Temple University
Student Financial Services

Financial Aid Satisfactory Academic Progress (SAP) Policy

Purpose

Federal Regulation, 34 CFR 668.34 , requires postsecondary institutions receiving federal student aid funds under Title IV of the Higher Education Act of 1965 to establish a policy for determining whether an eligible student is making satisfactory academic progress (SAP) in their education program to receive federal student aid. An institution's Satisfactory Academic Progress policy is one of the measures used by the Department in evaluating the institution's Administrative Capability 34 CFR 668.16(e). Additional federal financial aid guidance is available in the Federal Student Aid handbook.

The purpose of this policy document is to provide all students (including non-financial aid recipients) with information on the Temple University Satisfactory Academic Progress (SAP) standard. Every enrolled student is evaluated under the Satisfactory Academic Progress (SAP) standard and this policy will describe the requirements needed to retain financial aid eligibility for all recipients. It will also describe a student's maximum length of eligibility for financial aid and the steps required to restore eligibility if lost during an enrollment period.

The Office of Student Financial Services is required by federal regulation to monitor student progression toward completion of degree at the undergraduate and graduate level. This Satisfactory Academic Progress standard includes a quantitative and qualitative measure of progress. The quantitative measure states that a student must maintain a specific earned credit completion rate to maintain satisfactory academic progress. The qualitative measure requires the student to maintain a GPA that meets the minimum standard for Academic Good Standing according to Temple University policy.

Applicability

Satisfactory academic progress is measured during all periods of a student's enrollment at Temple University, including periods in which the student is not receiving financial aid or periods where a student is in a non-degree enrollment status. Federal student aid programs subject to this policy include the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study
- Federal Direct Subsidized/Unsubsidized Loans
- Federal Direct PLUS Loans (undergraduate and graduate)

Non-federal student aid programs may base a student's eligibility on whether the student is meeting an institution's federal satisfactory academic progress standards. Students should consult with the program sponsor to determine whether federal SAP is an eligibility requirement. Students should also consult with state organizations for requirements pertaining to state grants.

Definitions

Appeal: A process by which a student who is not meeting one or more financial aid satisfactory academic progress standards requests that the SFS Office reconsider their eligibility to receive financial aid subject to this policy.

Attempted Credits: All transfer, remedial, English as a Second Language (ESL) and Temple registered credits. Courses with W, WE, WS, WF, F, PI, AU, MG, and NC grades on the academic record at the time of the progress check **are** considered in this category. Attempted Credits are counted for all payment periods (e.g., terms) and include transfer credits, credits for courses taken during a semester from which a student has withdrawn, credits for which the student did not receive financial aid, as well as those usually waived under academic forgiveness.

Earned Credits - Credits earned toward degree completion. This includes **transfer credits**, advanced standing and advanced placement credits and all courses for which grades of P, CR, D-, or better have been received. Courses with W, WE, WS, WF, F, PI, AU, MG, and NC grades on the academic record at the time of the progress check **are not** considered in this category.

Financial Aid Academic Plan: A student with an approved SAP appeal that has met with their academic advisor and for whom it has been determined that more than one semester is needed to regain the 2.0 minimum GPA, 67% credit percentage, and/or complete their degree program will be placed on a Financial Aid Academic Plan. The plan must define the total number of semesters, GPA, and the number of credits per semester which the student must successfully complete to regain financial aid eligibility.

Financial Aid Probation: A status assigned to a student who failed to make financial aid satisfactory academic progress, has successfully appealed, and has had their eligibility for student aid, as identified in this policy, reinstated.

Financial Aid Progress: A status assigned to a student who is meeting all satisfactory academic progress standards as detailed in this policy.

Financial Aid Warning: A status assigned to a student who is unable to successfully meet the 67% earned credit percentage or the cumulative minimum GPA in a semester. While on a financial aid warning status for one semester, the student has the opportunity to reestablish progress (a student is able to remain enrolled while on the financial aid warning status and receive their financial aid in that semester while working to reestablish SAP).

