Satisfactory Academic Progress (SAP) for Financial Aid

Policy Type: Administrative
Responsible Office: Financial Aid – Division of Strategic Enrollment Management, Office of the Provost
Initial Policy Approved: Unknown
Current Revision Approved: 02/19/2018

Policy Statement and Purpose

The purpose of this policy is to describe a student’s eligibility for continued receipt of Title IV federal funds based on satisfactory academic progress (SAP) in accordance with federal requirements for financial aid.

The U.S. Department of Education requires every postsecondary institution receiving Title IV federal funds to have a SAP policy that is used to determine eligibility for continued receipt of federal funds. The SAP policy applies to all students receiving financial aid as part of federal Title IV Federal Student Aid (FSA) programs including Federal Work-Study, Federal PELL, Federal Supplement Education Opportunity Grant (SEOG), Federal TEACH Grant, Federal Perkins Loans, Federal Direct Stafford Loans, and Federal Direct PLUS loans. VCU’s SAP policy reviews a student’s academic performance in terms of quantitative (semester hours of credit) and qualitative (grades) measures to ensure the student is making progress towards the completion of the academic program and applies consistently to all educational programs and to all students within each category of student (e.g., full-time, part-time, undergraduate, and graduate).

VCU’s SAP policy is at least as strict as the university’s standards for students enrolled in the same educational program who are not receiving federal Title IV financial aid. At VCU, SAP is verified by the associate director of operations in the Office of Financial Aid (Financial Aid) at the end of the spring semester shortly after final grades are due. Once the review is completed and the SAP status is calculated, Financial Aid sends an email informing students that the process is complete or provides instructions if additional information is needed. Along with the notification from Financial Aid, the student’s eServices account is updated accordingly.

Noncompliance with this policy may result in disciplinary action up to and including termination. VCU supports an environment free from retaliation. Retaliation against any employee who brings forth a good faith concern, asks a clarifying question, or participates in an investigation is prohibited.

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Who Should Know This Policy

All faculty, staff, and students receiving aid are responsible for knowing this policy and familiarizing themselves with its contents and provisions.

Definitions

Completion Rate - Number of credit hours earned in relation to number of credit hours attempted (transfer and AP credit hours are included).

Maximum Timeframe of Eligibility – The required length of time it will take to complete the degree.

Satisfactory Academic Progress (SAP) – A combination of qualitative (grades) and quantitative (semester hours of credit) components as measured by GPA, completion rate and maximum credits of eligibility, which satisfy federal requirements for aid recipients.

Contacts

The Office of Financial Aid officially interprets this policy. Financial Aid is responsible for obtaining approval for any revisions as required by the policy Creating and Maintaining Policies and Procedures through the appropriate governance structures. Please direct policy questions to either the director of Financial Aid or the associate of director of compliance in Financial Aid.

Policy Specifics and Procedures

SAP Determination

Financial Aid determines a student’s SAP based on a combination of qualitative (grades) and quantitative (semester hours of credit) measurements and components. In order to maintain SAP, a student must meet the following criteria:

1. Grade Point Average (GPA) – Qualitative Measure
While individual Schools or academic programs may have other academic requirements, including for GPA, for financial aid purposes, the following GPA requirements apply to recipients of federal financial aid:

a. **Undergraduate Students** – must maintain at least a 2.0 cumulative GPA to remain in good academic standing
b. **Graduate Students** – must maintain at least a 3.0 cumulative GPA to remain in good academic standing

The undergraduate and graduate grading scales/systems can be found in the “Academic Regulations and General Degree Requirements” section of the VCU Bulletin website: [http://bulletin.vcu.edu/](http://bulletin.vcu.edu/)

*Please Note:* VCU **DOES NOT** round up. A GPA below the exact minimum requirement is not rounded up in order to meet the minimum standards. For example, undergraduate students with a 1.999 GPA or graduate students with a 2.999 GPA will not meet the minimum GPA requirements.

2. **Completion Rate – Quantitative Measure**

All students must complete 67 percent of credits attempted. The completion percentage is determined by dividing credits earned by the number of credits attempted.

*Please Note:* VCU **DOES NOT** round up. A completion percentage below the exact minimum requirement is not rounded up in order to meet the minimum standards. For example, if the number of credits earned divided by the number of credits attempted equates to .6666667 (a 66 percent completion rate), it will not meet the minimum credits attempted requirement.

3. **Maximum Timeframe of Eligibility – Quantitative Measure**

Students are eligible for FSA for up to 150 percent of the total attempted credits. All credits transferred to VCU and credits attempted at VCU count towards the maximum credits of eligibility requirements for SAP. Beyond this limit, students are not eligible for FSA unless the academic program obtains appropriate authorization for additional credits or an Academic Advisor approves a student’s SAP Degree Audit Appeal.

*Example:* Students in an undergraduate program that requires 120 credit hours to earn their degree will have eligibility for aid suspended after attempting more than 180 credit hours.

