

Harris-Stowe State University Satisfactory Academic Progress (SAP) Policy and Procedures

Harris-Stowe State University is required to establish and monitor academic progress standards for students who are federal and state financial aid applicants. This policy ensures that any student who receives or applies for financial aid is making progress toward a degree. The student's total academic history is monitored regardless of whether he/she has previously received financial aid. The Satisfactory Academic Progress Appeal Review process will be completed once a year at the end of spring.

In order to maintain eligibility for financial aid, a student must meet the standard requirements listed below. Failure to meet these requirements will result in the loss of aid. Programs affected by Standard Requirements are:

- Federal Pell Grant
- Federal Direct Loan Programs
- Federal Supplemental Opportunity Grant Program
- Missouri Access Grant
- Harris Stowe Foundation Scholarships
- Private Loans (dependent on Loan Service Provider)

Satisfactory Academic Progress (SAP) Requirements:

To maintain Financial Aid standards a student must meet or exceed both the qualitative requirement- cumulative Grade Point Average (GPA) and quantitative requirement - successful completion of attempted credits hours (PACE) standards, and stay within the Maximum Time Frame (180 credits) to complete his or her course of study. Students requesting consideration for Federal Financial Aid must demonstrate a positive forward movement toward their degree.

Qualitative Measure:

Students must meet the standards listed as follows:

GPA (Qualitative) for all Undergraduate and Transfer students:

Semester Hours	Class	Minimum GPA Standing
0-29	Freshman	2.00
30-59	Sophomore	2.00
60-89	Junior	2.00
90 and up	Senior	2.00

Grade Effects on SAP Calculations:

- *Grades reflecting Satisfactory Completion:*

The following grades are considered to demonstrate satisfactory course completion: A, B, and C

- D's are considered passing but can hinder students' overall GPA

- *Grades reflecting Unsatisfactory Completion:*

The following grades will be counted towards the cumulative GPA and attempted credit hours (PACE). However, they do not demonstrate satisfactory course completion: F, AF (Academic Failure), I (Incomplete).

- DR (Drop), W (withdrawals), Incompletes, Repeated and Non-credit coursework will only be counted towards the attempted credit hours (PACE) standards.

- *Grade Changes*

Students who receive grade changes for a previous semester where they were not meeting SAP requirements but with that grade change will meet SAP requirements will be reviewed again. This could possibly waive the SAP process for the student.

- Dually-enrolled students and Summer Bridge students are included in the SAP process, if requirements are not met, per federal regulation and policy.

Quantitative Measure:

PACE (Quantitative) for all students is 67% completion rate of earned hours over all attempted credit hours. The number of earned hours are divided by the number of attempted hours cumulatively at the end of each semester. (Accepted Transfer and Remedial courses are included in this calculation in both earned and attempted). Rounding is not permitted per federal regulations.

- **Example:** If a student enrolls for a total of 30 credit hours their first year, the student must satisfactorily complete at least 21 credit hours to meet SAP/PACE standards.

Maximum Time Frame for Degree Completion:

Satisfactory Academic Progress requires that a student complete his/her program of study within 150 percent of the time frame allotted for that program. For example, a student who is pursuing a degree at HSSU and the degree program is 120 hours in length can attempt 180 credit hours (150 percent of the program length) to complete the program.

If the program cannot be completed within 150 percent of the program length (i.e., example student attempts over 180 hours), the student is placed on Maximum Timeframe Suspension and is ineligible for additional financial aid at HSSU for their current degree program. This can be appealed and a graduation plan must be established to ensure the student reaches graduation. A graduation plan (Degree Audit) is completed with the students' Success Coach.

- Enrolling in courses outside your degree program of study, as well as withdrawing, repeating and failing courses, results in accumulating hours greater than 100 percent of your program length. Remedial courses and transfer courses that don't count toward your program of study are excluded from attempted hours when determining maximum time-frame status (*See Change of Major*)

SAP Review Period:

The Review process takes place at the end of each Spring semester. A student that falls below the required cumulative GPA (2.0), cumulative completion rate (67 percent), or BOTH, will be notified by e-mail.

A student that received a SAP notification must earn a CGPA of 2.0 AND a cumulative completion rate of 67 percent by the end of the following semester, in order to be in good standing, upon a successful completion of a SAP application and a SAP Appeal approval. If a student does not meet both of these requirements by the end of the probation semester, they will be placed on suspension the upcoming school semester that they are enrolled in.

