Satisfactory Academic Progress (SAP)

The federal financial aid programs at HCU are authorized under Title IV of the Higher Education Act of 1965, as amended. The Act states that a student must maintain satisfactory academic progress in the course of study (s)he is pursuing, according to the standards and practices of the institution at which the student is in attendance. The federal Title IV programs include Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Work Study, Federal Stafford Loans (subsidized and unsubsidized), and Federal PLUS loans.

For purposes of consistency and equity among all students receiving aid, HCU applies the following standards to all students receiving federal Title IV aid. All students, full-time, part-time, or less, undergraduate who wish to qualify for financial aid while attending HCU must meet certain standards of Satisfactory Academic Progress (SAP). These standards include a minimum cumulative Grade Point Average (GPA), a minimum credit hour completion rate, and the completion of a degree or program of study within a maximum time-frame.

**SAP will be checked at the end of each term.**

The financial aid academic eligibility standard will be evaluated at the end of each term for financial aid applicants. Eligibility for receipt of financial aid can be denied at any measurement point if either standard is not met.

**Conditions for Maintaining Satisfactory Academic Progress**

Students must pass 67% of all courses attempted, complete a degree program in the allowable time-frame, and maintain a minimum cumulative GPA as presented in the following table:

<table>
<thead>
<tr>
<th>Total Hours Attempted</th>
<th>Minimum Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 59</td>
<td>1.80</td>
</tr>
<tr>
<td>*60 and above</td>
<td>*2.00</td>
</tr>
</tbody>
</table>

*2.00 (equivalent of a C average and academic standing consistent with graduation requirements). *60 credits or the completion of the student's second academic year, whichever comes first.
Minimum Credit Hour Completion Rate

All students must earn a minimum of 67% of the credit hours that they have attempted, including transfer credit hours. To determine a student’s credit hour completion rate, divide total earned credit hours by the total number of credit hours attempted (see example A below).

**Example:** A student has attempted a total of 48 credit hours during his entire attendance at HCU. In order to meet the minimum credit hour completion rate requirement and be eligible for financial aid for future semesters, the student must have earned 32 of those credit hours (48 x 67 = 32).

**Further Information regarding Earned Hours:** If a student withdraws from a class after the drop/add period, those credit hours for which the student earns a grade of “W” are counted as attempted but not earned credit hours. Therefore, withdrawing from classes after the drop/add period will negatively affect the student’s ability to satisfy the minimum credit hour completion rate requirement.

Minimum Cumulative Grade Point Average (GPA)

In order to receive federal financial aid or other need-based aid, a student’s cumulative grade point average (GPA) must meet the minimum requirement as defined below:

- Students who have attempted fewer than 60 semester hours must have a cumulative GPA of at least 1.8.
- Students who have attempted 60 or more semester hours must have a cumulative GPA of at least 2.0.

Time-Frame

Federal regulations allow a maximum time frame of 150% of the number of credits needed to complete the degree or certificate program. This time frame is effective for all students, even those that have not previously received financial aid. Students who exceed the limit are no longer eligible for further aid. Reinstatement of eligibility requires the student to submit an appeal to determine aid eligibility.
Example: If an undergraduate degree program requires 128 semester credit hours to complete, then a student is eligible for financial aid during the first 192 attempted credit hours as an undergraduate \((128 \times 150\% = 192\) maximum attempted credit hours for financial aid eligibility).

Newly Admitted Transfer Student Eligibility

Satisfactory academic progress status is based on the student’s entire academic record, at all schools attended, regardless of whether financial aid was received or not. Newly admitted transfer students must meet all SAP requirements prior to the start of the first HCU term. Courses taken at another institution that are accepted and officially transcripted as transfer credit by HCU, will count toward the 150% maximum calculated hours as well as the cumulative completion rate. In order to be eligible for financial aid, students must satisfy all components:

- Minimum cumulative grade point average as stated above.
- Minimum completion rate of 67%
- Maximum time frame of 150% of defined academic length for the undergraduate program.

If the transfer student’s SAP status is determined to be unsatisfactory, the student will not be eligible for financial aid, but may attend at their own expense until such time that they regain eligibility.

Warning Status

When a student fails to meet the eligibility standards for either completion rate and/or cumulative GPA, an automatic WARNING status is enforced. The student will be notified by email of the change of eligibility status and the potential impact it may have on aid eligibility. If a student in WARNING status fails to meet either completion rate or cumulative minimum standards for another term, he/she becomes ineligible for aid.

Financial Aid Suspension

A student in WARNING status who has failed to meet the either completion rate or cumulative minimum standards at the end of the next evaluation period will be placed on financial aid Suspension and will no longer be eligible for any
Reinstatement of Aid Eligibility

Students may re-establish their eligibility for financial aid consideration through the appeal process or by improving their academic standing in subsequent evaluation periods to satisfy all SAP standards. Students who are dismissed from the University for academic reasons are ineligible to receive financial aid until they have been reinstated to the University, have submitted an appeal and have re-established eligibility through the appeals process.

