

Satisfactory Academic Progress (SAP)

for Financial Aid Recipients

Policy

Federal regulations, HEA Sec. 484(c), §668.16, 668.34, require all schools participating in Title IV federal financial aid programs to have a Satisfactory Academic Progress (SAP) policy that conforms to the requirements detailed below. These requirements apply to all students as one determinant of eligibility for financial aid.

- Your SAP status is based on your entire academic record, including all grades and credit hours transferred from all other schools, regardless of whether you received financial aid.
 - SAP is calculated each semester after grades have been posted to academic history by the Registrar's Office.
 - At the conclusion of the first term that SAP is not met, you will be placed on a **Warning** status and allowed to keep aid for one additional term. Your continued eligibility will be determined after the next term check point.
 - If your SAP status is **Failure** after the check is performed, you will be placed on financial aid suspension and you will not qualify for financial aid until such time as you are again meeting the minimum standards.
-

Quantitative and Qualitative Requirements

SAP is measured using both a quantitative and a qualitative method. Failure to meet either measure is a failure to meet SAP.

1. **Quantitative Requirement** – The quantitative requirement has two parts:
 - A maximum time frame
 - A required completion ratio

- Undergraduate Students

Definitions:

Earned hours: Completed courses with a grade of A, B, C, D, or S.

Attempted Hours: Any course in which grades of A, B, C, D, F, W, WF, I, S, U, or IP are given.

Maximum time frame (maximum attempted credit hours) – Federal regulations stipulate that the maximum time frame for an undergraduate student cannot exceed

150% of the published length of the academic program. You must earn your degree before reaching 186 *attempted* credit hours, which includes credits attempted at any school prior to and while enrolled at Mid-America Christian University (MACU). Students who are seeking a second undergraduate degree may be granted additional hours to complete the second degree requirements. See *“Determining Maximum Time Frame”* below.

Once you reach the maximum attempted credit hours, you are no longer eligible for financial aid as an undergraduate student.

Completion Ratio – You must complete and pass at least 67% of all credit hours you attempted.

- **Graduate Students**

Maximum time frame – To determine the maximum time frame, multiply the total hours required for the degree by 150%. As an example, if the program required 33 hrs the maximum time frame would be 50 hours ($33 \times 150\% = 50$).

Completion Ratio – You must earn at least 67% of all attempted credit hours in order to maintain satisfactory progress.

2. Qualitative Requirement – The qualitative requirements sets a minimum Cumulative Grade Point Average for all students. Each student must maintain the minimum CGPA each term as defined below:

Undergraduate:

0-24 Credit Hours = 1.75 CGPA

25+ Credit Hours = 2.0 CGPA

Graduate:

2.0 CGPA

Policy FAQ

When is SAP determined?

- **Initial Review** – You are considered to be meeting SAP during your **first** MACU term.
- **End of Every Semester Review**- Your SAP status is calculated at the end of each semester, after grades are posted to your academic history by the Registrar's Office.

What happens when you do not meet the requirements?

- While in a **Suspension status** you are not eligible for financial aid – including work, loans, grants or scholarships. If on a **Warning Status** – eligibility may continue (see details below).
- Because you do not qualify for financial aid, you must pay your tuition and fees by the payment deadline or your registration will be cancelled by the Business Office.

Is there extended eligibility for a 2nd bachelor's degree?

- **Yes.** You may attempt a total of 150% of the hours needed to complete your first degree plus 60 additional hours. The standard is $124 \times 150\% = 186 + 60 = 246$ attempted hours.

How do you regain eligibility?

- **SAP Appeal** – If extenuating circumstances during a specific term of enrollment prevented you from meeting the requirements, you may file a SAP Appeal.

