

Harkins Hall 403, 1 Cunningham Square, Providence, RI 02918-0001 phone: 401.865.2286 • fax: 401.865.1186 • email: finaid@providence.edu • financial-aid.providence.edu

# SATISFACTORY ACADEMIC PROGRESS FREQUENTLY ASKED QUESTIONS

#### WHAT IS SATISFACTORY ACADEMIC PROGRESS?

All students (degree or certification seeking) are required to meet minimum Satisfactory Academic Progress (SAP) standards as defined by the U.S. Department of Education to remain eligible for financial aid each semester. At the end of each semester (or upon re-enrollment to the College) academic performance is reviewed. This review is comprised of <u>quantitative</u> measures (credits completed vs. credits attempted) and <u>qualitative</u> measures (grade point average). Please keep in mind a review of your academic progress is only one type of review conducted during the renewal process each year. Being compliant academically does not guarantee a similar level of funding year to year.

### WHAT IS THE COLLEGE'S CURRENT UNDERGRADUATE SAP POLICY FOR NEED-BASED AID?

For determination of federal and institutional need-based funds we adhere to the U.S. Department of Education regulations on academic progress. A student must meet **both** quantitative and qualitative measures of academic progress to remain eligible.

# MAKING REASONABLE PACE Quantitative measure

You must complete at least two-thirds (67%) of the total number of credits you attempt each semester. For example, if you <u>attempt</u> 15 credits, but only <u>earn</u> passing grades in 12 credits, then you are progressing at an acceptable academic pace in 80% of your coursework.

In addition, you also must meet the minimum GPA standard as outlined below.

## GOOD ACADEMIC STANDING Qualitative measure

Credits Completed	SCE Minimum GPA
0- 12	1.60
13- 24	1.80
25- 36	1.90
37- 48	2.00
49- 60	2.00

Credits	SCE Minimum
Completed	GPA
61- 72	2.00
73- 84	2.00
85- 96	2.00
97-108	2.00
109-116	2.00

#### WHAT IS THE COLLEGE'S CURRENT GRADUATE SAP POLICY FOR NEED-BASED AID?

Students accepted and enrolled in a Graduate program are required to maintain a minimum GPA of 3.0 regardless of number of credits completed to remain in good standing.

### WHAT IS THE COLLEGE'S CURRENT PHPC SAP POLICY FOR FEDERAL NEED-BASED AID?

Students accepted or taking coursework in the PHPC program are required to maintain a minimum GPA of 3.0, be enrolled at least half-time each semester continuously for a 12 month period and not take any courses deemed a repeat. Failure to meet one or more of these conditions will result in an unappeasable termination of federal need-based aid.

#### WHAT IS THE COLLEGE'S CURRENT ACADEMIC PROGRESS POLICY FOR MERIT-MONEY?

If you have a merit-based scholarship please review your individual contract for terms and conditions related to academic progress. Each semester all merit-based recipients are reviewed by the Office of Dean of Undergraduate Studies who will notify you under separate cover if your merit scholarship is in jeopardy.

The Office of Financial Aid will cancel your scholarship only if notification to do so is received from the Office of the Dean of Undergraduate Studies. If you feel your merit scholarship was cancelled erroneously or you have questions or concerns you would like addressed, you may do so through the Office of the Dean of Undergraduate Studies.

#### WHAT IF I FAIL TO MEET THE SAP POLICY? CAN I APPEAL THE DECISION?

If you are unable to maintain an academic standing consistent with the College's SAP policy you will either be placed on warning or have all of your aid terminated. You will be notified by the Office of Financial Aid about which area(s) you are not in compliance with and instructions about the potential course of actions available to you, if applicable.

#### **WARNING**

If you receive a Warning Letter it means your GPA and/or the number of credits\* you have earned are currently below the required minimums as stated earlier. Therefore, for the upcoming academic semester you would be placed on **Financial Aid Warning**. It would be necessary for you to use the next academic semester to attain the appropriate minimum standard(s). If you are unable to meet the prescribed standard during the warning term, it will be necessary to terminate your financial aid for the next academic term.