Appeal Procedures

Reinstatement of aid is never automatic. A student may appeal the suspension of financial aid eligibility based on extenuating circumstances (see definition of extenuating circumstances below). An HCU Appeal Application is available from the Office of Financial Aid. Students, who wish to appeal, must submit the appeal form and all required documentation directly to the Office of Financial Aid. Appeals should be made in a timely manner, but no later than the appeal deadline announced by the Office of Financial Aid for each term. Unless otherwise specified, the deadline is 5 calendar days from the start of the semester.

Appeals may be considered if a student’s failure to comply with one or more standards of Satisfactory Academic Progress is due to Extenuating Circumstances or events beyond the student’s control. Students will be allowed one appeal after failing SAP minimums. The mitigating circumstances must be appropriately documented for the specific semester(s) in which the deficiency occurred. Appeals are made through the Office of Financial Aid, must be submitted using the official form, and will require the following:

- Explanation and documentation regarding the mitigating circumstances that are the basis for the student’s failure to make SAP.
- Statement and documentation as to what has changed in the student’s situation that would allow the student to meet SAP in future terms.

Appeals are reviewed in the Office of Financial Aid by a committee generally made up of three members (Director or Associate Director of Financial Aid,
the Academic Dean, and the student’s academic advisor). Students will be notified of the appeal decision within 2-3 weeks of submission.

The committee will review each appeal on an individual basis to determine whether there are circumstances beyond the student's control that prevented him or her from maintaining satisfactory academic progress. The review will take into account prior appeals submitted and approved; the thoroughness of documentation; student's current cumulative GPA; student's current completion rate; length of time until the student's program is complete; resolution of all extenuating circumstances and an explanation of all semesters in which the student failed to meet standards.

**Student Responsibilities with the Appeal Process**

Students on suspension and awaiting an appeal decision are responsible for arranging payment for classes. As part of any appeal, students must explain the following:

- Why they failed to meet SAP standards
- What has changed about their situation that will ensure problems will not arise again.
- How the student plans to meet SAP requirements once again.

In addition, students must be registered in the proper academic program with the Registrar’s Office and following the course requirements as outlined in the catalog. Students are responsible for the completeness of their appeal. Appeal requests may be denied because the application is incomplete, there is not enough or adequate documentation to support the reason for the appeal, or the student fails to explain how the problem has been fixed.

**Appeal Decisions**

All appeal decisions are final. A written notification of the decision will be delivered to the student by the Office of Financial Aid. Successful appeals will allow a student to be placed on FINANCIAL AID PROBATION, and the student must, if applicable, meet the probation status conditions outlined in the appeal decision. A Letter of Notification of Reinstatement of Financial Aid sent to the student will give the conditions and/or an academic plan the student must achieve per semester.
**Probation Status**

Successful appeals will allow a student to be placed in PROBATION status. Students must meet the conditions outlined in the appeal decision. Letters or notifications of reinstatement will give the conditions and/or an academic plan the student must achieve per semester. Enforced Probation status conditions and/or academic plans may include the following:

- Reporting to their academic advisor to discuss any problems that may be a hindrance to academic progress and seeking assistance in defining and implementing a plan to meet future educational goals
- A limitation of 12 credit hour course load during the probation period
- Signing a statement of understanding and agreement to compliance.

If a student is unable to meet these conditions, the student will be ineligible for aid until the cumulative GPA is at least 2.0 and the cumulative completion rate is at least 66.67%.

**Financial Aid Probation Determinations**

Students placed on financial aid probation will receive one of two probation determinations:

**Financial Aid Probation**

An approved appeal places the student on Financial Aid Probation. The probation period is one term only and the student MUST meet SAP standards at the conclusion of the probation term. Student’s progress will be reviewed at the conclusion of the assigned semester. Failure to meet requirements will result in immediate suspension of aid eligibility and future appeals may be denied.

**Financial Aid Probation with Academic Plan**

This probation is an approved appeal that requires students to not only meet SAP standards, but they must adhere to an approved academic plan with assistance from an academic advisor. Typically this plan will include reporting weekly to their academic advisor to discuss any problems that may be a hindrance to academic progress, seeking assistance in defining and implementing a plan to meet future educational goals, a limitation of 12 credit hour course load during the probation period, and signing a statement of understanding and agreement to comply to all stipulations.
For financial aid purposes, a student who has been reinstated to eligibility under an academic plan and is making progress under that plan is considered to be an eligible student. However, students who do not follow their academic plan will lose eligibility and subsequent appeals may not be considered. Students who withdraw without extenuating circumstances while on an academic plan will not be allowed to appeal until they have met all SAP requirements.

