



UNIVERSITY OF BALTIMORE

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 67% or better as of the last semester of enrollment.

*Progress is calculated based on cumulative total of attempted credits (**including accepted transfer credits**) in relation to credits earned (**including accepted transfer credits**), 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 Certificate: 3.0 cumulative GPA

Undergraduate Certificate: 2.0 cumulative GPA

As well as a 67% cumulative completion ratio as of the last semester of enrollment. 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 67% completion ratio as of the last semester of enrollment) 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 and transferred credits. (**Note:** Transfer credits are counted as both attempted and completed credits). 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.

Pass/Fail, Satisfactory/Unsatisfactory and Credit/No Credit Courses

These courses count as attempted credits towards the student's completion ratio. A Pass, Satisfactory, or Credit is earned credit and will positively affect a student's completion ratio. A Fail, Unsatisfactory, or No Credit will negatively affect a student's completion ratio. These courses do not impact a student's cumulative GPA.

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 canceled. 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 reviewed for reinstatement. 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. Students wishing to appeal the Suspension/Not Meet status must complete and submit the Satisfactory Academic Progress Appeal form online and send supporting documentation to the Office of Financial Aid indicating what circumstances led to not meeting the SAP requirements. Upon review of the appeal request and all supporting documents the Financial Aid Appeals committee will respond via email regarding the decision.

Submitted appeals must include the following:

- Detailed circumstances that affected your academic performance with official supporting documentation.
- What has changed regarding your circumstances.
- A plan for meeting SAP at the end of the enrollment period/semester.

Circumstances may include death of an immediate family member (spouse, parents, children, siblings, grandparents and in-laws), unexpected injury or illness of student or other mitigating circumstance. All circumstances must have supporting documentation and relationship to family member must be clearly defined within official documentation (Example- obituary must state relationship to deceased). Academic transcripts will not be accepted as supporting documentation. Appeal request without supporting documentation **will be denied**.

Please note that all supporting documentation must include the students' name, student id and be related to the specific period which the academic performance was affected. It is important that the submitted information be as detailed as possible including how the circumstance affected one's academic performance.

The inclusion of the documentation as outlined above does not guarantee that the appeal request will be granted. Each case is considered on an individual basis and it should be noted that in general new requests cannot be granted based on a previous appeal circumstance. Please note: appeals submitted without any supporting documentation **will be denied**.

Appeals and supporting documentation must be submitted by the published deadline date, those submitted after the deadline date will not be reviewed until after the drop/add period. NO EXCEPTIONS.

The Financial Aid Appeals committee will review the appeal request and respond via **email** regarding the decision. The Financial Aid Appeals committee reserves the right to request a financial aid academic plan requiring the student to meet certain standards in the upcoming semester that would lead to the re-establishment of eligibility and upon your agreement, if any terms of the plan are not met you will be placed in a Not Meet status for the next enrollment period/semester.

****Only ONE SAP appeal per SEMESTER will be reviewed****

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 Email: alc@ubalt.edu Phone: 410-837-5383

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