Appeal Requirements:

1. A typewritten explanation of extenuating circumstances associated with **SAP Failure**. Indicate how these circumstances have changed so that you can comply with regulations in the future. Attach supporting documents to corroborate extenuating circumstances mentioned in the letter.
2. Attach at least one letter of support from someone that can substantiate the extenuating circumstances. This individual should not be a family member. Examples would include a medical doctor, clergy, professional, etc.
3. Attach the SAP Appeal form.
An objective committee, composed of selected individuals outside the Financial Aid Office, determines whether the appeal is approved. The decision of the Appeals Committee is final and cannot be appealed further.

Appeal Denials or Non-appeals – An objective committee, composed of selected individuals outside the Financial Aid Office, determines whether the appeal is approved. The decision of the Appeals Committee is final and cannot be appealed further.

If you are denied an appeal or you decide not to appeal, you must complete the necessary hours and earn the appropriate grades without the use of financial aid. Once you have reached the prescribed standards you become eligible to receive financial aid.

Academic Circumstances that Affect Your Status:

- **Changes in major, double majors or minors** – may cause you to reach your maximum attempted hours, and lose your eligibility before earning a degree.
- **Incomplete grades, missing grades, failing grades, course withdrawals** – all reduce your completion ratio, because they are counted as attempted, but not earned credits. They also count against your maximum attempted hours.
- **Repeated courses** – count as attempted credit hours each time you register for them. They also count against the allowed maximum. This can also reduce your completion ratio because repeated credits count as earned credits only once. **NOTE:** The U. S. Dept. of Education allows only one retake for Title IV credit.
- **Transfer credits, credits taken while cross-registered, enrolled in study abroad, transient study** – count toward your maximum attempted credits and your completion ratio. **NOTE:** Credits count as attempted, but not earned, until your official transcript is reviewed and processed by the MACU Registrar’s Office. This could cause you to be in a Failure Status.
- **Remedial courses** – do not count as either attempted or earned credits.
- **Late posted grades or grade changes**- will require that you submit a written request to have your SAP recalculated after you have confirmed with the Registrar’s Office that the grade change has been posted to your academic record.
- **Dismissal and Return** – students who are suspended academically or choose not to attend because of SAP Failure will not be automatically eligible for financial aid upon their return. Student must meet both qualitative and quantitative standards of SAP. If below standards, a student must appeal or use means other than financial aid for educational expenses. **Absence does not restore eligibility for financial aid.** It remains the responsibility of the student to be knowledgeable of their SAP standard when returning to school after dismissal or choosing not to return because of SAP Failure.
- **Summer Term Courses** – all hours attempted and completed in the summer terms are treated as any other semester hours in determining SAP status. SAP will be checked following the summer term as well.
- **Audit Courses** – students are not eligible to receive financial aid for audit courses. Audited courses are not included in hours attempted or earned for SAP determination.

Determining Maximum Time Frame:

Undergraduate students maximum time frame is 150% x total number of hours required to complete their degree program. Ex., if a student is a Biology major, and the requirements listing in the catalog require 124 credit hours to complete this program, then a total of 124 hours is required for the degree x 150% = 186 attempted credit hours. The maximum number of hours is therefore 186 attempted hours for this student.

For 2nd BA degree seeking students: The maximum time frame (using the above example) is 245 attempted credit hours or 150% of hours needed to complete the first degree plus 60 additional hours. Ex., $124 \times 150\% = 186 + 60 = 246$.

Graduate & Professional students: To determine the maximum time frame, multiply the total hours required for the degree by 150%. For a program requiring 33 hours the maximum time frame would be 50 hours ($33 \times 150\% = 50$).

No Progress (receiving all Fs or all Ws)

In addition, any student that fails to make progress by receiving all Fs or WFs (or combination of both) in any given semester, will be placed on SAP **Suspension** and will **immediately** lose eligibility for financial aid beginning the next semester.

Students receiving all Ws will be placed on SAP **Warning** beginning the following semester regardless of the students' cumulative CGPA, and their continued financial aid eligibility will be monitored at the end of each term.