Grade Changes: When a grade is changed, a student's SAP status must be immediately reevaluated (except for changes in valid incomplete grades as noted above). A student must contact the SFS Office after the grade change is posted to their academic record to request that the SAP status be reevaluated.

Maximum Timeframe: A period that is 150% of the published length of the academic program in which the student, for financial aid purposes, is expected to complete their academic program as specified in this policy.

Pace of Completion: The ratio, expressed as a percentage, of successfully completed (earned) credits divided by attempted credits. The minimum completion rate to continue receiving financial aid is at least 67%. Percentages are not rounded.

Payment Period: The academic period of enrollment established by an institution for which financial aid is disbursed. A payment period is usually, but not always, the same as a term.

Repeated Coursework: Courses that are repeated to improve a grade are counted in attempted hours but only one passing grade is counted towards the earned credit rate. A student will only receive financial aid for the first two attempts of a course. Enrollment status for any semester (e.g., full time, half time) as it relates to financial aid eligibility may be impacted because of repeating a course(s). Students should check with the SFS Office and their Academic Advising Office before repeating a course for which you have already received a passing grade and want to improve the grade.

Unsatisfactory Progress: A status assigned to a student that is not meeting the SAP standard. A student assigned the status of unsatisfactory progress is not eligible to receive financial aid subject to this policy.

Withdrawals: Credits for courses taken during a semester from which a student has withdrawn count as attempted, but do not count as earned. The student's GPA is not affected by credits from which a student has withdrawn.

Policy

There are three distinct dimensions to the Satisfactory Academic Progress standards:

1. Maintaining the minimum GPA; and
2. Attaining a completion rate that ensures the student completes their degree program within 150% of the published length of the program, measured in credit hours; and
3. Completing the degree requirements within an established time frame.

The student must meet all three standards in order to remain eligible for federal and institutional federal aid.

Cumulative Grade Point Average

Temple University students must maintain a cumulative Grade Point Average of 2.0, which is consistent with the institution's requirements for graduation. Grades of: W, WP, WF, INC, NC, NR, or P, are not calculated in the GPA.

Completion Rate (Pace)

In addition to maintaining a GPA that meets the university minimum requirement, students are expected to earn university credit for at least **67%** of the classes (pace of completion) in which they enroll every semester.

The cumulative pace of completion will be measured by the following calculation after **every semester:**

- Cumulative Earned Credits / Cumulative Attempted Credits = Earned Percentage

Note: Courses with a grade of W, WE, F, NC, I, and MG **are counted** in the cumulative attempted credit calculation.

If a student's pace of completion is 67% or above, they have made satisfactory academic progress for financial aid purposes. If a student's pace of completion falls below the 67% benchmark, then they may become ineligible for financial aid due to unsatisfactory academic progress.

Maximum Time Frame

Federal regulations stipulate that a student must complete their degree program within the permitted time frame. A student's maximum timeframe is based on credits attempted (as defined below) for their primary academic program. Students can pursue additional academic objectives (e.g., majors, minors) and continue to receive financial aid if they do so within the maximum timeframe allowed for the primary academic program.

The maximum timeframe is calculated by multiplying the minimum credits required for the academic program by 150% to determine the maximum number of credits. For example, a student pursuing a bachelor's degree that requires 124 credits has a maximum timeframe of 186 credits. For transfer students, this takes into consideration all coursework taken at other institutions of higher education.

Maximum Timeframe = Minimum credits required for academic program x 150%

Degree	Average Credits Needed to Complete Degree	Maximum Credits for Aid Eligibility
Associate	60	90
Bachelor	124	186
Master	34	51
Doctoral	72	108* includes master's degree coursework

Once the maximum timeframe is reached, **or** the SFS Office determines that it is not mathematically possible for the student to complete the academic program within the maximum timeframe, the student is considered ineligible for financial aid and will be assigned the status of unsatisfactory progress. Students should refer to the student bulletin for their degree program's specific degree credit requirements.

