

# Satisfactory Academic Progress Policy

To be eligible for federal, state and many types of institutional financial aid, a student must maintain Satisfactory Academic Progress (SAP). The three components of SAP that must be met are: grade point average or GPA, course completion rate or progress toward a degree, and maximum time frame. A student must be maintaining all three standards to continue receiving financial assistance.

SAP determinations made by the Financial Aid Office may be separate and distinct from those made by Academics. In some circumstances, a student may be allowed to continue study at AIC but without the benefit of receiving financial aid.

It is important to note that all periods of a student's enrollment at AIC are considered in the SAP determination, not merely those terms in which a student has received financial aid.

## 1. Maintain the Minimum Cum GPA

A student must earn a minimum cumulative GPA based on the total number of credit hours attempted at American International College at each degree level (BA, MA or EdD). Transfer credits are excluded when determining credit hours attempted. Credits attempted include all courses in which the student is enrolled, including Pass/Fail credits, incomplete courses, and courses determined with a "W", "WP", "WF".

<u>Undergraduate Student Minimum Required GPA</u>	
Credits Attempted	Cum GPA Required (CGPA)
1 to 30	1.81
31 to 60	1.93
61+	2.00

<u>Graduate Students Minimum Required GPA</u>	
Cum GPA Required (CGPA)	
3.00	

A student who takes courses on a Pass/Fail basis will not have grade points for these courses. It is assumed that a passing grade is a grade in good standing. If a student has all Passing grades and a null CGPA, they are considered in good standing.

## 2. Course Completion Rate

To be considered "on pace" toward completing their program a student must complete 67% of the courses they attempt. This is measured by dividing the total number of credits *earned* by the number of credit *attempted*. Standard rounding rules apply. Courses with grades of "F", Incomplete or Withdrawals are not

considered earned, but are counted as credits attempted. Examples:

***A student enrolls in 24 credits, but successfully completes only 20 credits:  $20 \text{ credits earned} \div 24 \text{ credits attempted} = 83\%$  The student is making SAP***

***A student enrolls in 24 credits, but successfully completes only 15 credits:  $15 \text{ credits earned} \div 24 \text{ credits attempted} = 63\%$  The student is not making SAP***

When evaluating a student's pace of progression:

- **Withdrawals, incompletes, "WP", "WF" and failures** are considered attempted but not earned.
- **Passing credits** received for pass/fail courses are considered attempted and earned credits. Failing grades in pass/fail courses are considered attempted but not earned.
- **Repeated courses** are included in the calculation of both attempted and earned hours. A student is allowed to repeat a course according to federal course repeat policy.
- **Audited courses and non-credit (NC) courses** are not considered credits attempted or earned.
- **Transfer credits** do not count in the calculation of the cumulative GPA, but are included in the calculation of completion rate and maximum timeframe to complete a degree (see item 3 below).

## 3. Maximum Time Frame (MTF)

A student must complete his or her educational program within a timeframe no longer than 150% of the published length of his/her current educational program. At

American International College we count this timeframe in credits rather than in time increments. All attempted credits are counted, regardless of whether financial aid was received or the course work was successfully completed.

A student is allowed 150% of their program length to complete their degree. For programs of 120 credits, this means the student must be able to complete their program by taking no more than 180 credits (120 cr. x 150% = 180 cr.). If a student cannot complete their program within the 180 credit limit, they are not making SAP progress.

Transfer credits not applicable to a student's major, may be excluded from the number of maximum timeframe credits once a student appears to be exceeding their maximum timeframe. A student will not be eligible to receive financial aid once he/she has attempted 150% of the credits required for his/her degree or certificate program, or if it is determined that it is mathematically impossible for a student to complete his/her degree requirements within 150% of the applicable program length.

Students must be taking courses that count toward their degree program to be eligible for financial assistance. Care should be taken to register only for courses listed on the degree audit sheet for the student's current degree or certificate program.

### **SAP Review/Frequency of Evaluation**

Satisfactory Academic Progress for financial aid will be reviewed after each semester/term. Students not meeting all three of the requirements stated above will first be placed on SAP Warning.

### **SAP Warning**

Student placed on SAP Warning are eligible to receive financial aid for their next term of enrollment. After their next SAP review, if they are meeting the three SAP Requirements, they are once again making good SAP. If they are not meeting all three requirements, they will be placed on Financial Aid Suspension.