**Repeat Coursework**

Based on federal regulations, any course that has already been completed and passed (with a grade of “D” or higher) can be taken only one additional time. After one repeated attempt, the course will no longer be eligible for financial aid.

For the purposes of financial aid, the U.S. Department of Education defines a passing grade as “D” or higher. However, students must meet the GPA requirements specific to the SAP Policy in order to maintain FSA eligibility.
All coursework attempted is included in the overall SAP calculation. Repeated course(s) are excluded from the GPA but count towards the total attempted credit hours when calculating students’ financial aid eligibility status.

Please Note: Medical, dental and pharmacy students at the professional level who are required by their academic deans to repeat a year are permitted to continue receiving financial aid for that year. Additionally, students must meet the GPA requirements of their respective programs in order to maintain financial aid eligibility.

Annual SAP Status Review

Students who receive or apply for financial aid must have their SAP reviewed by Financial Aid at the end of the spring semester of each academic year.

a. Continuing Students – SAP status must be reviewed annually at the end of the spring semester of each academic year.

b. Transfer Students – SAP status must be initially reviewed once VCU receives student’s Free Application for Federal Student Aid (FAFSA). Afterwards, the student’s SAP must be reviewed at the end of the spring semester of each academic year.

c. Readmitted or Students Who Have Not Previously Applied for Aid – SAP status must be reviewed once VCU receives the student’s FAFSA. Afterward, SAP must be reviewed at the end of the spring semester of each academic year.

d. New Students – New students to the university must have a SAP status of good standing. Once their first year of classes are completed, their SAP must be reviewed at the end of the spring semester of each academic year.

e. Non-Degree Seeking Students – Students who are not enrolled in a degree or certificate program are considered to be non-degree seeking students and are not eligible for federal or state financial aid. However, if the student later enrolls in a degree or certificate program, all attempted courses including those taken while classified as a non-degree seeking student must be evaluated to determine SAP.

The SAP calculation determines the student’s financial aid eligibility. The SAP calculation results in the student being assigned to one of the sequences listed below, which may or may not require the student to take action to regain financial aid eligibility. Students can review their SAP status online via the Financial Aid SAP section of the VCU website (http://finaid.vcu.edu/manage/sap/) or eServices.

SAP Sequence and Explanation

a. Financial Aid Suspension (students are NOT ELIGIBLE for federal aid unless they complete the SAP appeal process) – This status is assigned to students who fail to achieve SAP. These students are not eligible for federal financial aid. In order to gain FSA eligibility, students must complete a SAP Appeal form and submit it to Financial Aid. See “SAP Appeal and Academic Plan Process” below. This form can be found on the Satisfactory Academic Progress section of the VCU Financial Aid website.
b. Financial Aid Probation (students ARE ELIGIBLE for federal financial aid) – This status is assigned after students complete the SAP appeal, which includes an academic plan. They are eligible for FSA for the current semester. If at the end of the semester students are meeting their SAP Academic Appeal, but not meeting the overall minimum SAP requirements, they will be put on Continued Financial Aid Probation and must appeal each semester until they meet the overall SAP requirements. However, if at the end of the second semester if students do not meet the SAP Academic Appeal or overall SAP requirements, they will be put on Perpetual Financial Aid Suspension status. They will not be eligible for FSA or a SAP appeal until they meet the minimum overall SAP requirements.

c. Continued Financial Aid Probation (students ARE ELIGIBLE for federal student aid) – This status is assigned to students who have been granted a SAP Appeal and have successfully met the terms of their academic plan, but are still not meeting the overall minimum SAP requirements. Students in this situation are not required to complete another academic plan for the academic year as long their academic plan matches what they submitted with their SAP appeal. If the academic plan does not match, then students must submit an updated academic plan before aid will be awarded for that semester. If at the end of the academic year students are still not meeting the overall minimum SAP requirements, they remain eligible for Continued Financial Aid Probation but must complete a new SAP Appeal for the new academic year. If at the end of the semester students do not meet the SAP Academic Plan or overall SAP requirements, they will be put on Perpetual Financial Aid Suspension status. They will not be eligible for federal financial aid or an appeal until they meet the minimum overall SAP requirements.

d. Perpetual Financial Aid Suspension (students are NOT ELIGIBLE for federal financial aid) – If students fail to satisfy their academic plan for the approved semester and the standard qualitative and quantitative SAP measures, they are not eligible for another SAP Appeal or Academic Plan. Such students are placed on Perpetual Financial Aid Suspension. The appeal process is no longer available when assigned this status. In order to regain financial aid eligibility, students must successfully meet all standard requirements for SAP. Students on Perpetual Financial Aid Suspension may use any courses taken during future semester(s) of the academic year to reestablish eligibility, but they are financially responsible for all expenses incurred during the time it takes to regain eligibility. Course work taken at another college or university may be used to satisfy the completion rate but cannot be used to satisfy the GPA requirements.

