

Satisfactory Academic Progress (SAP)

Heritage Christian University is required by federal law to establish, publish, and apply reasonable standards for measuring Satisfactory standards of Academic Progress (SAP). These standards ensure successful completion of course work leading to the timely receipt of a degree. For purposes of consistency and equity among all students receiving Title IV aid, HCU applies the following standards to all students receiving federal aid which includes Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Work Study, Direct Loans (subsidized and unsubsidized), and Direct PLUS loans. If a student does not meet the standards as set forth in this policy, they will be ineligible in future terms and may appeal.

SAP standards include a minimum quantitative credit hour completion rate, and the completion of a degree or program of study within a maximum time-frame, and a minimum qualitative cumulative Grade Point Average (GPA), HCU monitors Title IV recipients' academic progress based upon the quantitative and qualitative standards outlined below at the end of each term.

Standard	Timeline for Student Evaluation
Cumulative grade point average (GPA)	at the end of each semester, including summer
Completion rate percentage	at the end of each semester, including summer
Maximum time frame for completion of degree requirements (MTF)	at the end of each semester, including summer

Quantitative Measurements: To be eligible for Title IV aid, students must meet the established quantitative measures, **completion rate** and **maximum time frame** that are reviewed for all students receiving federal, financial aid.

Completion Rate: All students are expected to complete at least **67%** of the credit hours attempted to keep pace toward completing their degree. This is reviewed at the conclusion of each semester. Courses attempted include graded, transferred, pass/fail, repeated, dropped courses, withdrawals, and incomplete courses. To determine a student's credit hour completion rate, divide total earned credit hours by the total number of credit hours attempted.

Example: A student has attempted 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). 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. Withdrawing from classes after the drop/add period will negatively affect the student’s ability to satisfy the minimum credit hour completion rate requirement.

Maximum Time Frame: All students are expected to complete their degree programs within an established maximum timeframe as outlined below. Maximum time frame for completion of degree requirements is also monitored at each term conclusion as students may reach the maximum number of hours or the maximum number of terms allowed at any point in the academic year. Students who are approaching program maximums are sent a notice when they are within one term of reaching their program maximums.

Category of Student	Maximum Time Frame Allowed	Measure
Undergraduates	150% of required hours to complete degree	All courses attempted include graded, transferred, pass/fail, repeated, dropped courses, withdrawals, and incomplete courses.
Graduates	150% of required hours to complete degree	All courses attempted include graded, transferred, pass/fail, repeated, dropped courses, withdrawals, and incomplete courses.

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. Students must be on target to complete their current degree before *attempting* more than 150% of the credit hours required for their current program of study. If it is mathematically impossible to complete the degree before exceeding Maximum Time Frame (MTF), the student is not maintaining Satisfactory Academic Progress.

The MTF calculation includes the following coursework:

- transfer credit hours that are applicable toward the current program of study

- repeated credit hours that are applicable toward the current program of study
- credit hours attempted for which the student did not receive financial aid that are applicable toward the current program of study
- incomplete credit hours that are applicable toward the current program of study
- withdrawn credit hours that are applicable toward the current program of study
- credit hours that are applicable toward the current program of study that may have been exempted from calculation of the academic GPA under the Academic Grade Forgiveness Policy
- All courses attempted that are applicable to the student's degree program of study is included in all SAP calculations, regardless of Academic Grade Forgiveness. If, as a result of Academic Grade Forgiveness, the classes are no longer applicable to the program of study, the attempts will be included in the Maximum Time Frame calculations, but not the Financial Aid Program GPA calculation.

The following are two scenarios that will affect MTF:

- 1. Attempted credit hours exceed the MTF (150%) for the current degree program.** Student has 100 credit hours that are counting or could have counted towards their current degree program. The student is currently working on an AA degree which requires 66 credit hours. The student has already exceeded MTF. $100 > (99 = 66 \times 150\%)$.
- 2. Attempted credit hours plus the number of credit hours remaining to complete the current degree program exceed MTF (150%) for a current degree program.** Student has attempted 152 credit hours toward his/her current program (BA degree, 128 credit hours). Student also has 41 credit hours left to complete the degree. The student is not on target to complete his/her degree because the number of credit hours attempted plus the number of credit hours remaining exceed MTF for the BA degree. $(152 + 41 = 193) > (128 \times 150\% = 192)$.

Qualitative measurements: To be eligible for Title IV aid, students must meet the established qualitative measures, that is, the minimum cumulative GPA requirements. In order to receive any Title IV aid, a student’s cumulative GPA must meet the minimum requirement as defined below:

Category of Student	Minimum GPA Requirement
Undergraduate who have attempted fewer than 60 semester hours	1.80*
Undergraduate by end of second academic year and beyond	2.00
Graduate who have attempted fewer than 19 semester hours	2.50
Graduate 19 and above	3.00

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. Transfer students are required to supply academic transcripts from all previously attended postsecondary institutions and meet applicable “Satisfactory Academic Progress” standards as acknowledged by the OFA before any financial assistance is awarded. Satisfactory Academic Progress for a transfer student will be based on the GPA, 67% progression rate and the number of credit hours towards a program of study.

Newly admitted transfer students who did not meet SAP requirements including earning a cumulative GPA of 2.0 and/or not completing 67% of the credit hours attempted at their prior schools will be placed on Warning Status for their first semester at HCU. If the OFA is made aware of a transfer student’s financial aid suspension at his/her prior college during their last term of attendance, that suspension will be recognized by HCU and the student will not be eligible for funding until satisfactory progress is met. Students who are ineligible for federal student aid may continue to attend HCU at their own expense and being liable for all educational costs.