SAP Evaluation Process

Academic records are reviewed at the end of ***every*** payment period to determine current academic progress and future student aid eligibility. Students who have met the minimum GPA, pace of completion, and who have not exceeded the maximum time frame to complete their degree programs, are considered to have maintained satisfactory academic progress and are eligible for financial aid for upcoming enrollment.

Unsatisfactory Progress

Students will be assigned an unsatisfactory academic progress status if they:

- Fail to meet the minimum cGPA of 2.0 **and/or** 67 % credit completion rate for two consecutive semesters
- Fail to meet the minimum cGPA of 2.0 **and/or** 67 % credit completion rate for a total of three non-consecutive semesters
- Fail to complete the credit requirements for their primary degree program within the 150%-time frame allowed

Students who are assigned an unsatisfactory academic progress are ineligible for financial aid. Regaining eligibility can occur for future semesters once the required 2.0 cGPA **and** 67% credit completion percentage has been successfully achieved. Students who have reached their maximum time frame cannot regain financial aid eligibility without an approved maximum time frame appeal.

SAP email notifications regarding a student's **financial aid warning** or **ineligibility for financial aid status** are sent to the student's official Temple University email account after grades are reported at the end of each fall, spring, and summer semesters. Students can also review their SAP status within the financial aid section of their Self-Service Banner (SSB) account in TUportal.

Financial Aid Warning Status
Academic records are reviewed at the end of ***every*** semester to determine current academic progress and future student aid eligibility. At the time of each evaluation, a student who has not achieved the required GPA, or who is not successfully completing his or her educational program at the required pace, is notified of their SAP Status.

Students who fall below the cumulative GPA or 67% threshold for the first time are placed in a **financial aid warning semester** for their next immediate term in which they are enrolled and thereby given the opportunity to reestablish progress at the conclusion of the semester they in which they were assigned a financial aid warning status.

A student on warning status will be eligible for and receive financial aid in that semester. At the conclusion of the warning status semester, a student must have successfully regained the minimum 2.0 GPA and/or 67% benchmark to maintain financial aid eligibility for the upcoming semester.

Students that **do not** regain the 67% earned credit percentage at the end of the warning semester:

- Will be placed in an *unsatisfactory progress status*,
- Will be *ineligible* for financial aid,
- May submit a Satisfactory Academic Progress (SAP) reconsideration appeal for reinstatement of their financial aid eligibility (see the Satisfactory Academic Progress Appeal section below).

If a student has regained financial aid eligibility after their warning semester but then in another (nonconsecutive) semester, falls below the minimum cGPA of 2.0 or 67% credit percentage again, a second financial aid warning status (for one semester) will be granted.

- A financial aid warning status will not be granted in consecutive semesters. A student may be placed on financial aid warning status in two separate and nonconsecutive semesters while completing their degree.

If the student falls below the minimum cGPA of 2.0 or 67% credit percentage a third time or more, they:

- Will be placed in an *unsatisfactory progress status*,
- Will be *ineligible* for financial aid for the upcoming enrollment period,
- May submit a Satisfactory Academic Progress (SAP) reconsideration appeal for reinstatement of their financial aid eligibility (see the Satisfactory Academic Progress Appeal section below).

Appealing Financial Aid Ineligibility
Students deemed ineligible for financial aid due to not meeting the minimum cGPA, the 67% pace, or for reaching the maximum program length may complete and submit an appeal to request financial aid eligibility reconsideration. The SAP Appeal should demonstrate extenuating circumstances that hindered the student's ability to maintain financial aid Satisfactory Academic Progress.

For example, appeals could be based on:

- the personal injury or illness of the student,
- death of a family member or significant person in the student's life,
- illness, accident, or injury of a family member or significant person in student's life,
- natural disasters or
- other documented special circumstances beyond a student's control

In the appeal, the student must explain why they failed to meet the minimum GPA, the pace of completion, or the maximum timeframe permitted to complete their degree. The student must also clearly demonstrate has changed in their situation that will allow the student to demonstrate quantitative satisfactory academic progress at the next evaluation.