VCU may permit an exception to these requirements based on clear and reliable information, supported by appropriate documentation, that a financial aid recipient is unable to satisfy standard requirements during the current semester because of any of the following limited circumstances: 1) medical/health related issues, 2) family emergencies, 3) death or 4) military activation or deployment.
Please Note: Students who are ineligible for FSA because of SAP requirements may be eligible to apply for Private Alternative Educational loans.

SAP Appeal and Academic Plan Process

Students whose financial aid has been suspended must submit a SAP Appeal in order to be considered for FSA for the current semester. Appeal decisions are based on information presented on the appeal forms, supporting documentation and successful completion of an Academic Plan. If applicable, supporting documentation (i.e. medical documents, police reports, obituary, etc.) must be included with the SAP appeal. A lack of supporting documentation may be grounds for denying a student’s appeal. Appeal decisions fall into one of the following categories:

- **Approved** – Student eligibility for aid is reinstated
- **Approved With Conditions** – Academic conditions may be imposed in order for aid to be reinstated
- **Denied** – Student is not eligible to receive financial aid
- **Denied Failed Plan** – Student not eligible because did not meet requirements of previous approved plan

Please be aware: As part of the SAP appeal process, students may choose to provide personal or sensitive information or documentation explaining why they did not meet SAP. Financial Aid personnel review appeals with discretion and maintain records confidentially consistent with university policy, which limits access to student education records only to school officials who need to access the information to do their jobs, such as Financial Aid personnel.

After a successful SAP Appeal, the following are **REQUIRED** before financial aid processing can occur:

1. **Financial Aid SAP Form** – This form can be found on the following VCU Financial Aid URL: [http://finaid.vcu.edu/manage/sap/](http://finaid.vcu.edu/manage/sap/). Students are required to complete the entire SAP Appeal form and follow the instructions provided.

2. **Maximum Time Frame Appeal Form (150 Percent Maximum Time Frame)** – Students who exceeded the 150 percent maximum time frame allowed to complete their degree are allowed to appeal. This form can be found on the following VCU Financial Aid URL: [http://finaid.vcu.edu/manage/sap/](http://finaid.vcu.edu/manage/sap/). Students are required to complete the entire form and follow the instructions provided.

3. **SAP Explanation** – Students are required to provide a detailed explanation as to why they did not meet SAP. This explanation should explain the unusual and/or mitigating circumstances that affected the students’ academic progress. Such circumstances may include a severe illness or injury to the student or immediate family member; death of a student’s relative; activation into military services or other circumstances. Students need to be specific and provide supporting documentation. All SAP explanations must also outline the steps students are planning to take to ensure future success at VCU, including the student's academic plan. Students who have already satisfied an academic plan and are resubmitting the SAP explanation for continued FSA eligibility
are required to explain only the steps that they plan to use to continue to achieve academic success.

4. **Academic Plan** – Students and their Academic Advisor will complete this together. The academic plan includes a student’s current completion rate and GPA as well as a checklist that acknowledges that the student understand the terms of the plan and the academic resources that are available.

5. **Supporting Documentation (if applicable)** – To confirm extenuating circumstance(s), students must attach any supporting documentation from an objective third party (e.g. physician, counselor, lawyer, social worker, teacher, religious leader, academic advisor, and/or VCU Health Center). All supporting documentation submitted must:
   - Be on official stationary with appropriate signatures or by email from a valid VCU email account.
   - Verify that the extenuating circumstance(s) occurred during the timeframe referenced in the appeal.
   - Verify that the extenuating circumstance(s) will no longer influence academic performance.
   - If the document submitted is an obituary notice, then state the students’ relationship to the deceased individual.

**SAP Appeal Deadlines**

To ensure timely processing, the SAP Appeal documentation must be submitted to Financial Aid within 30 days after receiving the SAP suspension letter but no later than 30 days before the semester ends. Any appeals received after these time frames will not be processed and students will not be eligible for FSA for that semester and will be responsible for paying their university charges. It is the responsibility of students to initiate an appeal before the specified deadline.

Completed SAP appeal documents should be directed to:

**VCU Office of Financial Aid**
**Attn: SAP Appeal Review**
**PO Box 843026**
**Richmond, VA 23284-3026**

**Forms**

After a successful SAP Appeal, the following are **REQUIRED** before financial aid processing can occur:

1. [Financial Aid Satisfactory Academic Progress Appeal Form](#)
2. [Maximum Time Frame Appeal Form (150 Percent Maximum Time Frame)](#)
3. SAP Explanation
4. Academic Plan
5. Supporting Documentation (if applicable)
Related Documents

Federal requirements:
HEA Sec. 484 (c), 34 CFR 668.16(e), 34 CFR 668.32(f), 34 CFR 668.34 and Federal Register.

2016-2017 Federal Student Aid Handbook:
School-Determined Requirements - Satisfactory Academic Progress (SAP) pp. 1-13 - 1-17

Revision History

This policy supersedes the following archived policies:

Not dated Satisfactory Academic Progress (SAP) Policy

FAQ

There are no FAQ associated with this policy and procedures.