

# SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR FINANCIAL AID

## Academic Progress Standards

The policy, Satisfactory Academic Progress (SAP), is standard for all students who receive federal, state, or institutional aid. Regulations for federal, state, and institutional financial assistance require post-secondary institutions to develop reasonable academic standards that measure a student's progress toward a degree for the receipt of aid. At A&M-San Antonio, Office of Student Financial Aid & Scholarships (OSFA) is responsible for establishing and evaluating minimum SAP standards for recipients of financial aid. SAP standards are evaluated at the end of spring semester for all undergraduate and graduate students with a financial aid record. Financial Aid SAP status includes all previous academic history, even if the student did not receive financial aid.

For Title IV purposes, students are evaluated based on both qualitative and quantitative standards in order to meet Satisfactory Academic Progress. Students must meet a certain cumulative grade point average (GPA), maximum hours attempted threshold, and have a satisfactory completion rate in order to be considered meeting Satisfactory Academic Progress. Certain scholarships and grant programs may have more stringent requirements in order to maintain eligibility for that scholarship. Overall financial aid eligibility will still be determined using the SAP standards. All students, regardless of enrollment status (full-time, part-time, etc.) are subject to the same Satisfactory Academic Progress standards.

## Qualitative Measures of Academic Progress

The qualitative measure of academic progress is a grading scale of 0.00 to 4.00, based on students' enrollment classification. Incoming freshmen, graduate students, or transfer students will be eligible to apply for financial assistance upon admission to the university during their initial term. Undergraduate students must achieve a minimum overall grade point average of 2.00 to maintain eligibility for financial assistance. Graduate students must achieve a minimum cumulative grade point average of 3.00 to maintain eligibility for financial assistance.

## Quantitative Measures of Academic Progress

While students are expected to enroll in full-time to be eligible for the maximum financial aid, each student must successfully complete at least 67% of all credit hours attempted. This percentage includes all institutional and transfer credit hours, regardless of whether or not financial aid was received. Attempted hours also includes transfer hours and courses for which you received no financial aid.

In addition to maintaining a minimum grade point average, students must demonstrate acceptable progress toward a degree or certificate objective in order to remain eligible for financial assistance. Students cannot receive financial aid beyond a specified total of attempted credit hours; and they must pass a certain percentage of the credit

hours for which they enroll. These requirements are summarized as total credit hours and ratio of earned hours to attempted hours in the example chart below.

Classification	Grade Point Average	Ratio of Passed Hours to Attempted Hours	Total Attempted Hours (including transfer credits)
Undergraduate	Minimum 2.0	67%	180 credits <sup>1,2</sup>

<sup>1</sup>Includes remedial courses

<sup>2</sup>Second Baccalaureate: additional review required

Hours earned do not include grades of "F" (failed), "I" (incomplete), "NC" (no credit), "FN" (failed-never attended), "W" (withdrawal) or "WX" (withdrawal excluded from the sixth drop), "WI" (withdrawal identifier for Senate Bill 1231). Courses that have been repeated will be counted for each enrollment as hours attempted, and will be counted as hours passed if a grade other than F, FN, NC, I, W, WX, or WI is received. Remedial course credits also will be used to determine a student's enrollment status for financial aid eligibility.

## Maximum Hour Limit

Federal regulations require that a student complete his program of study within 150% (length of program x 1.5) of the time allotted for the program. For example, if an undergraduate degree is 120 credit hours in length, a student with this major must complete the program within 180 (120 x 1.5) credit hours. All credit hours attempted at A&M-San Antonio, including repeated courses with a grade of F, FN, NC, I, W, WX, or WI, and all transfer hours to be used toward a degree at A&M-SA that were pursued at a previous institution, will be counted in the determination of hours attempted. After attempting 180 credit hours, the student's financial aid eligibility will be terminated for this program.

For students seeking their first bachelor's, the maximum number of credit hours (180 total attempted hours). For first master's, the maximum credit hours is limited to 150% of the published degree program length and includes all hours attempted (including repeats and withdrawals) at any institution of higher education and any hours accepted in transfer, even if financial aid was not received. Evaluated credit also will be included in the total attempted hours once articulated by the Registrar's Office.

Students pursuing a second bachelor's or master's degree will be required to provide a SAP Appeal Application as well as the required documentation stated on the SAP Appeal Application to appeal additional financial aid for the remaining number of credit hours needed to complete the program.