\*All undergraduate students have until the mid-point of the following semester to remedy grades of incomplete. Graduate students have one year to make up an incomplete. If you are placed on warning and it is due to grades of incomplete, the Office of Financial Aid will automatically recheck at the semester mid-point and modify your status if you are back in good standing.

#### **TERMINATION**

If you receive a Termination Letter it means you were unable to attain over your warning period the appropriate minimum standard(s) by the end of the semester. Your aid would be cancelled until you are back in good standing. If you feel there are extenuating circumstances you could appeal this decision. You have 14 days from the date you are notified to submit in writing a letter of appeal and all supporting documentation to the Office of Financial Aid. All appeals are reviewed by a Financial Aid Committee and decisions will be made within two weeks from the date a completed appeal was submitted. If the Financial Aid Committee decides to deny the student's appeal, the student may submit an additional appeal to the Executive Director of Financial Aid. The decision made by the Executive Director is final.

A student who has been terminated and had their appeals denied may request reinstatement of eligibility after completing the equivalent of two semesters of at least half-time enrollment. The student is required to complete the courses during this time at his/her own expense and meet the satisfactory progress requirements.

#### **PROBATION**

Students who successfully appeal their termination of aid due to academic progress will be placed on Financial Aid Probation. This status will allow a student to continue to receive financial aid while working to improve their academic standing. Students who appeal the termination may be placed on an academic plan that they will need to follow in order to continue to receive financial assistance. Students who do not adhere to the conditions of Probation will be terminated and will not be permitted to appeal the decision unless there is mitigating circumstances.

#### WHAT HAPPENS TO MY FINANCIAL AID IF I WITHDRAW FROM ONE CLASS?

If you drop one class <u>after</u> the published add/drop period in a given semester, incur a bill for the class you are dropping and you earn a grade of WD in the class, then your financial aid will stay the same. Your financial aid eligibility is directly tied to what you are being charged by the College at the time of disbursement. Therefore, if you continue to be billed for the class you are dropping then your aid will stay in tact for the same credit load (full-time, <sup>3</sup>/<sub>4</sub> time, half-time, less than half-time).

If you drop a class before or after the add/drop period in a given semester and you do not earn a grade of WD in the class, even if you are charged for all or part of the class, we cannot count that class towards your enrollment. If you fall below half-time after you drop the class, your federal loans will be cancelled. If you are eligible for a Pell Grant, the amount will be reduced to the less than half-time amount.

If you received a refund (i.e. charges were reversed) for the class you are dropping we are obligated to review your financial aid eligibility at your new enrollment and your aid may be reduced or cancelled depending on your situation.

These adjustments may result in a payment due to your student account. Just a reminder: You need to be enrolled and billed for greater than 6 credits in order to continue eligibility in the William D. Ford Direct Loan program.

#### HOW DOES DROPPING ONE CLASS AFFECT MY ACADEMIC PROGRESS REVIEW?

If you drop one course chances are it will not have a significant impact on your yearly academic progress review that is conducted by the Office of Financial Aid. However, if you are dropping classes habitually in every semester then you run the risk of not meeting the established policies as stated above. Your financial aid will eventually be terminated since funding is intended to support a student who is making reasonable progress toward the completion of a degree.

#### IS THERE A MAXIMUM TIME FRAME TO COMPLETE TO COMPLETE MY DEGREE/CERTIFICATE?

Yes. Students will not be eligible to receive financial aid once they have attempted more than 150% of the normal credits required for the degree or certificate program. For example, students in programs requiring 120 credit hours for graduation will be eligible for financial aid during the first 180 attempted credits. If that student fails 61 credits, it is no longer mathematically possible for the student to complete a 120 credit hour program within 180 attempted hours (61+120=181). A student's financial aid eligibility will be suspended at the 61 attempted/unearned hour mark.



Last Reviewed: 11/9/21