When considering the grading options the University has offered for the Spring 2020 semester, it is important to understand the impacts your choices will have on your financial aid. Please review the information provided here when considering your grade choices. The Financial Aid & Scholarships Office is here to assist you now and throughout your time as a student. Please contact us if we may assist you with questions.

To continue to be offered financial aid, students must make progress towards completing their degree. This measure of progress is referred to as Satisfactory Academic Progress (SAP). The Financial Aid & Scholarships Office measures students’ progress in 3 ways.

**Component 1:** The first measurement is your cumulative GPA. An undergraduate student must maintain a cumulative GPA of at least 2.0 to meet this measure of progress, a graduate student must maintain a cumulative GPA based on academic program requirements. Grades below a C will have a negative impact on your GPA for SAP. Grades of W, I, IW, P+, P, IP and NP will not.

**When would it negatively impact you to choose to take a course P/F?**

If you need financial aid to attend school and currently have a GPA below a 2.0, switching to P+/P/NP could prevent you from increasing your cumulative GPA even if you pass all of your course(s). Grades of P+, P and NP have no impact on GPA and therefore will not help you increase your cumulative GPA to a 2.0 or higher.

**Students currently on SAP warning:** Electing to take courses P/F could cause you to move from SAP warning to financial aid suspension (and not be eligible for aid) if you are currently on SAP warning due to your cumulative GPA being too low. If you take courses that have no impact on your GPA it could mean that your cumulative GPA may not increase to a 2.0 or higher when SAP is recalculated after the term ends.

**Students currently on SAP suspension:** If you are currently on SAP suspension due to having a GPA below a 2.0 and you are working to raise your GPA, you may be unable to increase your cumulative GPA to a 2.0 or higher when SAP is recalculated after the term ends.

**Students currently on SAP Probation:** If you successfully appealed your SAP suspension this term and are on financial aid probation, you should be aware that you is a limit to the number of time you may appeal. The university has a maximum appeal limit of 5 times during a student’s undergraduate career at the university, and a limit of 3 appeals during a graduate/ professional career. If you are not in good standing by the end of the current term, you will need to appeal again, and therefore it is important to know how many times you have already appealed.

*Note: if you are within your first 4 terms of enrollment then it is very unlikely that you will be at or near your appeal limit.

**Students on a SAP Academic Plan as a condition of SAP Probation:** If you are currently on a SAP Academic Plan due to not meeting the required GPA, it is because you realistically could not raise your GPA to the required minimum in 1 term. If you are on an approved Academic Plan, you must meet the GPA/course completion requirements agreed to in that plan. You should consider the impact of switching to pass/fail because a deviation from your Academic Plan will
likely lead to a loss of financial aid eligibility in future terms. We recommend that you schedule an appointment with a financial aid advisor to discuss the terms of your individual Academic Plan.

Component 2: The second measurement is your course completion rate (pace). Undergraduate and graduate students must successfully complete at least 67% of all attempted credit hours. Grades of D- and higher (including P+ and P) count as earned credits. Courses dropped prior to the university’s census date do not count in the pace measurement. Non-passing grades count as attempted credits, but do not count as earned credits. The following grades are considered non-passing: F (Fail), I (Incompletes), IW (Incomplete Withdrawals), W (Withdrawal) and NP (Not Passed). Grades of IP count as attempted and earned credits and do not count negatively against completion rate. Repeated courses will always be treated as attempted hours, even those being retaken through Grade Forgiveness.

Students currently on SAP warning: Electing to take courses P/F could cause you to move from SAP warning to financial aid suspension (and not be eligible for aid) if you are on SAP warning due to your course completion rate being below 67%. Grades of F and NP are not considered to be “earned” as they do not move the student towards successful degree completion.

Students currently on SAP suspension: If you are currently on SAP suspension due to your completion rate being below 67%, you may be unable to increase your completion rate when SAP is recalculated after the term ends if a grade of “F” or “NP” is earned. However if you earn a “P” or “P+” grade, then your completion rate will not be negatively impacted and your completion rate may improve.

Students currently on SAP Probation: If you successfully appealed your SAP suspension this term and are on financial aid probation, you should be aware that the university has a maximum appeal limit of 5 times during a student’s undergraduate career at the university, and a limit of 3 appeals during a graduate/professional career. If you are not in good standing at the end of the current term, you will need to appeal again, and therefore it is important to know how many times you have already appealed. *Note: if you are within your first 4 terms of enrollment then it is very unlikely that you will be at or near your appeal limit.

Students on an SAP Academic Plan as a condition of SAP Probation: If you are currently on a SAP Academic Plan due to having a completion rate below 67%, it is because you realistically could not raise your completion rate to 67% in 1 term. If you are on an approved Academic Plan, you must meet the course completion rate/GPA requirements agreed to in that plan. You should consider the impact of switching to pass/fail because a deviation from your Academic Plan can lead to a loss of financial aid eligibility in future terms.

Component 3: Undergraduate and graduate students must complete their program within 150% of the published length of the program as measured in credit hours. This measurement is referred to as maximum timeframe. If enrolled in a traditional 120 credit hour undergraduate program, 180 credit hours would be the maximum permitted hours attempted. Graduate programs have varying program hour requirements, but the same 150% rule applies. Accepted transferred credits and all attempted credit hours, including repeated credits, are included in the maximum timeframe calculation.
Consequences of failure to meet the maximum timeframe requirement: If you reach your total credit hour limit without completing your program you will be placed on financial aid suspension and denied further financial aid unless an appeal of the suspension is successful.

If a student is on SAP probation due to maximum timeframe: Electing for P/F will not impact your aid eligibility unless you 1) receive a grade of F, Fail or NP, or 2) also have a GPA below the minimum requirement that must also be resolved by the end of the current term or according to an agreed upon SAP Academic Plan.

Students on an SAP Academic Plan as a condition of SAP Probation: If you cannot realistically raise your GPA to the minimum requirement in 1 term, you are placed on an Academic Plan as a condition of your SAP probation. If you are on an approved Academic Plan you must meet the GPA/course completion requirements agreed to in that plan. You are encouraged not to switch to pass/fail without understanding the impact of the deviation from your approved plan on your financial aid eligibility.

Please refer to our full 2019-2020 Satisfactory Academic Progress Policy for additional information regarding the components and the appeal process.

Our advising team is here to support you with questions about the impacts of grades on financial aid. To speak with an advisor, please schedule an appointment through our homepage.

Financialaid@ucdenver.edu
303-315-1850