Remedial Courses and Repeated Courses:

- **Remedial courses (Institutional Credit Hours)**

Remedial courses count as attempted and completed hours, but do not impact the GPA.

- **Repeated Courses**

As per federal policy, courses being paid for using federal financial aid dollars, and which are successfully completed with a grade of "D" or higher can only be repeated once. For courses repeated, only the most recent grade is included in the students cumulative GPA. However, each time a student attempts a course, even if that course is part of a forgiveness or amnesty policy whereby credits attempted and grades earned in prior semesters are excluded from the GPA, it must be included as part of the cumulative attempted credit record for the measuring of pace of progression (Maximum Timeframe).

Financial Aid SAP policy allows for a student to receive Title IV funds for retaking a course he or she failed; and if a student withdraws before completing the course that he or she is being paid Title IV funds for retaking, that is not counted as his or her one allowed retake for that course. However, if a student passed a class once, then is repaid for retaking it, and fails the second time, that failure counts as their paid retake, and the student may not be paid for retaking the class a third time.

- **Transfer Credit Hours**

All students attending Harris-Stowe State University institution are required to stay within the maximum time frame of 150% of program pursued that is required by federal regulations. Transfer credits that are accepted and that count toward a student's degree do not count in the calculation of the GPA, however will be included in the calculation of both attempted and earned credit hours (In other words, transfer credit hours are only included in the PACE calculation and Maximum Time Frame calculation, not GPA calculation).

Second Bachelor's Degree

Student's seeking a second undergraduate or second graduate degree must appeal in order to receive federal financial aid. A student must be able to graduate with a second Bachelor's Degree without going over a total of 225 undergraduate hours and have a cumulative 2.0 GPA. All undergraduate hours, including the hours used to earn the first Bachelor's Degree will be included.

- Students seeking a third Bachelor's are not eligible for federal aid.

Change of Major:

If a student changes majors, the hours from the previous major **that count** towards the student's new degree requirements are included in the calculation of attempted and earned hours. Credits that do not count towards the new major will be excluded from SAP determination, upon receipt of documentation supporting change of major and completion of a Graduation Plan (Degree Audit) with students' Success Coach.

Summer Term at Harris Stowe:

All students are eligible to enroll in the Summer semesters. Students who are not meeting SAP requirements are not allowed to enroll in Session 1 of the Summer semester. This allows time for faculty, staff, and students time to process and appeal for financial aid eligibility. Upon an SAP appeal approval, students will be eligible to enroll in Session 2 of the Summer semester.

Financial Aid SAP Statuses:

- **Good/Approval** – eligible for financial aid
- **Suspended/Denial** – not eligible for financial aid
- **Probation with an academic plan** – eligible for two semesters of financial aid, if progression is met. *Requires Appeal Approval. Progression not met at end of one payment period (one semester): SAP appeal needed.*

Financial Aid Suspension

Suspension occurs when a student fails to meet either the cumulative GPA or cumulative completion rate (PACE) requirements, or both when the review is completed after the Spring semester. Students may regain good standing after they have completed enough courses to bring their cumulative GPA to at least 2.0 **AND** their cumulative completion rate to at least 67 percent. Students can also regain good standing from an SAP appeal approval.

- Financial Aid Suspension will limit students enrolling in courses, affect covering balances and will affect students' financial aid until SAP is met or SAP appeal was approved.
- Students have the option for paying out of pocket for their coursework until they are meeting SAP requirements and the Office of Financial Assistance can reinstate their financial aid.

Appeal Deadline Dates

- SAP Appeal Soft Deadline Dates:
 - Fall Semester: June 1st – **August 1st**
 - Spring Semester: November 1st-**January 1st**
 - Summer Semester: April 1st – **June 1st**
 - Bolded Dates are the Soft Due Dates for SAP appeals
- SAP Appeal Hard Deadline Dates:
 - Fall Semester: October 15th
 - Spring Semester: March 15th
 - Summer Semester: July 15th

Academic Plans:

Academic Plans will be completed by the student during their online submissions of their SAP appeal (online form that is a part of the SAP appeal). After completing the plan, the student must electronically sign. Once they have signed and submitted their SAP appeal, the form will be forwarded to Academic Advising and their Student Success Coach must electronically sign. After signatures have been made, the completed SAP appeal will be forwarded to the Office of Financial Assistance.

