

# UNC CHARLOTTE FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP) POLICIES AND STANDARDS

## **GENERAL INFORMATION**

All financial aid recipients are required to meet Satisfactory Academic Progress (SAP) according to federal regulations and policies set by UNC Charlotte. The intent of these policies is to ensure that students who are receiving financial aid are making measurable progress toward completion of an approved major. Satisfactory Academic Progress is evaluated by qualitative, quantitative, and maximum timeframe standards.

## **PROGRESS STANDARDS**

In determining a student's SAP status, all credit hours, including transfer credit, and all periods of attendance at UNC Charlotte, are included regardless of whether financial aid was received for these periods. Students must meet the following progress standards in order to maintain Satisfactory Academic Progress and receive financial aid:

### **GPA Standard**

Undergraduate students must maintain a minimum cumulative grade point average (GPA) of at least 2.0 as computed by the Financial Aid Office. Graduate students must meet the GPA requirements determined and monitored by the Graduate School.

### **Pace Standard**

Students must demonstrate a 66.6% or greater pace of completion of cumulative credit hours attempted each semester. For example, if the student has attempted 50 credit hours, the student must successfully complete 33 credit hours (50 hours attempted x 66.6% = 33 hours). Successful completion is defined as the number of credit hours from each term at UNC Charlotte for which the student received a passing grade of A, B, C, D, P, or S. Students must also meet or be able to meet both the qualitative and quantitative measures at a pace that insures graduation prior to reaching the Maximum Time Frame threshold to graduate. Students who cannot meet this requirement cannot be approved. Impact on pace from transfer credit from previous institutions is later described in this policy statement.

### **Maximum Time Frame Standard**

To remain eligible for financial aid at UNC Charlotte, students must complete their degree program requirements within 150 percent of the published length of their degree program. All attempted hours are counted, including transfer hours, whether or not financial aid was received.

#### **Undergraduate Example:**

If an Undergraduate degree program requires 120 semester credit hours to complete, then a student is eligible for financial aid during the first 180 attempted credit hours as an Undergraduate. ( $120 \times 150\% = 180$  maximum attempted credit hours for financial aid eligibility).

#### **Graduate Students:**

Graduate students must complete their degree within the maximum time frame as determined and monitored by the Graduate School.

### **Second Degree-Seeking Students:**

A student pursuing a second undergraduate degree, after earning their first undergraduate degree from UNC Charlotte, is eligible to receive financial aid for a combined maximum of 228 attempted hours in total. Students with a prior undergraduate degree from an institution other than UNC Charlotte are subject to the 180 attempted credit hour maximum. All transfer credit from a prior degree earned from another institution will count toward the 180 attempted credit hour maximum.

### **SATISFACTORY ACADEMIC PROGRESS APPEALS**

Students who do not meet one or more of the SAP standards are not eligible for further financial aid. Students may request an SAP appeal based off documented extenuating circumstances. A student may complete the Satisfactory Academic Progress Appeal form, either online or paper, that explains the extenuating circumstances that have affected academic performance and what has changed that will allow him/her to now maintain Satisfactory Academic Progress in the future. If a student can regain the required cumulative 2.0 GPA and cumulative 66.6% completion rate within one semester of enrollment, an appeal may be approved without an academic plan.

All forms, along with supporting documentation (required), must be submitted to the Financial Aid Office. Circumstances may include, but are not limited to, serious injury, death of a family member, or other extenuating circumstances that occurred during the term the student received failing grades and/or withdrew from classes.

Students who cannot regain financial aid eligibility after one semester on an appeal adhere to the academic plan to continue receiving aid. A semester GPA of 2.50 and 75% or greater completion rate is required for each semester of the academic plan or the student will be placed back on unsatisfactory status.

If an unsatisfactory status is appealed and approved, a status of Probation is assigned. This status requires students to maintain both a term GPA of 2.50 and a 75% term completion rate. If a student's probationary term completion rate is below 75%, or does not maintain a term GPA of 2.50, the student will return to a unsatisfactory status. Students may have a maximum of three approved appeals throughout their academic career; however, submission of an appeal does not guarantee approval. Appeals based off the same recurring circumstances will generally not be considered. There is a one approved appeal maximum on maximum timeframe appeals. If the student does not enroll in the semester for which the Financial Aid Probation status was assigned, the probationary status will remain indefinitely until the student returns to school.

### **APPEAL DECISIONS**

Appeal results will be communicated via email and Banner Self-Service, with a status of either *Denied* or *Approved for Financial Aid Probation*. Appeals are approved for one probationary term only. At the end of the probationary term, each student with an approved appeal will be reviewed for continued aid eligibility. Students meeting all approval requirements from the probationary term will continue to be eligible for aid. Students not meeting all approval requirements will be ineligible for further aid and may submit another appeal if the student has not reached the appeal limit. All appeal determinations made by our office are final. Students that meet the probationary GPA and completion rate standard and have a cumulative 2.0 GPA and 66.6% completion rate will return to satisfactory status. If the student does not enroll in the semester for which the Financial Aid Probation status was assigned, the student's status will remain at probation until the student returns.

