

Policy Title: Financial Aid Satisfactory Academic Progress Policy

Policy Number: FAO.600.10

Policy Owner: VP for Administrative Affairs

Responsible Office: Office of Financial Aid

1. Purpose and Scope

The Financial Aid Satisfactory Academic Progress (SAP) policy provides guidelines for the Office of Financial Aid to monitor the progress of Title IV federal student aid recipients, per federal student aid guidelines.

2. Policy

Federal regulations require institutions to establish and apply reasonable standards of satisfactory academic progress (SAP) for the purpose of awarding financial assistance under the Title IV programs authorized by the Higher Education Act of 1965 as amended (34 CFR 668.34). Failure to comply with these standards results in the loss of financial aid eligibility. The Office will follow all federal regulations pertaining to SAP.

3. Procedure

Evaluation of SAP is done at the close of each semester (Fall, Spring, and Summer) once grades are available in the university system. Students must meet SAP standards to maintain eligibility for financial aid. Students are notified of their SAP status via school email.

SAP Standards

SAP is measured by the three standards below. These standards apply whether or not a student received financial aid during the period(s) being measured. Students who do not meet these components are considered failing to meet SAP:

- A. Maximum Time Frame for Program Completion
- B. Qualitative Standard: required cumulative grade point average (CGPA)
- C. Quantitative Standard: required completion rate

A. Maximum Time Frame for Program Completion

Federal regulations require students to complete their program within a maximum time frame of 150% of the normal program length measured by attempted credit hours.

Undergraduate

For an undergraduate degree program, the normal program length is 120 credits, and a student should complete the program in 180 attempted credit hours (180 = 150% of 120 credit hours).

Graduate

For the Master of Education degree programs, the normal program length is 36 credits, and a student should complete the program in 54 attempted credit hours (54 = 150% of 36 credit hours). For the Master of Business Administration and Master of Science in Computer Science degree programs, the normal program length is 30 credits, and a student should complete the program in 45 attempted credit hours (45 = 150% of 30 credit hours).

B. Qualitative Standard: Required Cumulative Grade Point Average (CPGA)

Federal regulations require that students maintain a minimum CGPA.

Undergraduate

Undergraduate students must have a CPGA of 2.00 at the end of the second academic year and thereafter. Students are required to have a CGPA of 2.00 in order to graduate. Additionally, students must meet the following CGPA requirements at the close of each semester:

Credit Hours Attempted	Minimum CGPA
0 – 23	1.60
24 – 47	1.80
48 – 180	2.00

Graduate

Graduate students are expected to maintain a CGPA of 3.00 at the close of each semester. Graduate students are required to have a CGPA of 3.0 for graduation.

Credit Hours Attempted	Minimum CGPA
≥ 1	3.0

C. Quantitative Standard: Required Completion Rate

Federal regulations require students to progress through their academic program at a pace that will ensure they graduate within the maximum timeframe.

Undergraduate

Undergraduate students must successfully complete a percentage of all attempted credit hours at the close of each semester according to the table below:

Credit Hours Attempted	Completion Rate
0 – 23	50%
24 – 47	60%
48 – 180	67%

Graduate

Graduate students must successfully complete a percentage of all attempted credit hours at the close of each semester according to the table below:

Credit Hours Attempted	Completion Rate
≥ 9	75%

Failure to Meet SAP Standards

Financial Aid Warning

Students who fail to meet the qualitative and quantitative standards are placed on SAP Warning for one semester of enrollment. Students in a warning status may enroll for a subsequent semester and remain eligible for financial aid. If they achieve SAP standards by the next evaluation, they will be returned to good academic standing. If they do not meet SAP standards, they will be placed on SAP Suspension.

Financial Aid Suspension

Students who fail to meet SAP standards are ineligible to receive financial aid in subsequent semesters. Students placed on SAP Suspension may file an appeal if mitigating circumstances resulted in the suspension. Although a student's financial aid is suspended, s/he may be eligible to continue attending NAU at their own expense, if in good academic standing.

Regaining Financial Aid Eligibility

Students on SAP Suspension can regain financial aid eligibility by enrolling at their own expense and meeting SAP standards by the next evaluation period. If SAP standards are met in the next evaluation, financial aid eligibility will be reinstated for the subsequent term enrolled. Students may also choose to file a Financial Aid SAP Appeal to petition for reinstatement. If the appeal is approved, financial aid eligibility will be reinstated for the subsequent term enrolled.

