



## Satisfactory Academic Progress (SAP) Policy

Federal regulations require Lourdes University to monitor the academic progress of each applicant for federal financial assistance. To be eligible for federal student aid funds, a student must make satisfactory academic progress toward the completion of their degree/certificate.

A student's entire academic history at Lourdes is reviewed. This includes transfer or consortium agreement credits, any credits earned as a dually enrolled high school student, and credit earned during periods where no federal financial aid was received.

Lourdes University monitors satisfactory academic progress on a per-term basis. Students who meet the minimum standards of academic achievement for continuing their enrollment are eligible for financial aid. Financial aid (federal, state, institutional) will not be awarded to students who do not maintain satisfactory academic progress. Lourdes evaluates progress at the end of each term, Fall, Spring and Summer. Each student's progress is measured as follows:

- Qualitative Progress (GPA Requirement)
- Quantitative Progress (Quantity of Work Completed)
- Pace of Progress toward degree (Program Completion Requirements)

Students who fail to make Satisfactory Academic Progress are initially given a Warning period during which time they may continue being awarded aid (if otherwise eligible.) Students who do not meet the requirements by the end of the Warning period are denied future financial aid. A student may appeal the termination of financial aid due to exceptional circumstance. Exceptional circumstances may include but are not limited to illness, death of an immediate family member, or traumatic events in the student's life.

### Qualitative Progress (GPA)

Degree seeking Undergraduate students' cumulative Lourdes grade point average (GPA) will be evaluated after each term of attendance. Students must maintain the GPA listed below based on the completed number of semester hours to remain eligible for federal financial aid.

First year (less than 28 semester hours completed )	1.25 GPA required
Sophomore year (at least 28, fewer than 56)	1.70 GPA
Junior year (at least 56, fewer than 84)	2.00 GPA
Senior year (at least 84 semester hours completed)	2.00 GPA

For Graduate students, Qualitative Progress requires that students remain in good standing in their programs of study as determined by their academic department; at Lourdes 3.0 cumulative GPA is required. All Graduate programs, including Certificate Graduate programs, are evaluated at the end of each term (fall/spring/summer).

### Quantitative Progress (Completion Rate)

Undergraduate students are expected to successfully complete a minimum percentage of the total number of credit hours attempted. The percentage of completion is calculated by dividing the overall earned hours by the overall

attempted hours. For example: If a student attempted 60 credit hours, but only earned 48 credit hours, the completion rate would be 80% (48/60=80%) Please see the chart below for required completion rates based on credit hours attempted.

A	B
<b><u>If your Credit Hours Attempted at Lourdes plus your Transfer Hours accepted toward your Lourdes program are:</u></b>	<b><u>Then you must be completing courses you are enrolled in at a Minimum Completion Rate (MCR) of:</u></b>
1 – 27	50%
28 – 55	60%
56 – 84	68%
85 – 120+	70%

- **Financial Aid Freeze Date:** Lourdes University uses a ‘freeze’ date each semester to establish a student’s enrollment for the period. Enrollment on the Freeze date will determine the amount of aid a student will be awarded as long as the completed results from your Free Application for Federal Student Aid (FAFSA) are on file by that date. The Freeze Date is the day after the last day to drop classes at 100% refund each semester.
- **Attempted hours** are defined as any course that the student is enrolled in as of the Financial Aid Freeze Date. Included in this evaluation are: dropped, withdrawn, and failure to attend (“FA” grades) hours if the action occurs on or after the Freeze date; enrollment in initial and repeated courses; incomplete courses (“I” grades); and transfer hours that would count toward your current academic program.
- **Transfer hours** are those transfer credit hours that have been accepted by Lourdes to apply toward your current degree. Transfer student hours may reflect all transfer hours from your previous school(s) not just those that apply toward your Lourdes academic program. Because of this, you may not meet the minimum completion rate. You will need to supply a credit evaluation from your Academic Advisor noting the number of transfer hours that apply toward your program with your Appeal form, should you decide to Appeal. Transfer hours are only included in your completion rate. Only your Lourdes GPA is included in qualitative progress.
- **Earned Hours: Hours successfully completed at Lourdes and any transfer hours that Lourdes will count toward your current degree.** Lourdes courses are successfully completed if a grade range is A, B, C, D, or S. Every semester for which a student registers is evaluated in the overall calculation, including those in which the student did not receive federal financial aid.
- **Remedial Coursework:** A student is limited to taking 30 developmental credit hours while receiving federal financial aid. Federal financial aid programs will not cover any developmental courses taken after the reaching the maximum 30 hours. These courses include but are not limited to Chemistry 098, English 097, English 098, Math 097, Math 098. Remedial coursework is included in the SAP calculation for both Qualitative and Quantitative assessment.
- **Repeat Coursework:** Students may receive financial aid for repeating courses. However, if retaking a previously **passed** course, financial aid can only be use for **one repeat** of the course even if the second attempt results in a lower grade. Any courses repeated will be used in the calculation of a student’s Satisfactory Academic Progress status. Each repetition will count towards the attempted hours used in the maximum timeframe calculation. Limits on repeated courses are outlined in the Academic Catalog.
- **Graduate Students** must satisfactorily complete 67% of the courses they attempt.

