



## Financial Aid Policy

### Title: Satisfactory Academic Progress (SAP) for Financial Aid Recipients

Source: Financial Aid & Scholarships Office  
Effective Date: March 27, 2018  
Effective: 2018-2019 Academic Year

To be eligible for financial aid, students must meet financial aid Satisfactory Academic Progress (SAP) standards. The purpose of SAP standards is to ensure academic success and graduation. Students who receive financial aid, or who intend to receive aid in the future, must meet these standards.

All coursework taken in the same career (undergraduate/graduate) - all courses taken for any current or previous major(s) at all campuses of the University of Colorado, courses taken for pursuit of a second degree, and all courses taken in summer terms - are included when evaluating SAP standards.

### Definitions of Commonly Used Terms

**Good standing (Meets SAP):** Students meeting the SAP standards are considered in *good standing* and are eligible to receive financial aid.

**Warning:** Students who do not meet SAP standards after being in *good standing* and then placed on *warning status* are eligible to receive financial aid for one term. Students on *warning status* have one term to meet the SAP standards and return to *good standing*. Students who fail to meet SAP standards while on *warning status* are placed on financial aid *suspension*.

**Suspension:** Students who fail to meet SAP standards while on *warning status*, or who have attempted more than 150% of the hours required for their degree, are placed on financial aid *suspension* and are not eligible for any aid until they meet the standards or successfully appeal the suspension status.

**Appeal:** A *SAP appeal* is a process by which a student who is not meeting the SAP standards petitions for reconsideration of the student's aid eligibility. An *appeal* must contain explanations of the circumstances that prevented the student from meeting the required standards and of what has changed in the student's situation that will allow the student to now make satisfactory academic progress at the next evaluation.

**Probation:** Students who successfully appeal their financial aid suspension are placed on financial aid *probation*. While a student is on financial aid *probation*, the student may be required to fulfill specific terms and conditions such as taking a reduced course load or enrolling in specific courses. Students on *probation* will receive aid for one term while attempting to meet SAP standards to return to *good standing*. A student who cannot meet the minimum standards by the next evaluation period is placed on a *SAP academic plan* as part of the terms of probation. Failure to meet SAP standards at the end of a *probation* term results in the student returning to financial aid *suspension* status.

**Academic Plan:** A *SAP academic plan* is designed to allow a student to meet the standards within a specified number of terms. A student on an academic plan must successfully follow the signed academic plan. A review will occur after each term to determine if the student met the terms of the plan. If a student fails to meet the requirements of the plan, the student will become ineligible for financial aid. If the student meets the requirements of the plan, the student will remain in this status until the plan ends or the student meets the SAP standards.

**Term:** A term is one semester (fall, spring or summer). Maymester is counted as part of the summer semester.

### **Financial Aid:**

Financial aid includes the following programs:

- Federal Student Aid (Federal Pell Grant, Federal Supplemental Education, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal TEACH Grant, Federal Work-study, Federal Direct Subsidized and Unsubsidized Loans, Federal Parent & Graduate PLUS Loans)
- State aid (Colorado Student Grant, Colorado Graduate Grant, and Colorado Work-study)
- Institutional need-based aid
- Most institutional scholarships
- Most outside scholarships
- Most alternative student loans

## **SAP Evaluations**

There are **three (3) components** evaluated in determining SAP status. Each component is listed below along with the appropriate standard.

### **1) Grade Point Average (GPA)**

- Undergraduates must maintain a minimum cumulative university GPA of 2.0.
- All other graduate (Masters, PhD, and Certificate) students must maintain a cumulative GPA of a 3.0.
- First year Masters of Physician Assistant Studies Students must maintain a cumulative university GPA of 2.8. Second and Third year students must maintain at least a passing cumulative grade.
- Dental students must maintain a cumulative university GPA of between 2.3 and 3.0, depending on their program.
- Pharmacy students are required to maintain a 2.0 cumulative GPA.
- Medical students must maintain at least a passing cumulative grade.

Grades with a notation of [Incomplete](#), or withdrawal have no bearing on the calculation of the cumulative GPA. Once an Incomplete (I) is changed to a final grade, that grade will count in the calculation of the GPA. Credit-hours transferred into the university from an institution outside the University of Colorado campuses do not count towards the GPA. Credit-hours taken at all University of Colorado campuses count towards the cumulative GPA. Grades from remedial courses are not included in GPA calculations.

Courses taken as pass/fail may or may not impact the GPA. Grades of "Pass" do not impact GPA as they do not earn GPA points. A grade of "Fail" is treated the same as if the student were on the letter grading scheme and failed the course.

Federal regulation allows students to receive Title IV aid to retake a passed course one time only. A passing grade is a grade higher than an "F". However, both grades for the class will be calculated in the cumulative GPA and will be evaluated for GPA standard.

Students with a cumulative GPA below the standard will be placed on warning. If the cumulative GPA is still below the standard at the end of the next term of enrollment, the student is placed on financial aid suspension and is ineligible for financial aid until the student meets all SAP standards unless an appeal of the suspension is successful.

### **2) Course Completion Rate (Pace)**

Pace is calculated by dividing the total number of hours successfully completed by the total number of hours attempted. Accepted transfer credits count toward both hours attempted and hours completed. Remedial coursework, however, counts towards attempted hours but not hours completed even though the remedial hours are included when calculating enrollment status. Non-

passing grades will count as attempted credit hours, but do not count as completed credits. The following grades are considered non-passing: F (Failing), I (Incompletes), IW (Incomplete Withdrawals) and W (Withdrawal). Repeated courses will always be treated as attempted hours.

