

Satisfactory Academic Progress (SAP)

The Code of Federal Regulations, title 34, sections 668.34 requires that an institution establish, publish, and apply reasonable standards for measuring whether students are maintaining satisfactory academic progress (SAP) in their course of study in order for students to receive financial aid under a Title IV program of the Higher Education Act. Minnesota Statute 136A.101 Subd. 10 applies this federal SAP regulation to Minnesota financial aid programs. Northwestern applies this federal SAP regulation to institutionally-controlled financial aid programs.

Federal regulations require that all financial aid recipients progress at a reasonable rate (“make satisfactory progress”) toward achieving a certificate or degree. This requirement applies to all semesters regardless of whether or not students received financial aid. Progress is measured by (1) the cumulative grade point average (qualitative measure), (2) the number of credits earned in relation to those attempted (quantitative measure), and (3) the maximum time frame allowed to complete the academic program.

Official satisfactory academic progress checks are performed at the end of each semester (payment period) by the Financial Aid Office. All students are reviewed, which includes full-time students, part-time students, and students in all programs and schools.

Qualitative Measure (cumulative grade point average)

Grade point average is calculated by the Registrar's Office. Students who drop below the following minimum cumulative GPA at the end of any semester or summer session will be placed on financial aid warning.

ATTEMPTED CREDITS	0–15	16–29	30–44	45–59	60+	2+ (Graduate)
REQUIRED CUM GPA	1.60	1.70	1.80	1.90	2.00	3.00

Quantitative Measure (cumulative credits earned)

The quantitative measure includes both the pace at which credits are completed and the maximum time it should take students to complete their degrees. If students complete 67% of attempted credits, they will complete their degrees within the maximum time frame (see below). Pace is calculated by dividing completed credits by total attempted credits, including transfer credits and remedial credits. Students who fail to complete the required percent of credits as defined below will be placed on financial aid warning.

ATTEMPTED CREDITS	All Attempted Credits (All Programs)
REQUIRED COMPLETION	67%

Maximum Time Frame

Students are expected to complete their program of study within the normal time for completion (150% of program length published in the catalog). This applies to graduate students as well. Part-time attendance counts toward this calculation. In evaluating maximum time frame, all attempted credits are counted, including transfer credits. If a student reaches the maximum attempted credits allowed for the program the student is in, future Title IV eligibility is denied. UNW’s policy is for institutional aid to coincide with Title IV aid in this. Students are allowed to appeal if the maximum time frame has been reached due to extenuating circumstances, and subsequently set up an academic plan if the appeal is approved.

Students become ineligible for financial aid at the time when it’s determined that they are unable to complete their degree within the maximum time frame as indicated below.

DEGREE TYPE	Undergraduate Certificate	Associate	Bachelor	Graduate Certificate	Master
REQUIRED CREDITS	18-30	60	125	14–16	30–76
MAX CREDITS ATTEMPTED	27-45	90	188	21–24	45–114

Treatment of Courses

The information below defines how specific courses are taken into account for the purpose of SAP standards.

WITHDRAWALS

Courses in which students withdraw are counted as attempted credits but not earned credits.

INCOMPLETES

Courses in which students receive an incomplete are counted as attempted credits but not earned credits. Incompletes will be re-evaluated at the subsequent SAP review. Changes in grades will be considered along with a SAP appeal if the grade change makes the student eligible for aid. Per Northwestern policy, incomplete course grades are rolled to failing course grades if not complete by the timeline set by the Registrar's Office.

REPEATED COURSES

Courses that are repeated are counted as attempted credits. However, only the last reported grade will be included in the GPA.

AUDITED COURSES

Courses that are audited do not count as attempted credits or earned credits.

TRANSFER CREDITS

Transfer credits (including PSEO, AP, CLEP, and DSST) accepted from other schools are counted toward completion of the degree as both attempted credits and earned credits.

PSEO/PSOC COURSES

PSEO/PSOC courses taken at Northwestern are treated the same way as any course taken at the university, which means GPA and number of credits attempted and earned will be included for SAP once students have completed one semester beyond high school.

REMEDIATION COURSES

Remedial courses are counted as both attempted credits and earned credits.

SECOND DEGREE

Students may attempt up to 150% of the credits required for a subsequent program of study (188 credits for a baccalaureate degree, plus an additional 188 credits for a second baccalaureate degree).