#### **Pace (Maximum Time-frame)**

To remain eligible for financial aid, a student must make sufficient progress to graduate within 150% of the credit hours required for their program.

- **Undergraduate students:** Students are expected to complete their degree or certificate within 150% of the total number of credits required for their program. Once a student has attempted the maximum number of credits, eligibility for federal financial aid will end, whether or not federal aid was received by the student during this time. For instance, if the published length of an academic program is 120 credit hours, the maximum timeframe during which the student will be eligible to receive financial aid must not exceed 180 credit hours. (120 credit hours X 150% = 180 credit hours) Note that this calculation will include any accepted transfer hours and prior learning credits that apply toward the degree.
- **Graduate students:** The maximum number of credit hours a student may attempt and be considered eligible for financial aid is 150% of the credit hours required for graduation. For example, if the published length of the program is 36 credit hours, the maximum timeframe for completion during which the student will be eligible to receive financial aid must not exceed 54 credit hours.

**The following programs are suspended when a student is not in compliance with the Satisfactory Academic Progress (SAP) Policy:**

Federal Pell Grant  
 Iraq and Afghanistan Service Grant  
 Federal Supplemental Educational Opportunity Grant (FSEOG)  
 Federal Work-Study Program  
 Federal Direct Loans (Unsubsidized and Subsidized)  
 Federal Perkins Loans  
 Federal Direct Grad PLUS Loans  
 Federal Direct Parent PLUS Loans  
 TEACH Grant  
 NFLP Loan  
 Alternative Student Loans (if applicable)  
 State Aid  
 Institutional Aid

**Warning**

A student who has not completed the required completion percentage or is below the minimum required GPA for credit hours attempted, will be placed on Warning. The student will be notified via mail of this 7-10 days after grades post for the most recent term completed. The student has one term to correct the deficiencies in SAP. During this Warning period the student will receive financial aid through the regular process, assuming the student meets all other eligibility requirements. If after this Warning period the student fails to improve enough to meet the satisfactory academic requirements, financial aid eligibility will be terminated. The student will be notified in writing of his/her status and how to appeal 7-10 days after grades post for the most recent term completed.

**Reinstatement of Financial Aid - Appeal Process**

A student who is ineligible for financial aid can become eligible for financial aid again by fulfilling one of the following conditions:

- Eliminate all academic deficiencies by improving the completion rate and/or complete enough credit hours to achieve the minimum required cumulative GPA, at the student's own expense.
- Successfully appeal the termination status by demonstrating unforeseen, documentable extenuating circumstances. To appeal, the student must complete the Satisfactory Academic Progress Appeal Form and attach all supporting documentation.

The Satisfactory Academic Progress Appeal Form is available online at <http://www.lourdes.edu/costs-financial-aid/financial-aid/forms-links> or in the Financial Aid Office.

A student who has had his/her financial aid terminated after a Warning period because he/she is not meeting the requirements of this policy, has the right to appeal. A student may appeal the termination of financial aid due to exceptional circumstance. Exceptional circumstances may include but are not limited to illness, death of an immediate family member, or traumatic events in the student's life. The student must provide supporting documentation to demonstrate the circumstance for not meeting the requirements of this policy.

File your Appeal as early as possible. Appeals cannot be accepted for semesters that have already passed. Allow up to 21 days for processing of your appeal once received by the Financial Aid Office. The appeals will be reviewed by the Director of Student Financial Services. Students whose appeals are denied and are enrolled on or after the Financial Aid Freeze date will be responsible for their financial obligations to the University. Students are normally notified in writing through both their Lourdes email account and U.S. Mail if their appeal for reinstatement of financial aid is approved or denied.

If a student's appeal is approved, he/she will be placed on financial aid 'Probation'. While on Probation, the student may receive financial aid for one semester. In order to be eligible for aid for subsequent terms, the student must meet the requirements of the appeal. For all Probation students this includes:

- Successful completion of all courses attempted during the term with no withdrawals, incompletes or failures. Grades considered failing grades are: 'F', 'FA', 'U', 'UA'.
- Achieve a semester GPA of 2.0 or higher.
- Any additional requirements listed on the appeal approval.

In addition, for students who are on Probation due to the maximum timeframe rule, they must also:

- Complete their degree within the date listed on their appeal
- Follow the academic plan that was submitted with their appeal

*All information is subject to change based on changes to federal law, regulation, or University policy and procedure. If changes are made, students must abide by the new policy.*