A student whose SAP appeal has been approved must enroll and successfully complete the courses specified in their academic plan. The academic plan is a component of their SAP appeal; it is provided in the procedure of a plan devised to bring the student back into good standing. Failure to follow the academic plan will return a student to suspension status and the student will not be eligible for financial aid. The student will not be able to submit another SAP appeal for the same extenuating circumstances.

If the student is close to regaining eligibility for federal aid, the student still needs to submit a SAP appeal; unless the student is directed not to do so under discretion of Financial Aid Director, Assistant Director or SAP Coordinator. A new Academic Plan will need to be on file for the student.

- Example: A student has a 1.9 Cumulative GPA and a 67% PACE. The student may meet with the Director, Assistant Director or SAP Coordinator to show that they have been passing courses to achieve SAP requirements over one or more semesters.

Appeal Process:

To be considered for financial aid eligibility, the student must submit the following to the Office of Student Financial Aid.

A. The Satisfactory Academic Progress (SAP) Appeal Application

There are two types of SAP Appeals:

1. GPA and/or PACE Appeal
2. Maximum Time Frame Appeal (A Graduation Plan is needed)

The following extenuating circumstances are reason(s) for appealing:

- Death of a Family Member
- Serious Illness or Injury
- Other Emergency or Special Circumstances (balancing work hours, personal relational issues, financial troubles, mental health concerns, etc.)
 - Lack of focus and/or transitioning issues will not be considered for Financial Aid appeals, unless otherwise specified.
 - Second appeals must be based on a reason different from the First Appeal to be considered.

B. SAP appeal forms and instructions are available on students' MY HSSU accounts. A typed and dated statement from the student explaining in detail the reason for not meeting the minimum SAP Standards, the changes that have occurred and what measures are being taken in order to meet the minimum SAP Standards in the future is needed to have a complete appeal. Both of these are located on the SAP appeal online application.

C. One form of documentation for the extenuating circumstance(s) and one form of documentation for how the circumstance has changed is required. (SAP Appeals with no documentation submitted will be considered incomplete and will result in an automatic denial).

D. An Academic Plan electronically signed by you and your Student Success Coach is needed. The Academic Plan is available online and is part of students' appeal forms.

E. The appeal must be submitted **electronically**, through your MY HSSU, to the Office of Financial Assistance SAP Committee for review of financial aid eligibility. If decision is approved, financial aid will be awarded for the next term enrolled and reviewed each semester thereafter until the student regains Financial Aid eligibility by meeting SAP requirements.

- ✚ If the SAP Committee denies the appeal, students will not be awarded until they are meeting SAP requirements. Notification will be sent to student from Office of Financial Assistance via email. Students do have the option to re-appeal the following semester they are enrolled after receiving a final denial status for the previous semester.

Examples of Documentation:

- Death of a Family Member: Obituary or Death Certificate
- Serious Injury or Illness: Doctor's Note or Medical Bills, Insurance Claim
- Balancing Work Hours: Work Schedule and Note from Manager/Supervisor
- Mental Health: Note from Counselor or Therapist, Counseling Appointments

Resubmission of Appeals:

Students may submit a **Review Request Form** to have their SAP appeals re-reviewed. Students will include any additional/needed documentation within this review request rather than submit an entirely new SAP appeal application. They will have three opportunities to have their appeal re-reviewed with the needed documentation. After the three, the status of the appeal is final.

Incomplete Appeals:

Incomplete appeal submissions will be **automatically denied**. All appeal forms and supporting documentation must be submitted by the appeal deadline of that semester (see appeal dates above). This includes the appeal letter information, format, Academic Plan and supporting documentation of the situation. Students who miss the hard deadline (**late submission**) will have to appeal the following semester to receive financial aid. Financial aid for the semester that they needed to complete a SAP appeal for will be removed.

Maximum Amount of Appeals:

Students will have the opportunity to complete a max of 3 appeals over the course of the college career.

A student who fails to meet the minimum SAP requirements after the **max of 3 appeals**, will no longer be eligible for financial aid and will be placed on Financial Aid Suspension. Any SAP appeals submitted will automatically be denied. Students always have the option of paying out of pocket until they meet SAP requirements.