Appeal deadlines are posted to the SFS website for each semester and appeals received after the deadlines may not be considered. Consideration of late appeals is on a case-by-case basis, and at the discretion of the SAP committee. Due of the short period between the end of the spring semester and the start of the summer sessions, appeals for summer sessions cannot be considered.

Submitting an Appeal
In submitting the SAP appeal, the student must:

- complete and submit the appeal form via the online SFS Dashboard (temple.studentforms.com)

    - Be sure that the statement is a detailed summary that supports the reason for not meeting financial aid Satisfactory Academic Progress (SAP).
    - Upload all required supporting documentation and signatures, as detailed in the appeal instructions.
        - Appropriate documentation is required, and the appeal cannot be submitted via the SFS Dashboard without it.
        - The documentation must be relevant to the appeal, or the appeal could be denied.
- Incomplete appeals will not be reviewed, as the Dashboard requires all tasks to be satisfied before the appeal can be assigned for review.
- A previously approved medical withdrawal is not considered a sufficient reason for approval of an appeal. A student's SAP appeal must always demonstrate (with documentation) what has changed since the withdrawal to permit the student to make satisfactory academic progress.

Submitting an appeal is not a guarantee that it will be approved. Students must clearly demonstrate an understanding of what impeded their progress, what has changed to ensure future success, and a plan for continued academic success. Students must provide supporting documentation to corroborate their appeal statement, and they must provide the signed financial aid plan to receive a final appeal approval.

Approved Appeals
A student will be notified via their Temple University TUmail email account if their appeal has been approved. The email will require that the student meet with their academic advisor to determine if their ability to regain the minimum 2.0 cGPA, pace of completion, or the completion of their degree program will take one or more semesters. Upon the successful submission of the financial aid plan (FAPLAN), the student will be assigned one of the following SAP statuses:

- **Financial Aid Probation:** A student with an approved SAP appeal that has met with their academic advisor and, for whom their financial aid plan has determined that financial aid eligibility can be regained after one semester is placed on Financial Aid Probation. The Financial Aid Probation end date is the conclusion of the semester indicated on their plan. At the conclusion of the probationary semester, a new SAP progress check will be conducted, and the student will need to be at the 2.0 cGPA **and** 67% credit completion rate to regain financial aid eligibility for the subsequent semester.

  If the student has failed to reach the 2.0 cGPA **and/or** 67% credit percentage after the probationary status semester, they may appeal to be placed on a Financial Aid Academic Plan. Any appeal submitted after a student fails to complete their probationary period must detail what prevented them from obtaining the 2.0 cGPA and/or 67% credit percentage rate, as well as what has changed since that will permit the student to make satisfactory academic progress at the next evaluation.

- **Financial Aid Academic Plans:** A student with an approved appeal who has met with their academic advisor and for whom it has been determined that more than one semester is needed to regain the 2.0 cGPA **and/or** 67% credit percentage and/or complete their degree program will be placed on a Financial Aid Academic Plan. The plan is developed with the student's academic advisor and must define the total number of semesters as well as the number of credits per semester which the student must successfully complete to regain financial aid eligibility. The SFS Office will review the Financial Aid Academic Plan at the conclusion of every semester to ensure the student is fulfilling the specific semester requirements of the plan. The Financial Aid Academic Plan ends at the conclusion of the last semester indicated on their plan. Once that semester has been completed, grades will be reviewed to determine if the student has successfully completed their plan and regained financial aid eligibility.

Note: If the student appealed based on one circumstance and is approved, regardless of assigned status (probation of plan), and the student subsequently fails to make progress again, the student **may not** submit a second appeal based on the same circumstance. Each appeal must have a separate and distinct reason for why the student did not meet the minimum GPA or the 67% threshold.