### **Financial Aid Suspension**

A student placed on Financial Aid Suspension is ineligible to receive financial assistance, including federal loans and most alternative student loans. Students placed on Financial Aid Suspension will be notified in writing of

their loss of financial aid eligibility and informed of the minimum SAP requirements they must achieve to regain financial aid eligibility.

### **Reinstatement/Regaining Eligibility**

A student may be able to raise their cumulative GPA and/or satisfy credit deficiencies by taking additional coursework at AIC while not receiving financial aid, or by transferring in credits from other institutions. Students that regain eligibility may receive financial aid for current and subsequent payment periods, but may not be eligible to receive aid retroactively for a payment period in which they were originally ineligible.

Students may also regain eligibility by receiving a grade change, if that grade change brings the student's GPA, completion rate, and/or maximum timeframe into compliance with SAP standards. The Financial Aid Office will not automatically monitor grade changes, so if a student receives a grade change and would like their SAP re-assessed, the student must initiate this request in writing, via email from an AIC account. Please note: Neither paying for one's classes nor sitting out a semester affects a student's SAP standing, so neither is by itself sufficient to re-establish eligibility.

### **SAP Appeal Process**

Students that are placed on Financial Aid Suspension have the right to appeal this decision if significant extenuating circumstances (serious personal health issues, death in immediate family, etc.) contributed to their inability to meet SAP standards. Students may also appeal if they have exceeded the Maximum Time Frame due to a change in program, or if they are returning for a second undergraduate degree. To file an appeal, all students must submit a completed **Satisfactory Academic Progress Appeal Form**. In addition, Undergraduates must also submit an **Academic Plan** from the Advising Center. Incomplete appeals will not be considered.

A student can file a SAP Appeal for a previously ineligible term within the current award year. The SAP appeal would need to be based on the student's situation before the start of the ineligible term. For example: A student is ineligible for aid for the fall term, but does not file an appeal until the start of the spring term. The student enrolled in and paid for their own courses during the fall term and did well in their courses. The student could not

use their success during the fall term as an after-the-fact justification for their appeal for fall and spring.

If a student bases an appeal on a change of program, only the hours from the previous program(s) that count toward the student's new program requirements, plus any prior attempts of those courses, are included in the calculation of Maximum Time Frame. One program change will be considered valid for financial aid SAP purposes. Only the courses (and their repeats) taken for the student's first program that also satisfy course requirements for the new program will be counted in the number of credits attempted and earned. All courses from the second program on will be counted toward a student's Maximum Time Frame.

**If a SAP Appeal is granted, one of two things will occur:**

1. The student will be placed on Financial Aid Probation and be given the opportunity to raise their Cumulative GPA and/or completion rate by the end of the semester, without having an academic plan. This option will be used sparingly and only for students that are expected to be making SAP by the next payment period, OR
2. a. The undergraduate student will be placed on Financial Aid Probation and will be required to follow an **Academic Plan** designed to return them to good standing within an appropriate time period.  
b. The graduate student will be placed on Financial Aid Probation and is expected to work with their program advisor to determine the best way to regain Satisfactory Academic Progress.

**Financial Aid Probation**

While on Financial Aid Probation, a student may continue to receive financial aid if they are otherwise eligible. At the end of each probationary semester the student will be:

- Removed from Financial Aid Probation if the student is meeting minimum SAP requirements, OR
- Continued on Financial Aid Probation if the student is not meeting minimum SAP requirements but met all requirements of his or her academic plan, OR

- Placed on Financial Aid Suspension if the student is not meeting minimum SAP requirements and did not meet all requirements of his or her academic plan

**Second Appeals**

A student not making satisfactory academic progress at a later date may submit a second appeal only if the reason for the appeal is different from their first appeal. For example, if a student files their first appeal based on a serious health incident, they cannot file a second appeal based on the same health reason. As part of the first appeal process the student attested that their health was no longer a deterrent to successful completion of their program within the Maximum Time Frame.

**Academic Forgiveness**

The Federal Student Aid program regulations make no provision for the concept of academic "amnesty" or "forgiveness". Therefore, when evaluating a student's academic progress for financial aid purposes, all of a student's course grades will be considered, including all grades that have been excluded from a student's grade point average through the AIC Academic Forgiveness Policy.

**Subsequent Degrees**

Satisfactory academic progress for undergraduate students who matriculate into a second undergraduate degree will be based on their cumulative academic record. However, for the purposes of measuring maximum timeframe, only those courses that are applicable to the student's current major will be included.

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