SAP Appeal Decision:

A SAP Appeal decision will result in either an Approval or Denial. If approved, the student will be placed on Financial Aid Probation (see details below) and have to meet the requirements of their Academic Plan. The SAP Committee has 5-7 days to review when the SAP appeal is submitted by the soft deadline. If the appeal is submitted after the soft deadline for that semester, the SAP Committee has 10-14 days for review.

If denied, the student will remain suspended and is responsible for all expenses accrued at Harris-Stowe State University. Students who are denied financial aid should meet with a Student Success Coach for guidance on improving their academic standing. For payment arrangements, students can contact the Bursar's Office.

Students who are denied must be able to show that they can maintain at least a 2.00 or better cumulative GPA for at least one consecutive semester. If they improve and come out of SAP, they will be eligible for financial aid. If the student has completed a max of 3 appeals and have been denied, they are no longer eligible for financial aid at Harris-Stowe State University. If they haven't reached their maximum, they always have the option of appealing their denial status with the appropriate documentation at the next semester they are enrolling.

SAP Appeal Decision – Approval Status:

Probation – A student is considered on probation for the semester(s) in which they have a SAP Appeal approved with an electronically signed Academic Plan. At the end of the probationary period, a student must either be in good standing or meet the requirements set forth in their academic plan in order to continue receiving financial aid for the following semester(s).

Probation Academic Plan

Students placed on Financial Aid Probation with an academic plan must meet with a Student Success Coach **before** consideration will be given for one additional semester in which to comply with the standards. During the probationary period, the student must achieve good academic standing – 2.00 cumulative GPA for undergraduate students– and successfully pass 100% of the hours attempted during this period to improve PACE (making progression, No F's, W's, DR's).

- ✚ During probation, PACE (completion of at least 66%) can take time to achieve. As long as a student is meeting their Academic Plan, the student will remain in good standing and the academic plan will roll along into future semesters.

Appeal Approval Follow-up:

At the end of each semester, SAP requirements will be reviewed for students that have a completed Academic Plan to see if that have met the requirements to no longer be on probation.

- **Academic Plan review**

Students on an academic plan (1 or more semesters) who meet the minimum SAP standards or meet the agreed academic plan semester benchmark(s) detailed on the student's academic plan, will then be eligible to receive Federal Financial Aid for the next semester enrolled.

Students on an academic plan (1 or more semesters) who **do not** meet the minimum SAP standards or **do not** meet the agreed academic plan semester benchmark(s), the plan minimum GPA listed and 100% of the hours attempted during the term (detailed on the student's plan) will

then be placed on SAP suspension with loss of financial aid. If eligible, a new SAP appeal would need to be submitted.

Notification:

Students are notified of their SAP status and appeals process at the end of each year (Spring semester) and after each semester, if on an Academic Plan, through the Office of Financial Assistance via their student email addresses.

Missing Documents:

All documents for any semester must be completed and submitted by the Hard Document Deadline Date. Failure to submit all required documents will further increase chance of denial appeal status. (*See Appeal Deadlines*)

Disbursement of Aid:

Students on SAP with an Appeal Approval must submit all required documents before financial aid will be disbursed. The Academic Plan must be completed and signed by the student and their Student Success Coach before awards will be released. A financial aid hold will be placed on their account until ALL documents are received, if approved.

Reinstatement of Aid:

Reinstatement of aid shall occur only upon the successful achievement of the Satisfactory Academic Progress requirements or the Academic Plan as set forth in this policy, upon an SAP appeal approval.

A WORD OF ADVICE TO STUDENTS:

- To bring up your grade point average, you may want to consider RETAKING courses in which you have received a grade of "D" or "F". This should bring up your average GPA much faster than if you were to enroll in all new courses. Of course you will want to retake courses in which you expect to do extremely well.
- If you have already retaken courses, you may want to check with the Registrar's Office to be sure that the penalty for the lower grade of "D" or "F" has been replaced by credit for the higher grade in the retaken course. Refer to Grade Change section of policy.
- Please make sure to get in SAP appeals in on time. Pay attention to the Soft Deadlines in place. This will ensure that your appeal gets reviewed in time for the upcoming semesters and that your aid is reinstated in a timely fashion. Don't wait until the last day to submit your appeal.