

**Financial Aid Satisfactory Academic Progress Policy (SAP)**

Federal regulations require all students receiving Federal Title IV Financial Aid funds (and state aid) maintain satisfactory academic progress while in the pursuit of their degree. SAP is defined as passing a required number of hours and achieving a required grade point average during a reasonable period of time. Regulations require that the entire academic history be considered, whether or not the student received federal aid. This policy is at least as strict as the academic policy the College uses for a student that does not receive Federal Title IV Financial Aid funds. **The standards in this document are separate and distinct from the College’s Academic Standing policy administered by the Associate Dean of Faculty and Registrar (see the Ripon College Catalog and on-line).**

**SAP Review**

- Satisfactory academic progress is reviewed at the end of each semester, including summer (if/when a summer term is offered). If a grade change or incomplete grade is updated after grades are posted, the student may request a re-calculation of the GPA for a manual SAP review with the Office of Financial Aid.
- Transfer credits are reviewed for satisfactory academic progress after receipt of official transcripts.

**Three standards are used to measure academic progress only for federal (and state) financial aid eligibility:**

**1. Cumulative Grade Point Average**

To retain financial aid eligibility a student must academically progress according to the following scale:

<u>Undergraduate Semesters Completed at Ripon College</u>	<u>Minimum Cumulative GPA</u>
End of one semester	1.70 GPA
End of two semesters	1.80 GPA
End of three semesters	1.90 GPA
End of four or more semesters	2.00 GPA
<u>Graduate Students Must Maintain:</u>	3.00 GPA

**Grades and credits considered when evaluating SAP:**

- Grades of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P, S or CR are considered attempted and earned hours.
- Withdrawals (W), Incompletes (I), Failures (F), Unsatisfactory (U), No Credit (NC) and “\*” grades are considered attempted but not earned.
- Grades of “I” are expected to be altered by the calendar deadline or other deadline specified by the instructor of Office of the Registrar, the Office of the Registrar will record a grade of “F” or grade submitted by the instructor.
- Transfer Credits: Only credits which count toward the Ripon College degree are transferable to Ripon College. Credits which transfer are included in the calculation of both attempted and earned hours and impact will impact both completion rate and maximum timeframe. Grades earned at other institutions for transfer credit are not included in the Ripon College GPA calculations.
- Credits granted for AP scores, IB scores, and foreign language retro credits are included in the calculation of both attempted and earned hours. There are no grades associated with foreign language retro credits. Also, scores/grades which may be associated with AP/IB scores are not included in the Ripon College GPA calculations.
- When a course is repeated, the most recently earned grade replaces the grade previously earned in the cumulative GPA calculations.

**2. Credit Completion Rate**

The completion rate, based on cumulative, is calculated by dividing the number of hours completed by the number of hours attempted. Attempted hours (without an asterisk) are those enrolled in after the semester add/drop deadline. To retain financial aid eligibility a student must earn 67% or more of the credit hours attempted. For example, a student who successfully completes 14 of 16 hours attempted has an 88% completion rate and is considered in Satisfactory Academic Standing for financial aid eligibility. Repeated courses are counted in the number of hours attempted each time the course is taken. Credits for Incompletes are included in the total hours attempted. As long as an incomplete is posted, no credits are awarded and therefore, no credits are included in the hours attempted for the completion rate calculation. When a grade is submitted resulting in the awarding of credits, the number of awarded credits would be included in the hours attempted, and reflected in a subsequent running of the SAP report.

**3. Maximum Time Frame**

A student is no longer eligible to receive financial aid once s/he has attempted 150% or more of the credits required to complete the degree for which the student is **currently** enrolled. For example, an undergraduate program requiring 124 credit hours to graduate would allow 186 attempted hours (124 x 1.5 = 186). A graduate program requiring 33 credit hours to graduate would allow 50 attempted hours (33 x 1.5 = 49.5 rounded up to 50). Thus, the student is ineligible for Federal Aid when it becomes mathematically impossible for them to complete their program within 150% of the published program length. (In other words, it is possible for the student to become ineligible for Title IV aid as a result of this measure before actually reaching 150% of the published program length.)

