

## SATISFACTORY ACADEMIC PROGRESS POLICY

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### MINIMUM STANDARDS

All Students receiving financial aid must make Satisfactory Academic Progress (SAP) toward the completion of course requirements in a certificate or degree program. The Financial Aid Office will consider students to be making satisfactory academic progress if they meet **all** of the following criteria:

- 1) Undergraduate students must maintain a **cumulative** grade point average of 2.0 or greater, while Graduate students are required to maintain a **cumulative** grade point average of 3.0 or greater.
- 2) Complete at least 2/3rds (66.67%) of the number of cumulative credits attempted towards an associates, bachelors, or masters degree. The following table is a sample listing of the number of credits that need to be completed for the corresponding number of credits attempted. If a student attempts a different number of credits than is listed below, the student will need to complete 2/3rds (66.67%) of the actual number of credits attempted.

Attempted	Completed
15	10
20	13.33
25	16.67
30	20
35	23.33
40	26.67
45	30
50	33.33
55	36.67
60	40
65	43.33

Attempted	Completed
70	46.67
75	50
80	53.33
85	56.67
90	60
95	63.33
100	66.67
105	70
110	73.33
115	76.67
120	80

Attempted	Completed
125	83.33
130	86.67
135	90
140	93.33
145	96.67
150	100
155	103.33
160	106.67
165	110
170	113.33
175	116.67

- 3) Students must complete their program of study before they have attempted more than 150 percent of the published number of required credits. For example: undergraduate students who need 124 semester credits to graduate must complete all required courses by the time they have attempted 186 semester credits.

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### SATISFACTORY ACADEMIC PROGRESS CHECK

SAP is checked at the conclusion of the Spring semester for all undergraduate students and graduate students in programs that are greater than one year in length. Students attending programs that are one year in length or less (Graduate online MBA and online MED programs) are required to have SAP checked at the end of each semester.

Students who have withdrawn from a class will have the withdrawn credits calculated in the total attempted credits without any credit given to completed credits. Students with an incomplete grade for a class will have the class count toward the attempted credits, and credit given to completed credits once the grade is changed from incomplete to the final grade. A student is allowed to repeat a course one time. Any repeated course will be counted towards the attempted credit limit, but credit is only given for the repeated grade. Graduate students who change programs (major) will not have their previous program credits or GPA included in the SAP calculation for the new program.

For students who transfer credits to NCU, any credits that are accepted into NCU will be calculated against both the attempted and completed credits. However, the cumulative GPA is calculated solely upon credits attempted and earned from NCU.

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## **FINANCIAL AID WARNING – ONE YEAR PROGRAMS ONLY**

When SAP is checked each semester for Graduate students in programs that are one year in length or less (online MBA and online MED programs) and a student is found to not be maintaining SAP the student will be placed on Financial Aid Warning after the first semester of not maintaining SAP. Financial Aid Warning allows a student to continue to receive financial aid during the subsequent semester, but serves as a notification to the student that they must raise their academic performance to the requirements of SAP by the end of the next semester. If after a semester of Financial Aid Warning a student is still not meeting SAP, the student will be placed on Financial Aid Disqualification.

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## **FINANCIAL AID DISQUALIFICATION**

When the SAP check takes place and a student is found to not be meeting any of the criteria for SAP, the student will be disqualified from receiving financial aid until such time as their performance returns to the standards of SAP. Students who are disqualified will be unable to receive financial aid unless an appeal is approved and they receive Financial Aid Probation (see below).

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## **APPEAL PROCESS**

Students who otherwise would lose financial aid eligibility may appeal to the Financial Aid Appeals Committee in order to:

- 1) Challenge administrative error from miscalculation of credits completed or GPA attained.
- 2) Account for incompletes and describe arrangements to make up credit.
- 3) Explain extenuating circumstances such as medical problems, family emergencies, learning disability, remedial work requirement, or other unusual or mitigating factors.

To appeal, a student must fill out the Satisfactory Academic Progress Appeal Form and submit it to the Financial Aid Office. The form should state the reason(s) for not meeting minimum eligibility requirements during the year in question and should discuss a plan for correcting the problem(s) in order to meet satisfactory standards. Any arrangement made with professors to finish coursework or to make up credits should be specified.

If the appeal is approved, the student is granted an additional semester of financial aid probation or if more time is needed a student may be approved to meet with an academic advisor to set up an individual academic plan whereby the student would bring up their cumulative grade point average and/or % of credits earned to the minimum satisfactory academic progress standards within three consecutive semesters. If the appeal is denied, the student remains disqualified until such time as the requirements for reinstatement are met.

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## **FINANCIAL AID PROBATION**

When an appeal is approved, a student is granted one (1) additional semester of financial aid eligibility or if needed put on an academic plan for up to three consecutive semesters to meet SAP requirements. The student will be eligible to receive financial aid during the probation period. If the standards of SAP are met by the end of the probation period, the student will remain eligible for financial aid in subsequent terms. Students on a three semester academic plan will also need to meet the outline academic progress standards at the end of each semester to remain eligible for aid throughout the probation period. If the student fails to meet standards of SAP by the end of the probation period, the student will lose eligibility for financial aid as of the next term of enrollment. Eligibility will be revoked until such time as the student's performance returns to the standards of SAP. If a student does not meet SAP at the conclusion of their probation period, they will not be allowed any further appeals to gain continued financial aid eligibility.

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## **DURATION OF FINANCIAL AID DISQUALIFICATION**

A student who is disqualified from receiving financial aid for failure to maintain a 2.0 (3.0 for Grad) cumulative GPA is not eligible for aid again until such time as he/she raises the cumulative GPA to 2.0 (3.0 for Grad). Likewise, if a student is disqualified from financial aid for failure to complete the required number of credits, he/she is not eligible until one semester has been completed with the minimum required number of credits. Once reinstated, the student is again eligible for financial aid during the next semester of enrollment.

Courses to raise the GPA or to complete the required number of credits may be taken at Northwest Christian University or at another institution from which credits are transferred. Completion of a prior incomplete does not count towards the credits needed for reinstatement. Aid eligibility, once restored, is not retroactive.

For additional information regarding SAP, students should consult the NCU Catalog or consult with the Financial Aid Office.