Federal Financial Aid Satisfactory Academic Progress – Graduate Students

What is Federal Financial Aid SAP (Satisfactory Academic Progress)?

Students who receive federal financial aid must, in accordance with federal regulations, be in good standing and maintain Satisfactory Academic Progress (SAP) toward their degree. Under Federal Title IV law, the school’s SAP requirements must meet certain minimum requirements, and be at least as strict as the institution’s established standards for Good Academic Standing. This policy applies to students receiving federal financial aid for semester/periods of enrollment that begin on or after July 1, 2011.

The standards used to evaluate academic progress are cumulative and, therefore, include all periods of the student’s graduate enrollment, including periods during which the student did not receive financial aid funds.

What is Assumption College’s Financial Aid SAP Policy for graduate students?

To continue receiving federal, state, and institutional aid at Assumption College, graduate students must demonstrate satisfactory progress toward their academic objectives. Federal regulations require three measurements to determine SAP; qualitative, quantitative and timeframe.

1). Qualitative - Cumulative Grade Point Average (GPA)

A student must be in good academic standing to receive federal, state, and institutional financial aid. All Assumption College Graduate students must have a minimum 3.0 cumulative GPA in order to receive federal, state, and institutional financial aid funding.

2). Quantitative (Pace) - Minimum Completion Rate for Attempted Credit Hours

Each academic year, the Registrar’s Office in consultation with the Office of Financial Aid, will evaluate all students’ academic progress by comparing the number of successfully completed courses with the number of courses attempted during the academic year.

A student must demonstrate progress by accumulating academic credits at a rate that indicates graduation in a timely manner. A student who is not progressing towards graduation at the defined completion rate will not receive federal, state, or institutional financial aid regardless of GPA.

A student must successfully complete at least 67% of all cumulative attempted credit hours in order to be eligible for all sources of federal, state, and institutional financial aid funding at Assumption College. The cumulative, attempted credit hours includes all transfer credit accepted by Assumption College and noted on the academic transcript.
3). Quantitative (Maximum Timeframe) - Degree Completion

There is no specific federal financial aid policy regarding maximum time frame for degree completion for graduate and professional students. However, the Graduate School has established its own policy:

All requirements for the Master’s degree and C.A.G.S. must be satisfied within seven (7) calendar years.

Maximum time frame is the maximum number of years after first enrollment that a student may complete Assumption College courses in the pursuit of a degree. The maximum timeframe review will be completed on an annual basis by the Office of Financial Aid to determine if the student has exceeded the maximum years in which courses are attempted.

Treatment of Courses

Audited Classes:
Audited classes will not be counted as attempted or earned credit

Incomplete credit:
Courses with an “I” designation will be counted as credit attempted but not earned

Repeat Coursework:
Students may receive financial aid funding for the repeat of a failing grade or withdrawal of any class or classes. Repeat of the same course may only be funded one additional time. Every attempt of a repeated course counts as attempted towards completion rate but it only counts once as completed.

Transfer credit:
Transfer credits accepted by Assumption College will be counted as attempted and earned credit and count towards the quantitative (pace and maximum timeframe) but not the qualitative federal SAP review.

Withdrawal from course:
Courses with a “W” designation will be counted as credit attempted but not earned

Grades earned:
Students who earn the following grades in a course will be counted as credit attempted and earned:

A, B, B-
Students who earn the following grades in a course will be counted as credit attempted but not earned:

C+, C, C-, D+, D, D-, F, I, and W

**Leaves of Absence:**
The period of time for which a student received an approved leave of absence will be excluded from the maximum time frame required to complete their program.

**Loss of Financial Aid Eligibility**
Students will automatically lose financial aid eligibility if they receive two failing grades, one failing and one unsatisfactory grade, or unexcused incompletes in two or more courses.

**How often is Federal Financial Aid SAP Reviewed?**
The Office of Financial Aid will review the Satisfactory Academic Progress of all graduate students at the end of each academic year (end of spring semester). Evaluations will be made on both a qualitative and quantitative basis.

**Financial Aid Suspension**
Students who fail to meet the required Financial Aid SAP standards will be placed on Financial Aid Suspension and become ineligible for continued financial aid funding beginning with the term immediately following the term in which the SAP requirements were not met. The Office of Financial Aid will notify the student in writing of their aid status and the appeal process.

**Academic Dismissal or Withdrawal**
Students who are academically dismissed or who withdraw from Assumption College will no longer qualify for any source of financial aid funding (federal, state, and institutional).

**Appeal Process**
Students not meeting Assumption College’s Financial Aid SAP requirements may appeal to the Office of Financial Aid for review by completing the Financial Aid SAP Appeal Form. A student who is ineligible for financial aid due to not meeting Financial Aid SAP requirements may appeal his/her ineligibility. Some examples of reasons for such a request may include, but are not limited to:

1. Serious illness (physical or mental) for which the student needed to withdraw from all classes in order to recover, or remained enrolled at the college and did poorly in his/her class.

2. Death or serious illness or injury to an immediate family member.
3. An injury to the student which prevents the student from attending classes and completing academic requirements.

**Appeal Procedures**

A Financial Aid SAP Appeal Form must be submitted by the student to the Office of Financial Aid for review.

1. The appeal should explain in detail the reason(s) for not meeting the standards for academic progress.

2. The step(s) the student plans to take to correct his/her academic progress.

3. List in detail any extenuating circumstance(s) of which we should be aware.

**Financial Aid Probation**

If a student’s Financial Aid SAP appeal is approved, they will be moved from Financial Aid Suspension status to Financial Aid Probation status and allowed to receive financial aid for the designated timeframe indicated in the appeal letter.

**Academic Education Plan**

A student’s appeal may be approved with the condition they follow an Academic Education Plan, standards of which will be set forth by the Director of Financial Aid. At the end of the timeframe in which the student is allowed to receive financial aid while on Financial Aid Probation status, the student will be reviewed to ensure they are meeting the terms of their plan.

If the student chooses not to appeal or the appeal is denied, the student may continue to enroll in classes (without the assistance of financial aid) if they are still academically eligible to do so.

Payment plans and some private loans are available to assist the student during the semester(s) in which the student remains ineligible for aid. A student may regain eligibility by meeting Financial Aid SAP standards in future semesters.