Undergraduates must successfully complete at least 67% of all attempted credit hours. Successful course completion requires a grade of D- or higher, or P (passing). Grades of F, W, I, IW, or no grade do not denote satisfactory completion. Grades not submitted by a faculty member by the grading deadline are treated as unsatisfactory completion. If a blank grade impacts your status you must notify the [Financial Aid & Scholarships Office](#) when the grade is changed to show satisfactory completion.

Graduate and Professional students must successfully complete at least 67% of all attempted credit hours. Successful course completion requires a grade of D- or higher, or P (passing). Grades of F, W, I, IW, or no grade do not denote satisfactory completion. Grades not submitted by a faculty member by the grading deadline are treated as unsatisfactory completion. If a blank grade impacts your status you must notify the [Financial Aid & Scholarships Office](#) when the grade is changed to show satisfactory completion.

**Consequences of failure to meet the Pace requirement:** Students in *good standing* who fail to complete at least 67% of all their attempted courses will be placed on *warning* for one semester. Failure to earn a minimum of 67% of the courses attempted by the end of the next enrolled semester will result in financial aid *suspension* until SAP standards are met unless an *appeal* of the *suspension* is successful.

### 3) Maximum Timeframe

Undergraduates must complete their program within 150% of the published length of the program as measured in credit hours. Accepted transferred credits and all attempted credit hours, including repeated credits, will be included in the maximum timeframe calculation. Credit hours from unsatisfactory grades and withdrawn courses are also included, and count as attempted hours that were not earned. Most undergraduate programs require 120 credit hours, so the maximum total credits allowed is 180.

Graduate and Professional (Dental, Medical, and Pharmacy) students must complete their programs within 150% of the published length of the program. Transferred credits accepted towards the degree and all attempted credit hours, including repeated credits, will be included in the 150% maximum timeframe calculation. Credit hours from unsatisfactory grades and withdrawn courses are also included, and count as attempted hours that were not earned.

Consequences of failure to meet this requirement: Students who reach their total credit hour limit without completing their program will be placed on financial aid *suspension* and denied further financial aid unless an *appeal* of the *suspension* is successful.

## Timing of SAP Evaluations and Notifications

SAP will be evaluated at the end of each term. Students who do not meet the SAP standards will be informed of their financial aid SAP status via university email. Students in *good standing* are not notified unless their status changes to *warning* or *suspension*.

## Impacts of not meeting SAP Standards

For Grade Point Average (GPA) and Course Completion Rate measures, students who fail to meet financial aid SAP standards in one term will receive one subsequent term of aid while in financial aid *warning status*. At the end of the *warning* term, a student who still has not met the standards will have their SAP status changed to financial aid *suspension* status. The student's eligibility for federal, state, and institutional aid is terminated at this point and is not reinstated unless the student subsequently meets the required standards or unless an *appeal* of the *suspension* is successful.

Students must complete their program within the maximum timeframe (150% of the published

length of the program). Students who reach the maximum timeframe will be placed on financial aid *suspension*.

## Reestablishing Eligibility for Financial Aid

Students on financial aid *suspension* have two ways to regain eligibility for financial aid:

1. Meet all the SAP standards while not receiving financial aid, or
2. Successfully *appeal* the financial aid *suspension* status if extenuating circumstances interfered with academic progress. The university has a maximum appeal limit of five (5) times during a student's undergraduate career at the university, and a limit of three (3) appeals during a graduate/ professional career.

## How to Appeal

The university recognizes that life circumstances might interfere with students' satisfactory academic performance. Students who wish to *appeal* must complete a *Financial Aid Satisfactory Academic Progress (SAP) Appeal Form*. The form can be found on the forms section of <http://www.ucdenver.edu/finaid>.

Students must explain the extenuating circumstances that prevented them from meeting SAP standards, what has changed that will enable them to now meet the standards, and thoroughly document all extenuating circumstances. Examples of extenuating circumstances are illness, injury, or death, but all appeals and mitigating circumstances will be reviewed and evaluated. Documentation must be submitted that is relevant to the circumstances, e.g., physician's letter for medical reasons, death certificates of close relatives, etc.

All appeals are reviewed by the staff of the Financial Aid & Scholarships Office. Students will be contacted if more information is needed, **which may include the completion of a *Financial Aid Satisfactory Academic Progress (SAP) Plan***.

If a student is denied an appeal for the term, the student can re-appeal to a SAP committee. The decision of the SAP committee is final. If the SAP committee denies a subsequent appeal, a student may regain financial aid eligibility by meeting SAP standards while not receiving financial aid.

If a student violates the terms of their Academic Plan, the student will be placed back on suspension and will be ineligible for financial aid funds. A student may appeal with a new statement outlining the extenuating circumstances for not meeting the terms of the Academic Plan and will also be required to include third party documentation and an updated Academic Plan.

*Appeals* are considered in the order received and a decision generally will be made within two to four weeks after the appeal is received (and varies depending on the completeness of the appeal submitted). Appeals submitted for consideration in the current term must be received at least 14 days prior to the end of the term. Appeals received within the 14 days at the end of the term will be considered for the following term. Students who appeal will receive an email informing them of the *appeal*/outcome.