Satisfactory Academic Progress Policy

As set forth in regulations from the US Department of Education, to be eligible to receive any federal financial aid and/or state need-based financial aid, students must maintain a certain level of academic performance. This is known as Satisfactory Academic Progress (SAP). The intent of this policy is to ensure that students who are receiving federal and state financial aid for their education are making measurable progress toward completion of a degree in a reasonable period of time.

**Undergraduate Students**

Federal regulations require the establishment of minimum standards of academic progress that students must meet to maintain general eligibility for financial aid. Undergraduate students must meet three academic standards to keep financial aid eligibility:

- **Earn a minimum institutional cumulative Grade Point Average (GPA) of 2.0**
- **Successfully complete at least 67% of all attempted credit hours**
- **Complete a degree or program of study within a maximum timeframe of 150%**
  
  Bachelor's Degree programs cannot exceed 180 hours of course work including accepted transfer credits

Failure to meet the above SAP standards will result in the loss of financial aid eligibility. Students deemed ineligible would need to submit a written appeal in order to have their eligibility reinstated. This determination applies without regard to any financial aid award letter that may have been sent or received prior to the time the determination is made.

**Graduate Students**

Graduate students must meet three academic standards to keep financial aid eligibility:

- **Earn a minimum cumulative Grade Point Average (GPA) as specified by the student's USCA Graduate Program**
- **Successfully complete at least 67% of all attempted credit hours**
- **Complete a degree or program of study within a maximum timeframe of 150%**
  
  Master of Science in Clinical Psychology cannot exceed 76 hours of course work including accepted transfer credits
  Master of Education in Educational Technology cannot exceed 54 hours of course work including accepted transfer credits
  Master of Business Administration will vary depending on area of specialization including accepted transfer credits

**How the Policy Works**

Students who fail to meet SAP standards will be ineligible to receive any federal or state financial aid funds. Students who are found ineligible may appeal this determination under specifically prescribed conditions.

**Measurement and Time Frame**

Satisfactory academic progress is measured annually by the Office of Financial Aid. This measurement occurs at the conclusion of each spring semester once grades are reported and recorded by Student Records. The measurement is for eligibility for the subsequent fall and spring semesters. However if a student attends summer school, they will also be reviewed at the end of the summer session(s). Students whose records are not reviewed at the end of spring or summer, will be reviewed when they submit a FAFSA for the current academic year.

**SAP Academic Year**

The academic year for SAP eligibility determination is comprised of the fall, spring, and summer terms.

**Academic Forgiveness**

The SAP standards will not automatically apply to any hours forgiven under the University of South Carolina Aiken Academic Forgiveness Program. Students who have been granted academic forgiveness under this policy must contact the Office of Financial Aid for further assessment.
Grading

In determining a student's SAP standing, classes in which a student receives a W, WF, I, U, NR, or F are counted as attempted hours but not hours earned. Only grades of A, B+, B, C+, C, D+, D, S, and T are counted as attempted hours and hours earned. Students enrolled in audit courses (AUD) will not receive financial aid for these classes. Grades of W, NR, I, U, S, T and AUD are not used when computing GPA. Receiving grades of W, WF, I, U, NR, or F can negatively impact the percentage of completion.

Repeated Courses & Transfer Hours

Repeated courses and transfer hours accepted by USC will be counted in both attempted hours and hours earned.

How to Re-Establish Eligibility

There are two ways a student can re-establish their eligibility for financial aid:

1. A student must bring his/her GPA and/or completion rate up to the minimum standards, as stated above, to regain financial aid eligibility. At the end of the term after meeting SAP standards, the student will regain financial aid eligibility. A student should consult with a Financial Aid Counselor to ensure aid eligibility is reinstated for the next period of enrollment.

2. Transfer credit accepted by USCA that applies to the student’s program can affect completion rate. If transfer credit is accepted by USCA the student should request a review of their SAP status to determine if eligibility has changed. Transfer credit does NOT factor into the GPA standard for SAP eligibility.

Appeal Process and Related Information

If a student has experienced special circumstances during the evaluation period that he/she did not meet SAP standards, an appeal to request reinstatement of financial aid eligibility can be submitted. A completed appeal form, letter of explanation addressing academic performance, and supporting documentation are required before the appeal is reviewed. Acceptable supporting documentation is outlined on the Financial Aid Satisfactory Academic Progress Appeal Form.

Special circumstances are limited to 1) serious illness to student or immediate family member, 2) death of an immediate family member, 3) job-related issue, 4) victim of a crime, and 5) other events leading to inability to successfully complete course requirements.

For students not completing a degree or program of study within a maximum timeframe of 150%, the reason for appeal is limited to second degree, double major or change of major.

If the appeal request is granted, the student will be placed on financial aid probation for a minimum of one semester only if it is mathematically possible for the student to meet minimum standards at the end of that semester to maintain eligibility.

A student who cannot meet the minimum standards in one semester will be required to submit a degree audit from DegreeWorks. The degree audit is designed to allow the student to take only courses required in his/her program of study with the following conditions;

- Successfully complete all attempted credit hours (i.e. no withdrawals or failing grades)
- Maintain a term GPA of at least 2.0

For students on financial aid probation, SAP is checked each semester and evaluated based on the above conditions. If the student fails to meet these conditions, he/she will become ineligible for financial aid.

If the appeal request is not granted, the student will remain ineligible for financial aid until he/she meets all minimum standards.

Students may not submit an appeal for two consecutive review periods. Undergraduate students in a four year program may submit a maximum of two appeals for the duration of their program; graduate students may submit a maximum of one appeal.

Incomplete appeals will not be reviewed. If additional information is required, an email will be sent to the student’s USCA email account as well as a message posted on the Self-Service Banner System. After 30 days of being incomplete, the appeal will be denied.

Once all required documentation is submitted, students will be notified electronically of the outcome of their appeal. Appeal decisions will be updated on the Self-Service Banner system. The decision of the Financial Aid Appeals Committee is final.

Deadline for Appealing: Deadline for receipt of appeals in the Office of Financial Aid is 30 calendar days prior to the end of the semester for which aid is requested.