



## Financial Aid Satisfactory Academic Progress (SAP) Policy

**This policy is for financial aid eligibility only and does not represent the academic requirements of the University.**

The Office of Financial Aid is required by federal and state regulations to monitor the academic progress of financial aid recipients. Financial aid applicants must comply with the Satisfactory Academic Progress (SAP) Policy as a condition of continued eligibility. Academic progress of all financial aid recipients is required to be tracked from the first date of enrollment, whether or not financial aid was received. SAP calculations include all coursework in your current academic career (example: Graduate, Undergraduate, Law etc.)

The Office of Financial Aid evaluates student academic progress at the end of each fall, spring and summer semester. Students are evaluated on the basis of cumulative grade point average (G.P.A.), cumulative completion ratio (attempted vs. passed), and maximum time frame limitation. Financial Aid recipients are required to be in good standing and to maintain satisfactory academic progress toward their degree/certificate requirements for each semester in which they are enrolled. Failure to maintain satisfactory academic progress may result in the cancellation of financial aid awards.

The Office of Financial Aid will consider students to be making satisfactory academic progress if they meet all of the following criteria:

- **Minimum Cumulative Grade Point Average**

- ❖ Undergraduates 2.0
- ❖ Graduate and APD 3.0
- ❖ Law 2.0

- **Minimum Completion Ratio**

All students must maintain a cumulative minimum completion ratio of 66% or better.

*Progress is calculated based on cumulative total of UB attempted credits and is evaluated against credits earned at UB, regardless of whether the student received aid in those semesters. (Example: Total credits earned divided by total credits attempted equals completion ratio.)*

- **Maximum Timeframe Limitation** Students must complete their educational program within a time frame no longer than 150% of the published length of the educational program, as measured by transfer and attempted credits. (For example, a student could receive federal financial aid for up to 180 credits in a 120 credit undergraduate program)

### **Remedial Coursework**

Remedial (developmental) classes are defined as university coursework below the 100 course level. Students will receive a letter grade for these courses; however they will not be counted in the G.P.A. calculation. Remedial coursework is counted towards the cumulative completion ratio. Financial aid eligibility for remedial courses is limited to a maximum of 24 credit hours.

### **Certificate Coursework**

Certificate programs are focused academic training programs designed to appeal to degree and non-degree students seeking a targeted education to enhance employment skills and employment prospects. Students may pursue a certificate as a part of their degree study or by itself.

Students enrolled in a certificate as a specialization in their degree seeking program are evaluated for financial aid SAP policy according to the requirements of their degree program.

For students actively pursuing a certificate independent of a degree program the following standards apply.

#### **Students must meet the Cumulative GPA standard of the certificate level:**

- Graduate Certificates 3.0 cumulative GPA
- Undergraduate Certificates 2.0 cumulative GPA

As well as a 66% cumulative completion ratio

Certificates that are less than one year in length (any that require 18 credits or less to complete) do not include a warning semester. Satisfactory Academic Progress will be reviewed at the end of the first semester of study. Due to the length of certificate programs students will be placed on warning at the start of their program and subject to suspension at the end of the first semester of study for failing to meet the above standards.

Certificate students will have the same option of submitting a SAP appeal when extenuating circumstances prevent them from successfully completing their course of study.

NOTE: While certificate programs are generally financial aid approved, financial aid is restricted to classes required for the specific certificate only. In addition classes being retaken to improve a prior grade of D- or above cannot be counted towards qualifying for financial aid. Because student loans require half time (six credits) enrollment a student retaking a class they received a D or higher in before would need to enroll in six additional credits to receive student loans for that semester.

### **Conditional Admission**

Students admitted to a program on a conditional basis generally have one or two semesters in which to qualify for full admission to that program. During that period students are subject to the same requirements of a full

admission, but due to the length of their conditional admission will be placed on warning and are subject to review at the conclusion of their next semester. Failure to meet the conditions of their program (cumulative GPA or a 2.0 for undergraduate and law, and 3.0 for graduate and APD as well as the cumulative 66% completion ratio) will result in financial aid suspension.

### **Withdrawals, Incompletes and Course Repeats**

Attempted credits include grades of F, FA, I, W, and WA as well as repeated courses. Students may repeat courses in order to improve a grade. However, credits for repeated courses will count as additional credits attempted for financial aid purposes. Incomplete grades are not included in the GPA calculation until they are converted to actual grades. These courses count as attempted credits that are not yet earned, and thus may negatively affect completion ratio.

### **Student who fail to meet the Standards**

**Warning:** Students who fail to meet the minimum standard will be given one semester of warning. This warning period is meant to inform the student of existing academic problems and provide time for corrective action. Students given a warning are eligible to receive federal aid for their warning semester but will be reviewed at the end of the semester of warning.

At the end of the warning period students who are meeting the minimum requirements will be considered to be back in good standing and eligible for student financial aid.

**Not Meets** – Students who fail to meet the minimum standards at the end of the semester of warning will be suspended from financial aid eligibility, and all financial aid awards will be cancelled. Students who feel that there are extenuating circumstances that have caused them to fail to meet the minimum standards can submit an appeal to have their eligibility reinstated, to afford them additional time to improve their performance. For an appeal to be granted it must be realistically possible for the student to regain their eligibility and complete their degree in a reasonable time frame.

Appeal Process – The appeal process is designed to ensure that students granted an appeal:

- Understand in what way they are failing to meet the minimum standards for Academic Performance.
- Have explained and documented the extenuating circumstances that have led to their failure to meet standards.
- Understand the academic choices available to help them bring their performance up to the minimum standards.
- Develop a realistic plan, including a timeline and specific levels of performance goals necessary to regain satisfactory academic progress in a reasonable period of time while working toward the completion of their degree.

Students who successfully appeal their financial aid suspension, including developing and agreeing to an acceptable academic plan to achieve reinstatement, will have their financial aid eligibility reinstated on a probationary basis. This probationary status will be reviewed at the end of each subsequent semester

**Probation** – Academic performance will be reviewed at the end of each subsequent period of enrollment. Students who meet the minimum cumulative standards at the end of any semester will have their probation ended and be fully reinstated.

Students who, after a semester review of their probation, fall below the minimum cumulative standards, but have met the expectations outlined in their academic plan will be continued on a probationary level while following the plan to regain satisfactory academic performance status.

**Students who, after a semester review of their probation, fall below the minimum cumulative standards, and have also failed to meet the expectations outlined in their agreed upon academic plan will be suspended from financial aid eligibility.**

**Students, who are suspended from Financial Aid eligibility and therefore not eligible to receive financial aid funds, can regain eligibility by bringing their cumulative GPA as well as cumulative completion to the minimum levels defined above.**

**Note:** The Achievement and Learning Center is available to all students. They offer free tutoring, writing consulting and academic coaching designed to help students reach their academic goals.

Achievement and Learning Center

Room: AC 113

Website: [www.ubalt.edu/alc](http://www.ubalt.edu/alc)

Email: [alc@ubalt.edu](mailto:alc@ubalt.edu)

Phone: 410-837-5383

Office of Financial Aid  
University of Baltimore  
Academic Center Room 126  
1420 N. Charles Street  
Baltimore, Maryland 21201  
410.837.4763  
[Financialaid@ubalt.edu](mailto:Financialaid@ubalt.edu)

Revised 2012-04-29