The maximum time frame is **not** increased for changes in major, double majors, or adding a minor in another subject area. Teacher certification is a stand-alone program and will be calculated on its own. **In Focus** coursework taken will count towards the maximum timeframe. Repeated coursework hours will count towards the maximum time frame. Second degrees and non-credit remedial coursework are not offered by the College.

## Additional Factors

### FA Warning Status

**Warning** Status is assigned per semester when a student fails to meet SAP for GPA or credit completion rate.

- The student is notified through their rpon.edu email account.
- During Warning status a student may continue to receive federal Title IV aid for one semester.

### FA Suspended Status

**Suspended** status is assigned when a student fails to make SAP while in Financial Aid Warning and prevents the student from receiving additional Title IV aid in any future semester.

- Financial Aid Suspension may be appealed to the Office of Financial Aid. The Appeal Process follows below.
- A student may be removed from Suspended Status after successfully appealing or meeting SAP in a subsequent semester.

### FA Probation Status

**Probation** status is assigned to a student who fails to make satisfactory academic progress while in Warning Status but successfully appeals and has eligibility for aid reinstated. The Appeal Process follows below.

- Federal student aid may be received for one payment period while on Probation. To regain Title IV eligibility after that, the student must meet SAP or the requirements of the approved individual academic plan.

## Academic Plan

An Academic Plan will be developed for a student in financial aid Suspended Status which, if followed, will ensure the student is able to meet financial aid SAP standards by an agreed upon date. This Plan is developed with the Associate Dean of Faculty/Office of the Registrar, and/or their Academic Advisor(s) in consultation with the Office of Financial Aid.

## Appeal Process

The loss of financial aid eligibility may be appealed if extenuating circumstances interfered with the ability to meet satisfactory academic progress. To appeal the loss of financial aid submit a letter explaining the extenuating circumstances that resulted in your lack of academic progress and provide supporting documentation. **Appeals of financial aid termination must be received by the Office of Financial Aid no later than 15 days prior to the start of the semester the student wishes to attend.**

### Extenuating circumstances must meet at least one of the following criteria:

- Prolonged illness, medical condition, or injury to student or **immediate** family member
- Death of an **immediate** family member
- Unforeseen and/or extenuating circumstances beyond the student's control

### The letter must include the following information:

- The circumstances and how the circumstances affected academic performance.
- Include dates and time periods involved.
- Explain how the situation has changed and the steps you are taking to resolve the circumstances and improve your academic performance.

### Documentation may include:

- Physician' letters and hospital records (must include dates of illness and recovery time).
- Death certificate or obituary.
- Court or police documents.
- Letters from third party professionals on his/her letterhead.

### Students who have exceeded the maximum time frame must include additional information:

- Explain why you were unable to complete your program within the Time Frame allowed for your degree.
- Include the number of hours needed to complete your current degree and your intended graduation date.
- A copy of your degree plan listing all remaining classes needed to graduate is required. It must be approved and signed by the Associate Dean of Faculty/Registrar,

## Appeal Decisions

- **INCOMPLETE APPEALS OR APPEALS SUBMITTED PAST THE DEADLINE WILL NOT BE REVIEWED.**
- All appeal decisions are final and affect the student's eligibility for federal and some state financial aid. See below for more information.
- The Associate Dean of Faculty/Registrar and the Dean of Students Office will be advised of the decision.
- Appeals are only approved for one semester at a time.
- Academic Plans are reviewed each semester.
- If student is progressing according to the Plan, a new appeal is not required.
- If an appeal is approved, financial aid will be awarded on a probationary basis.

- Terms and conditions of appeal approval will be included in the decision notice.
- Notification of the decision will be sent to the student's ripon.edu email account and updated on the MyRipon portal.

### **Regaining Financial Aid Eligibility**

Students whose financial aid was terminated due to lack of satisfactory academic progress or if their appeal has been denied may choose to enroll without the benefit of federal or state financial aid. At such time that a student's academic record meets the requirements for academic progress defined in this policy and SAP calculations have been run at the end of a semester, federal and state financial aid eligibility is restored for subsequent terms of enrollment. Note: A student who has lost eligibility may not automatically regain it by not attending for a semester.

Consult with a financial aid counselor if there are questions about this policy, the appeal process, or reinstatement of financial aid eligibility.