A student's SAP status (quantitative and qualitative) is calculated at the end of the spring semester for all students enrolled at A&M-San Antonio regardless of whether they are receiving financial aid.

## Financial Aid Suspension

If a student does not meet the SAP requirements by the end of the spring semester, the student will be placed on financial aid suspension. Once the student is on financial aid suspension, the student is not eligible to receive financial aid until he/she meets the SAP requirements.

## Appeal Process

Students who have been placed on financial aid suspension will be given the opportunity to appeal to have their financial aid reinstated. Students who have encountered circumstances beyond their control which have negatively affected their ability to meet the minimum SAP criteria may appeal their SAP status before the term deadline.

An appeal must be submitted to the Office of Student Financial Aid & Scholarships (OSFA) and approved before aid can be disbursed in future semesters. Appeals must be completed by the student. Any student anticipating the necessity of initiating an appeal should be prepared to pay his or her own registration fees in the event the appeal is not approved or is approved after the payment deadline. If the appeal documents are incomplete or lack sufficient corroborating documentation, the review and decision process could be delayed or denied. The Financial Aid Appeal Committee will review appeals and validate the attached documentation, to determine if the student's extenuating circumstances should be taken into consideration for approval of their appeal.

Students must provide the following documentation, along with their completed SAP Appeal Application to be considered:

- Provide a personal statement that explains:
  - The factors beyond the student's control contributing to the student's lack of academic progress. It is assumed that each student appealing is dependent upon financial aid for the completion of his/her degree, so this explanation is not considered reason for approval. Students should not discuss their need for financial aid in their appeal, as this is not grounds for approval.
  - How his/hers personal circumstances have changed so that it will no longer impede his/hers academic progress.
  - What measures the student is taking to ensure his/hers academic success in the future, such as a reduction in enrollment, utilizing tutoring, etc. Be specific.
  - Attach supporting documentation to substantiate his/hers reason(s) for the appeal which corresponds to the periods of poor performance (i.e. medical documentation, death certificates, obituaries, doctor's notes etc.). SAP Statements without corroborating documentation will be considered incomplete and be denied for the semester.
- An updated degree plan for graduate students OR an academic plan signed by both student and Academic Advisor for undergraduate students must be included.
- Provide a print out of the completion of the Exit Counseling Session from [www.studentloans.gov](http://www.studentloans.gov) (<http://www.studentloans.gov>).

The Appeal Form can be obtained at the Office of Student Financial Aid & Scholarships or online at: <https://www.tamusa.edu/financialaid/important-forms-and-resources.html>. (Disclaimer: The Appeal Form will not be available to students after the submission deadline for each semester.)

Failure to provide the required documentation will result in the denial of the student's appeal. All information will become a part of the student's confidential financial aid record and cannot be returned.

The student will receive notification from the Financial Aid Office within two to four weeks regarding the status of the appeal. Appeals

submitted after the first day of class each semester may require additional time for review and a response.

## Priority Deadlines

- **Fall semester = Census Date**
- **Spring semester = Census Date**
- **Summer semester = Census Date for first summer term**

## Approval of Appeal

If the student's appeal is approved, the student's SAP status is updated in JagWire as SAP "Appeal Approved". The student will be placed on a SAP Academic Plan for Success for every future term on their academic plan or until the ending of the spring semester when SAP will be recalculated. The student must appeal at the beginning of every subsequent term if he/she is still not meeting SAP standards for financial aid. A Financial Aid Advisor will monitor the student's progress at the end of every semester while on an approved appeal.

Students, whose eligibility for Financial Aid is approved for reinstatement by the Financial Aid Appeal Committee, are awarded effective with the academic term for which the Appeal is requested. Approval will not impact prior terms. All tuition and fees incurred during the period of time the student was suspended are the sole responsibility of the student.

## Monitoring of SAP Academic Plan

SAP Academic Plans are reviewed at least once per academic term. Failure to adhere to the conditions of the Academic Plan will result in the denial or cancellation of all future aid until the student has met the minimum standards of Satisfactory Academic Progress at their expenses.

## Denial of Appeal

If the appeal is denied, students will be ineligible for future aid until they have met the minimum standards of Satisfactory Academic Progress. No future appeals will be accepted for the denied term. The decision made by the Financial Aid Appeal Committee is final unless there are other mitigating circumstances not documented in the original appeal.