CONSORTIUM COURSEWORK

Courses taken through a consortium agreement are treated as transfer courses. This means they will apply to the quantitative measure but not the qualitative. There is no exception made for consortium coursework with the maximum timeframe, as this coursework is supposed to apply to a student's program.

CHANGE OF MAJOR

If students change their majors, coursework applying specifically to the original major may be subtracted from the maximum timeframe calculation.

Failure to Maintain Satisfactory Academic Progress

Financial Aid Warning Status

Students who do not meet SAP during a given semester will be put on financial aid warning status for the following semester. Students may receive financial aid while on warning status, and an appeal is not necessary. Students will be notified in writing that their financial aid is now in a warning status and be instructed that they will have one semester to meet SAP standards. If the student does not meet the SAP academic standard by the end of the warning semester, they will be put on financial aid termination status, pending an appeal.

Financial Aid Probation Status

After a semester of financial aid warning, if students have not reestablished eligibility based on the qualitative or quantitative standards previously mentioned, they will lose eligibility for financial aid. Students may submit an appeal to the Financial Aid Office. This appeal will be reviewed by the Financial Aid Office and, if approved, will allow students to be placed on probation for one semester (if denied, see financial aid termination status). Students will be notified in writing that their financial aid is available along with any conditions associated with this status. Students can regain aid eligibility if they meet the required cumulative standards. If it is determined that students cannot regain eligibility after one semester on probation status, an academic plan may be established. If an academic plan is established, the student is aid eligible as long as the standards of the plan are being met. Failure to adhere to the academic plan will result in students being placed on financial aid termination.

Financial Aid Termination Status

Students who are failing the SAP standards and do not appeal, had an appeal denied, or do not adhere to an academic plan (if necessary) as part of their probation status, will be placed on financial aid termination. Students in termination status have lost eligibility for financial aid. Students will be notified in writing via their student email that their financial aid is now in termination status.

Reestablishing Financial Aid Eligibility

If students are denied aid due to not meeting SAP standards, they will be ineligible for financial aid. Eligibility may be regained by raising the completion rate of credits attempted to 67% and cumulative GPA to the required number for credits attempted. Students can reestablish their eligibility the next time SAP is reviewed by either meeting the minimum standard, or by meeting the standard of an approved academic plan (see below). Once SAP is established, no further appeals are required unless in a subsequent term standard drop below the minimum.

Financial Aid Appeal Process

Students are able to appeal the loss of financial aid eligibility due to their failure to meet SAP standards, both qualitative and quantitative, after a semester on financial aid warning status. Students are also able to appeal the maximum time frame rule if they feel there are extenuating circumstances that prevented them from completing their program of study within this defined limit. Circumstances that may warrant an appeal include, but are not limited to, the following: medical reasons, full-time employment, or being out of school for a long period of time. Previous non-receipt of federal financial aid funds does not qualify as an extenuating circumstance.

Appeals must provide a detailed explanation that includes (1) the specific reason(s) which contributed to why students failed to make SAP standards (submit supporting documentation, if available, such as a letter from doctor, therapist, academic advisor, employer, etc.), and (2) what has changed in their situation that will allow them to demonstrate SAP at the end of their next semester if reinstated. Appeals that fail to explain in detail or do not include supporting documentation will not be reviewed.

Appeals need to be submitted in writing or via email and addressed to the Financial Aid Office. This office will be responsible for reviewing the appeals and either reinstating eligibility for financial aid via the financial aid probation status, or placing students in financial aid termination status. Students will be notified in writing or via email of the decision within two weeks from the date that the appeal was received, and the appeal decision is final.

There is one term of probation with each appeal. Students will be allowed to appeal more than once if their circumstances warrant it. Subsequent appeals would be based upon the same criteria listed above, but can also be for a revision of the academic plan.

Setting Up an Academic Plan

In most cases, an approved appeal will include setting up an academic plan. An academic plan will outline where a student is expected to be with SAP standards each time SAP is reviewed. An academic plan details where the student is expected to be in terms of the evaluation points after each academic term. If an academic plan is set up and the student adheres to it, they are considered to be making satisfactory academic progress. If a student does not adhere to the plan, they will be terminated from financial aid the subsequent semester. Another appeal may be processed if the situation is appropriate, and may result in a revised academic plan. The associate director of financial aid will review the students with an academic plan each time SAP is reviewed.