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 at the next evaluation period, 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 immediate financial aid Suspension and will no longer be eligible for any federal aid until SAP eligibility standards are met.

Reinstatement of Aid Eligibility

A student may apply for a re-determination of eligibility through the APPEAL process. A student may submit an appeal on the basis of (1) mitigating circumstances or (2) after successfully rehabilitating the cumulative GPA or better and completion rate of 67%.

Appeal Procedures

Reinstatement of aid is never automatic. A student must apply for re-determination of aid eligibility by completing an HCU Financial Aid Appeal form. Appeals may be considered if a student's failure to comply with one or more standards of Satisfactory Academic Progress is due to events beyond the student's control.

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 mitigating circumstances must be appropriately documented for the specific semester(s) in which the deficiency occurred.

Students will be allowed one appeal after failing SAP minimums. A student may use the appeal process to petition any financial aid action that the law allows. Appeals are made through the Office of Financial Aid on 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 referred to an Appeal Committee.

Appeals are approved for just one semester of Probation – if the student does not meet SAP at the end of the probationary semester, they will be returned to Financial Aid Suspension. Appeals for a second probationary term are only considered if the reason is different than the first appeal, and are only approved in rare circumstances by the Office of Financial Aid.

Probation Status

Successful appeals will allow a student to be placed in PROBATION status for one semester. Students must meet any conditions outlined in the appeal decision. Letters or notifications of reinstatement will give the conditions the student must meet. Enforced conditions 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 (undergraduate) 9 credit hour (graduate) course load during the probation period
- Signing a statement of understanding and agreement to compliance.

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 of the Office of Financial Aid 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.

Repeat Course Policy for Financial Aid

All W's (withdrawn) are treated as attempted hours. Any semester in which a student withdraws for any reason will be counted as a semester of attendance and will count towards the number of semesters allowed to participate in the financial aid programs. If a student receives a grade of "I" (incomplete) in any course, the "I" will be treated as if it were an "F" for financial aid purposes. If the grade changes to a "D" or above, it is the student's responsibility to notify the Office of Financial Aid to have his/her transcript reviewed to determine financial aid eligibility. Students can receive Title IV aid for failed courses until that course is passed. However, a student is allowed only 1 repeat of a course that is passed.

Effective July 1, 2011, due to changes in federal regulations, a student may receive federal financial aid for a repeated course only once if the course was previously passed (credit has been received). The policy allows a student to receive financial aid under the following situations:

- To repeat any failed course until a passing grade is received.
- To repeat one time any course in which the student previously received a passing grade.

Regardless of the grade received, courses are not eligible to be covered by financial aid after a 2nd attempt has been made for a course that has at any time previously earned a passing grade.

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.

Semester	Course	Grade/Credits	Financial Aid Eligibility
Fall 2010	Math 0101	D- 3 credits received	Eligible
Spring 2011	Math 0101	F- no credit received	Eligible
Fall 2011	Math 0101	Irrelevant - A student may only receive financial aid for one repeat of a course for which credit has been previously received.	Not Eligible 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.

Semester	Course	Grade/Credits	Financial Aid Eligibility
Fall 2010	Math 0101	F - no credit received	Eligible
Spring 2011	Math 0101	F - no credit received	Eligible
Fall 2011	Math 0101	D - 3 credits received	Eligible

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.

VA Entitlement Benefits and Satisfactory Standards for Veterans

Failure to Maintain Standards of Attendance, Progress, or Conduct will result in the discontinuance: of education benefits. VA requires the discontinuance of educational benefits paid to a student when the student's attendance, progress, or conduct is unsatisfactory according to the regularly prescribed standards and practices of HCU. When a student has failed to maintain the prescribed standard of attendance, progress, or conduct, HCU must notify VA within 30 days of the determination so that VA can discontinue benefit payments in accordance with the law.

(a) Satisfactory pursuit of program. Entitlement to benefits for a program of education is subject to the requirement that the veteran or eligible person, having commenced the pursuit of such program, continues to maintain satisfactory progress. If the veteran or eligible person does not maintain satisfactory progress, educational benefits will be discontinued by the Department of Veterans Affairs. Progress is unsatisfactory if the veteran or eligible person does not satisfactorily progress according to the regularly prescribed standards and practices of the institution he or she is attending.

(b) Satisfactory conduct. Entitlement to a program of education is subject to the requirement that the veteran or eligible person, having commenced the pursuit of such program, continues to maintain satisfactory conduct in accordance with the regularly

prescribed standards and practices of the institution in which he or she is enrolled. If the veteran or eligible person will no longer be retained as a student or will not be readmitted as a student by the institution in which he or she is enrolled, educational benefits will be discontinued, unless further development establishes that the action of the school is of a retaliatory nature.

(c) *Satisfactory attendance.* Entitlement to benefits for a program of education is subject to the requirement that the veteran or eligible person, having commenced the pursuit of such program, continues to maintain satisfactory attendance in accordance with the regularly prescribed standards and practices of the institution in which he or she is enrolled. If the veteran or eligible person will no longer be retained as a student or will not be readmitted as a student by the institution in which he or she is enrolled, educational benefits will be discontinued.

Termination Date. In situations involving unsatisfactory attendance, benefits will be discontinued based on the student's last date of attendance as reported by the school. If a student's progress or conduct becomes unsatisfactory, the termination date assigned by the school will be the last day of the term, or other evaluation period in which the student's progress or conduct became unsatisfactory.