Financial Aid SAP Appeal Process

Students on SAP Suspension may appeal to the Financial Aid Office to receive financial aid in the subsequent semester if there were extenuating circumstances that impacted the student's academic performance. Students can petition for reinstatement by submitting the following required documentation:

- 1. Financial Aid SAP Appeal Form**
- 2. Personal Statement**

Students must provide a detailed description of the extenuating circumstances (such as personal illness or injury, illness or death of immediate family, financial obligations which require changes in employment that conflict with class schedules) that occurred during the semester in which the student failed to meet SAP. All personal statements must include the following required details:

- Explain the unique and extenuating circumstances that prevented the student from meeting SAP standards
- Clearly indicate how those circumstances have been resolved
- Describe the specific plan/strategies to improve academic performance to ensure SAP standards are met

- 3. Supporting Documentation**

Appeals must include documentation to support the existence of the circumstances described in the personal statement or evidence that the circumstances have been resolved.

Financial Aid SAP Appeals received without the requirements above are considered incomplete and will not be eligible for review. Appeals must be received by the Financial Aid Office by the announced deadline. Students will receive a response via school email within seven (7) business days of submitting a complete appeal with all required information.

Students seeking to reestablish financial aid eligibility remain ineligible to receive financial aid until the appeal process is complete and a decision has been made. Students should be prepared to pay tuition, fees, and other educational expenses until they have been approved to receive financial aid. Response to appeals will be sent to the student within seven (7) business days of receiving all required documentation.



Additional Appeals

If an appeal has been granted and a student fails to meet the qualitative and quantitative requirements in a later term, they may submit another Financial Aid SAP Appeal. However, the extenuating circumstances that caused the student to not meet SAP, along with the resolution, must be different than a previously approved appeal.

Financial Aid Probation

If an appeal is approved, the student will be placed on SAP Probation and can receive financial aid for one term. Students are expected to meet SAP standards by the end of that term or return to SAP Suspension.

If the Office determines, based on the appeal, that the student will require more than one term to meet SAP standards, students may be placed on an academic plan by their department chair. The academic plan will extend the probationary period beyond one term.

If a student does not meet the SAP standards at the end of the probationary period, or fails to achieve the academic plan requirements at any semester while on SAP Probation, the student will be placed on SAP Suspension.

Additional SAP Information

Transfer Credits and SAP Evaluation

Transfer credits are not counted in the calculation of CGPA, but as credit hours attempted and credit hours earned toward successful course completion percentage and maximum time frame allowed.

Withdrawals and SAP Evaluation

Courses dropped during the “last day to drop courses with a W” dates will appear as a “W” (withdrawal) on student transcript. It will count towards attempted coursework credit however will not contribute towards GPA calculation.

Incomplete Grades and SAP Evaluation

An incomplete grade from a course does not affect the CGPA. This course is considered as an attempted course but not counted as earned credit in the calculation of course completion percentage for satisfactory academic progress.

If a student fails to meet SAP requirements because of receiving the grade of “I”, he or she has to pay the cost of attendance until the incomplete grade is changed. The student is responsible for notifying the Office of Financial Aid that the incomplete grade has been changed and request a re-evaluation of financial aid eligibility.

Repeated Course and SAP Evaluation

Each repeated course is counted toward attempted credit hours but counted only once as earned credit hours.

Non-punitive Grades and SAP Evaluation

Non-punitive grade from a course does not affect the CGPA. This course is counted as attempted credit hours and in the maximum time frame.

Non-credit Remedial Courses and SAP Evaluation

Non-credit remedial courses are counted as attempted credit hours and in the maximum time frame and not used for computing the CGPA.

Change of Program / Additional Credentials and SAP Evaluation

When a student changes his/her program of study at NAU, credits in the previous program are counted in the calculation of the CGPA, credit hours attempted, credit hours earned toward successful course completion percentage, and the maximum time frame allowed in the new program.

For students seeking additional credentials, credits in both programs are counted in the calculation of the CGPA, credit hours attempted, credit hours earned toward successful course completion percentage and maximum time frame allowed.

Students who change majors or seek additional credentials may appeal for an extension of the maximum time frame provision of this policy.

4. Who Should Read This Policy

- Students
- Financial Aid Office
- Registrar's Office
- Student Accounts Office

5. Related Documents and References

- [FSA Handbook - Satisfactory Academic Progress](#)