**Denied Appeals**

Denial of the appeal will mean the student is not eligible for financial aid benefits; however, a student may enroll in subsequent semesters at his/her own cost. Financial Aid eligibility may be reinstated once all satisfactory academic progress minimum standards are met. The Office of Financial Aid does not monitor academic progress of students on financial aid suspension. Students must notify the Office of Financial Aid in writing of their intent to use financial aid again.

If an appeal was denied students will only be able to appeal again after the successful completion of at least one semester of full-time (12 credits) enrollment or two consecutive semesters of at least half-time (6 credits) enrollment. Successful completion requires a passing grade in the course(s) as required for the degree program or transfer credit. Successful completion will not result in automatic reinstatement of eligibility as the entire academic history will be taken into account. Sometimes two, three or more semesters of successful completion are required to meet SAP or appeal standards. In some cases, students may never regain eligibility at HCU.

**Incomplete Appeals**

Incomplete appeals will not be reviewed. All documents received with the appeal form become the property of the Office of Financial Aid. Students are advised not to submit originals. The Associate Director of Financial Aid will send written notification to students as to the result of their appeal (approved and placed on probation, or denied) within (20) days. Appeals may be denied, approved with conditions, or approved unconditionally. The appeal decision is final. Appeals must include all necessary documentation to support the existence of the circumstances described and evidence that the circumstances have been resolved. Appeal forms are available in the Office of Financial Aid or online.
Appeal Deadline

The deadlines for filing appeals will be established each year for the upcoming semester and will be set for the last day to add/drop for that particular semester. Appeals received after the established deadline for a semester will be reviewed for the following semester.

Extenuating Circumstances

Extenuating circumstances are situations beyond the student’s control which created an undue hardship that caused the student’s inability to meet satisfactory academic progress standards. Events that may be considered include extended illness, serious illness or death in the immediate family or other significant life experience that has impacted the student’s emotional and/or physical health. The extenuating circumstances must be appropriately documented for the specific semester(s) in which the deficiency occurred.

The following reasons DO NOT qualify as extenuating circumstances: the difficulty of a course; the teaching method or dislike of an instructor; promises to perform better in the future; immaturity or “didn’t know better;” the length of time since last attended; and dropping a course to avoid a bad grade.

Repeat Course Policy for Financial Aid

Effective July 1, 2011, due to changes in federal regulations, a student may receive federal financial aid for a repeated failed course and only once if the course was previously passed (credit has been received).

Example 1

Joe takes MATH 101 in the fall 2010 semester and receives a D grade and 3 credits for the course. Joe decides to retake the course in the spring 2011 semester in order to improve his grade and GPA. However, for his repeat class he receives an F grade and no credits. In the fall 2011, he decides to retake the course for a third time. The chart below displays his financial aid eligibility.

<table>
<thead>
<tr>
<th>Semester</th>
<th>Course</th>
<th>Grade/Credits</th>
<th>Financial Aid Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2010</td>
<td>Math 0101</td>
<td>D- 3 credits received</td>
<td>Eligible</td>
</tr>
<tr>
<td>Spring 2011</td>
<td>Math 0101</td>
<td>F- no credit received</td>
<td>Eligible</td>
</tr>
<tr>
<td>Fall 2011</td>
<td>Math 0101</td>
<td>Irrelevant - A student may</td>
<td>Not Eligible</td>
</tr>
</tbody>
</table>
only receive financial aid for one repeat of a course for which credit has been previously received. The student has already received aid for a previously passed course.

**Example 2**

Joe takes MATH 101 in the fall 2010 semester and receives an F grade and no credits for the course. He decides to retake the course in the spring 2011 semester. For his repeat class he receives another F and no credits. In the fall 2011, he decides to retake the course for a third time. He receives a D grade and three credits for the course. Joe can repeat MATH 101 and receive financial aid for the previously passed course.

<table>
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<th>Course</th>
<th>Grade/Credits</th>
<th>Financial Aid Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2010</td>
<td>Math 0101</td>
<td>F - no credit received</td>
<td>Eligible</td>
</tr>
<tr>
<td>Spring 2011</td>
<td>Math 0101</td>
<td>F - no credit received</td>
<td>Eligible</td>
</tr>
<tr>
<td>Fall 2011</td>
<td>Math 0101</td>
<td>D - 3 credits received</td>
<td>Eligible</td>
</tr>
</tbody>
</table>

**Important**

The Office of Financial Aid does not determine if a student may repeat a class, only whether a student may be eligible for financial aid for a repeat class. For more information on your academic program’s policy regarding repeat coursework, contact your academic advisor. In addition, every repeated course affects Satisfactory Academic Progress calculations; all repeated courses are counted as attempted credits.