial aid is not awarded for audited courses.

## **REPEATED COURSEWORK**

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If a student repeats a course, both the original course and the repeated course will count toward attempted and earned credit hours. Both attempts will also count in the GPA calculation in accordance with the University's Repetition of Coursework policy. Students should be aware that financial aid may not cover all repeated courses.

Most financial aid programs will cover only one repeat of a previously passed course. Students considering repeating a previously passed course are strongly encouraged to consult with the Office of Financial Aid regarding repeated coursework.

### **UNOFFICIAL WITHDRAWALS/RECEIVING ALL F'S IN A SEMESTER**

If a student who began attendance and has not officially withdrawn fails to earn a passing grade in at least one course of a semester, UNCP must assume, for financial aid purposes, that the student has unofficially withdrawn. Professors are required to report a last day of attendance for any non-passing grade. The OFA will use this last day of attendance to determine a student's unofficial withdrawal date. Students who are unofficially withdrawn will be required to pay financial aid back based on the federal calculation, using the last day of attendance as the withdrawal date. Students may owe a balance to the University in these cases.

### **DROPPING CLASSES**

If a student withdraws from a class after the census date and receives a "W," no financial aid will need to be paid back. However, if a student has a class completely removed from his/ her transcript, some financial aid may need to be paid back. Students may owe a balance to the University in these cases.

### **TEACHER CERTIFICATION STUDENTS**

If a student is taking at least six hours per semester toward a teacher certification, according to federal regulations, a Document of Intent Form must be obtained from the Education Department stating that the student is pursuing a certification in order to qualify for federal student loans.

### **SPECIAL ADMITTED GRADUATE STUDENTS**

If a student has been granted a "special admit" status through the School of Graduate Studies and taking at least three hours per semester, according to federal regulations, a letter from the Dean of Graduate Studies must be obtained stating that the student has been conditionally admitted to the program. These classes must be pre-requisites in the student's major in order for him/her to qualify for federal student loans.

### **REGAINING ELIGIBILITY FOR FINANCIAL AID**

Students who have failed to meet one or more of the SAP requirements are not eligible for financial aid. However, financial aid eligibility may be regained if:

- The student raises his/her cumulative GPA to the minimum standard as defined in this Satisfactory Academic Progress Policy requirements through hours earned at UNCP within the student's program of study (without financial aid);
- And/or , the student's credit hour completion rate has been brought up to the standard as defined in this Satisfactory Academic Progress Policy requirements by successfully completing coursework within the program of study at UNCP (without financial aid).

### **APPEALS PROCESS**

Students who do not meet satisfactory academic standards will be subject to a strict monitoring policy and appeals process with the intention of moving the students toward academic progress and graduation. Student grades will be reviewed at the completion of the spring semester to determine eligibility for the following

academic year unless the student has a break in enrollment or is suspended/dismissed, then SAP will be reviewed at that time.

The monitoring policy and appeals process is as follows:

**Financial Aid Probation** – If a student does not meet satisfactory academic progress, s/he will be denied his/her financial aid. The student will be allowed to appeal this decision by submitting an appeal which must include an attached academic plan that, if followed, will ensure that the student is able to meet this SAP policy by a specific point in time. A staff member from the Center for Student Success will meet with the student to complete the *Financial Aid Academic Progress Improvement Plan* that outlines how tutoring or other support services provided by the University will be used to help assure academic improvement in the future, and will report on the student's compliance with the plan at the end of the probationary semester(s). Appeals must include a detailed description of the extenuating circumstances that occurred during the time frame 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. The appeal must include the *Financial Aid Academic Progress Improvement Plan* as a written plan for academic success in the coming academic term(s). Events/circumstances that merit an appeal include, but are not limited to:

- Personal or family emergency
- Death or extended illness of an immediate family member which results in greater family responsibilities for the student
- Unanticipated, serious medical difficulty (excluding chronic conditions – students are responsible for properly balancing school work with known chronic conditions)
- Serious psychological difficulty

The appeals and all attached documentation will be reviewed by a committee. If a student's appeal is approved, s/he is subject to the probation requirements as follows:

- a. No earned grades below a C (including a C-)
- b. No withdrawals (grades of W)
- c. No incompletes (grades of I)

Students seeking to reestablish eligibility for financial aid by submitting an appeal remain ineligible for financial aid or deferment of payment until the appeals process is complete and a decision has been determined by the Committee. Students should be prepared to pay tuition, fees and other educational expenses until s/he has been approved to receive financial aid.

If a student's appeal is not approved, that student will not be eligible for financial aid. A student whose appeal has been denied cannot appeal again unless there are material changes in his/her academic record. Material changes to an academic record can include, but are not limited to, processing grade replacements, clearing an incomplete, successfully attending another institution and transferring the credit back to UNCP or attending a semester at UNCP at your own expenses and meeting all three of the SAP standards.

**Financial Aid Suspension** – If a student's financial aid appeal was approved and that student does not meet the probation requirements (as shown by grades or by a negative report from the Center for Student Success staff), that student will automatically lose their financial aid for one academic year. One academic year is defined as two consecutive semesters fall/spring or spring/fall. A student whose financial aid is suspended for a spring/fall period will not be eligible for financial aid during summer sessions occurring between the spring/fall semesters. If a student fails to meet SAP, a new Financial Aid Academic Improvement Plan may be developed.