## **MONITORING**

The Office of Financial Aid measures a student's academic performance annually, at the end of each spring semester. Students who fail to meet one or more of the SAP standards are immediately ineligible for further financial aid. Eligibility to receive aid may be re-established with an approved SAP appeal or by otherwise meeting the minimum SAP standards without financial aid. Re-establishing financial aid eligibility is later described in this policy statement.

## **SATISFACTORY ACADEMIC PROGRESS NOTIFICATIONS**

The Office of Financial Aid will notify students of their failure to meet the standards of SAP by email and through the Banner Self-Service system. The student must also stay informed of the University's Satisfactory Academic Progress standards and to monitor their own academic progress.

## **REGAINING ELIGIBILITY**

Students who attend UNC Charlotte may regain financial aid eligibility by achieving a cumulative 66.6% completion rate and earning a cumulative 2.0 GPA without financial aid. Maximum timeframe eligibility must also be maintained. Previously ineligible students will be re-evaluated for aid eligibility by the Financial Aid Office at regular intervals and students will be notified of any changes in aid eligibility.

## **FINANCIAL AID STATUSES**

### **Satisfactory**

Satisfactory status is achieved when the student maintains a 2.0 cumulative GPA and 66.6% pace of completion within maximum timeframe standards.

### **Unsatisfactory**

Students who do not maintain SAP will be placed on "unsatisfactory" financial aid status. The student is no longer eligible for financial aid and his or her aid is terminated immediately. The unsatisfactory status will remain until the student has an approved appeal or enrolls in a future semester(s), without financial aid, and regains satisfactory academic progress.

### **Maximum Time Frame**

Students who have attempted the maximum allowable credit hours, 150% of their program of study, will have their financial aid suspended. Maximum time frame appeals are typically considered for one semester, but can be extended to two semesters in extraordinary circumstances, to allow the student to graduate.

### **Probation/Academic Plan**

Students are placed on financial aid "Probation" status when the unsatisfactory status is appealed and approved. Financial aid will be reinstated during the probationary term. Students on probation must maintain a term GPA of 2.50 and 75% or greater term completion rate. Students that do not meet these standards in the probationary term will return to a unsatisfactory status, unless the minimum SAP standards are regained.

## **TREATMENT OF SELECTED GRADES**

### **Withdrawals**

Courses for which a student has withdrawn and a W or WE are assigned, are counted as attempted but not earned credit hours and are not included in the GPA calculation. Please note, although a W is not included in the GPA calculation students who withdraw may have difficulty meeting the satisfactory academic progress requirements. There is a limit of 16 credit hours of withdrawals throughout a student's academic career at UNC Charlotte, pursuant to University of North Carolina System Office policy.

### **Incompletes, and Missing Grades**

Grades of I, IP, U or N are included in attempted hours, but do not count toward successfully completed hours nor are they included in the GPA calculation. Students with incompletes (I) may have difficulty meeting the satisfactory academic progress (completion) requirements at time of evaluation, but may request re-evaluation upon receiving a final grade.

### **Failing Grades**

Grades of F are included in the GPA calculation and attempted hours. Since no credit hours are earned, F grades count against completion rate.

### **Pass and Satisfactory Grades**

Grades of P and S are included in attempted hours and count toward successfully completed hours. They are not included in the GPA calculation.

### **Audit**

Grades for audit AU or NR are not considered attempted coursework nor are they included in the grade point average or completion rate determinations. A student cannot receive financial aid for audited coursework.

### **Remedial or ESL Coursework**

Remedial and ESL coursework are treated the same as other coursework for financial aid purposes. Both the attempted and earned hours count in the calculation of completion ratio and maximum allotted hours. Financial aid recipients may receive aid for up to a maximum of 30 attempted credit hours of remedial courses. Once the 30 attempted credit hour limit is reached there is no appeal option available.

### **Repeat Courses**

All repeated credits are included as hours attempted and count towards maximum time frame requirements. All attempts of a course count toward GPA calculations. Students are allowed to re-take a previously passed course once for financial aid purposes.

### **Transfer Credit**

Transfer credits from other institutions that are accepted by the University are factored into the completion rate requirement and maximum timeframe as both attempted and completed credits. Transfer credits are not included in the GPA calculation.

## **CHANGE OF MAJORS**

Students who change their major are still responsible for maintaining satisfactory academic progress in accordance with the procedures as outlined. A review of satisfactory academic progress will be based on the student's current major.

### **COMPLETE ACADEMIC RECORD**

In order to measure a student's satisfactory progress toward an eligible major, the student's total academic record at UNC Charlotte must be evaluated whether or not the student received financial aid for the entire time of enrollment. Grades excluded with Academic Forgiveness (denoted by Q followed by a letter grade) are not excluded from the Satisfactory Academic Progress calculation. When students complete course work for more than one program, University and financial aid progress standards must be met for all programs to receive financial aid.

### **RETURNING STUDENTS**

Returning students are evaluated on a continuous basis from the first enrollment at UNC Charlotte unless an extenuating circumstance is considered. Returning students who were previously enrolled under an academic progress policy other than the current academic progress policy will be required to meet the standards of the current policy upon returning. Students who have been re-admitted are still subject to Satisfactory Academic Progress standards for all attempted coursework at UNC Charlotte. All prior coursework, attempted and earned, is reviewed in the determination of SAP (denoted by R followed by a letter grade).

DISCLAIMER: UNC Charlotte reserves the right to change this policy at any time, and without prior notice.