Denied Appeals:
A student will be notified via their Temple University TUmail email account if their appeal has been denied. While the decision of the committee is final, we encourage all students to meet with their academic advisor to create a plan for improving their progress.

Since students are evaluated for aid after each payment period, students with a denied appeal who then reach good standing are automatically evaluated for aid.

Maximum Time Frame Appeals
Students, who have lost eligibility for financial aid due to not meeting the maximum timeframe allowed for their degree program, may complete and submit an appeal to request financial aid eligibility reconsideration. Appeals are submitted in the same manner as described above.

A Maximum Time Frame Appeal should demonstrate extenuating circumstances that hindered the student's ability to maintain financial aid Satisfactory Academic Progress by completing their degree with the 150%-time frame allowed.

For example, appeals could be based on:

- transfer credits accepted by university but not applicable to the student's degree program.
- change of major program
- the personal injury or illness of the student,
- death of a family member or significant person in the student's life,
- illness, accident, or injury of a family member or significant person in student's life,
- natural disasters or
- other documented special circumstances beyond a student's control

In the appeal, the student must explain why they failed to adhere to the maximum timeframe permitted to complete their degree and what has changed in the student's situation that will allow the student to demonstrate quantitative satisfactory academic progress at the next evaluation.

Appeal deadlines are posted to the SFS website for each semester and appeals received after the deadlines may not be considered. Because of the short period between the end of the spring semester and the start of the summer sessions, appeals for summer sessions cannot be considered.

Approved Appeals:
A student will be notified via their Temple University TUmail email account if their appeal has been approved. The email will require that the student meet with their academic advisor to determine if their completion of their degree program will take one or more semesters.

- **Financial Aid Probation:** A student with an approved Max Time Frame SAP appeal that has met with their academic advisor and, for whom their financial aid plan has determined that financial aid eligibility can be regained after one semester is placed on Financial Aid Probation. The Financial Aid Probation end date is the conclusion of the semester indicated on their plan. At the conclusion of the probationary semester, a new Max Time Frame SAP progress check will be conducted, and the student will need to have graduated from their degree program.

  If the student has failed to complete their degree after the probationary status semester, they may appeal a **final time** to be placed on a Financial Aid Academic Plan. Any appeal submitted after a student fails to complete their probationary period must detail what prevented them completing their degree as well as, what has changed since that will permit the student to complete their degree at the next evaluation.

  Note: If the student appealed based on one circumstance and subsequently appeals again based on the same circumstance, the student must provide specific and substantial information as to what has changed to permit them to make satisfactory progress at the next evaluation.

- **Financial Aid Academic Plans:** A student with an approved appeal who has met with their academic advisor and for whom it has been determined that more than one semester is needed to complete their degree program will be placed on a Financial Aid Academic Plan. The plan is developed with the student's academic advisor and must define the total number of semesters as well as the number of credits per semester which the student will complete to finish their degree program. The SFS Office will review the Financial Aid Academic Plan at the conclusion of every semester to ensure the student is fulfilling the specific semester requirements of the plan. The Financial Aid Academic Plan ends at the conclusion of the last semester indicated on their plan. Once that semester has been completed, grades will be reviewed to determine if the student has successfully completed their plan.

  A student who fails to meet the specific requirements of each semester checkpoint (credit and semester completion as outlined in their Financial Aid Academic Plan) will be considered ineligible for financial aid, will not be permitted to submit an additional appeal, and must complete their degree program without the benefit of federal financial aid.

Denied Appeals:
A student will be notified via their Temple University TUmail email account if their appeal has been denied. While the decision of the committee is final, we encourage all students to meet with their academic advisor to create a plan for improving their progress and completing their degree.

It may be helpful to review the various alternate resources outlined on the Student Financial Services website, sfs.temple.edu. Once a student has successfully regained financial aid Satisfactory Academic Progress they will be evaluated for financial aid.