

Financial Aid Satisfactory Academic Progress Policy



Office of Financial Aid

The Office of Financial Aid of University of the Southwest (USW) administers student financial aid programs from federal, state, and institutional sources. The U.S. Department of Education (DOE) requires schools to develop and implement policies by which academic progress is evaluated and monitored for all students, even those who did not receive financial aid in prior terms at USW.

Students must meet Financial Aid Satisfactory Academic Progress (SAP) requirements to receive federal Title IV aid that includes Federal Pell Grant, Federal Supplemental Educational Opportunity Grants, Federal Work Study, and Federal Direct Education Loans (Stafford, Parent PLUS, and Graduate PLUS). USW also applies SAP policy requirements to monitor eligibility for state aid such as New Mexico Student Incentive Grant and New Mexico Work Study. Students must meet SAP requirements for institutional scholarships as well, but some institutional scholarships may have higher academic requirements.

This policy describes the **Financial Aid** Satisfactory Academic Progress requirements and is in addition to and operates separately from the **Academic** Satisfactory Progress requirements for each academic program and department/division.

Evaluating SAP

The standards against which all students are measured include Qualitative, Quantitative, and Maximum Time Frame. The academic record of all students is reviewed after the end of each payment period. The academic review is cumulative and includes all courses taken at the student's current academic level. After the evaluation, letters will be sent to all students who have insufficient academic progress and are being placed on Financial Aid Warning or Suspension as a result.

- **Qualitative Standard:**

Cumulative GPA is composed of all coursework at the current academic level and is calculated by the Registrar's Office. To meet the qualitative standards, students must meet the minimum cumulative GPA as determined by their classification and program.

Student Classification	Required Minimum Cumulative GPA for Program
Bachelors Programs 0 – 32 credit hours earned	2.0
Bachelors Programs 32 plus hours earned	2.0
Masters/Doctoral Programs	3.0

Additional academic progress criteria may exist for certain financial aid programs. Some private and institutional scholarships require a higher cumulative GPA than those listed above, such as Donor Scholarships and University Awards.

- **Quantitative Standard:**

In order to meet the quantitative standard, students must complete 66.67% of attempted coursework at the current level. Withdrawals, incompletes, repeated courses, failure grades, and transfer hours will count as attempted coursework. Example: For a student who has attempted 120 credit hours and earned 80 credit hours, the student would have completed 66.66% of their attempted credit hours ($80 / 120 = 66.66\%$). Please note: completion rates will not be rounded up to meet progress. If a student has a completion rate of 66.66%, they are not meeting the minimum 66.67% federal requirement for financial aid SAP.

- Maximum Time Frame:**
 A student may not exceed a maximum number of attempted hours in any program even if aid was not received during that term or prior terms. Once the student reaches the maximum time frame allowed, the student will be ineligible to receive financial aid; students may appeal on the basis of coursework not applicable to the current degree program. Maximum time frame is determined by multiplying the number of credit hours required for degree completion by 150%. Example: For a student whose degree plan requires 128 credit hours, the student may attempt up to 192 credit hours (128 X 150%).
- Break In Enrollment:**
 When a student has a break in enrollment and is readmitted, the SAP status for prior terms will apply. Example: If a student is placed on financial aid suspension at the end of the Spring term, does not return in the Fall term, and is readmitted the next Spring term, the student will continue in a financial aid suspension status for that term or until SAP is established.
- Academic Calendar/Award Terms Defined:**
 At USW, a traditional semester is referred to as a standard term by the Department of Education's definition (e.g., Fall, Spring, and Summer). For face-to-face and online undergraduate students, a standard term is two 8-week modules that comprise a semester. In an academic year, face-to-face and online undergraduate students are offered aid packages in the Fall and Spring semesters only. A payment period is a semester that is comprised of two eight-week modules SAP requirements are calculated based on the combined terms and modules as defined by USW.
- Delay or Changes with Future Aid:**
 Every institution offering federal aid must check for SAP at the conclusion of each payment period. In some cases, the grades are submitted on dates close to or during the subsequent term. This will delay the SAP review process and may affect aid in subsequent terms for some students. Students who are affected will have aid in a pending status until grades are submitted and SAP is reviewed.
- Withdrawals and Incompletes:**
 Courses from which a student withdraws (officially or unofficially) or receives a grade of incomplete will not be considered as satisfactorily completed. The courses, which will be considered attempted but not completed, may negatively affect eligibility for the next term. Withdrawals and incomplete grades will also factor into the measurement for the maximum time frame.
- Repeated Courses:**
 Repeated courses are considered in the maximum time frame requirement. The course(s) will be considered as attempted each time the course is taken. USW will maintain compliance with the regulatory stipulations surrounding repeat course(s) and how they should be handled during a review of SAP.
- Transfer Courses:**
 Transfer courses are not considered in determining eligibility under the qualitative measure but are considered in the quantitative and maximum time frame measurements. Transfer students who are admitted to USW with a cumulative GPA lower than the qualitative measure of 2.0 for undergraduate students and a 3.0 for graduate students will be placed on financial aid warning for one payment period and SAP will be reviewed at the end of the first payment period to determine aid eligibility. If SAP is met, the warning status will be removed. If SAP is not met in the first standard term of enrollment, aid will be suspended.

- Change in Major / Additional Degrees:**
When a student changes their major or seeks an additional degree, the student may appeal to the Office of Financial Aid to have courses attempted and earned that do not count toward the student's new major or degree excluded from the maximum time frame calculation for SAP.
- Course Attendance and Participation:**
Students receiving federal student aid are required to attend and actively participate in all courses registered. Instructors report lack of attendance to the Registrar's office at the start of each term. Financial aid will be cancelled for students reported as not actively participating.
- Failure to Make Satisfactory Academic Progress:**
Students who fail to meet the qualitative and/or quantitative standards at the end of each payment period (based upon the student's enrollment) will be placed on financial aid suspension and are considered ineligible for future financial aid until the deficiencies are resolved. Institutional Aid will not be reinstated.
- Re-establishing Eligibility:**
Students may re-establish eligibility for financial aid by taking appropriate action that brings the student into compliance with the standards. Readmission to USW after **Academic** suspension or approval of an **Academic** suspension appeal does not reinstate **Financial Aid** eligibility after a **Financial Aid** suspension. Reinstatement of aid eligibility is not retroactive and will only affect current or future enrollment periods.
- Appeals:**
A student who is placed on financial aid suspension may appeal this decision. To appeal the financial aid suspension, a student must submit to the Executive Director of Financial Aid a signed and dated SAP Suspension Appeal Form explaining why the student was not academically successful, what has changed that will now allow the student to be academically successful, and any supporting documentation from an objective third party professional (e.g. physician, counselor, lawyer, social worker, teacher, religious leader, death certificate, divorce decree, etc.). Family members of the student, friends, and USW employees are not considered an acceptable third party. A committee will review the appeal and the student will be notified in writing of the decision. All financial aid awards remain cancelled until the student follows these appeal procedures and receives a written notification of reinstatement. If a reinstatement is approved, the student will be placed on financial aid warning for one standard term. The student will also receive a Financial Aid Academic Plan to assist the student toward SAP. A student may receive aid while on financial aid warning. SAP progress will be reviewed at the end of the standard term of warning to determine continued aid eligibility. During the period of an approved appeal, a student must satisfactorily fulfill the requirements of the Financial Aid Academic Plan. The Academic Plan for the warning period requires an Undergraduate student to have a cumulative completion rate of 85% and a GPA requirement of 2.5 for undergraduates for the payment period of the approved appeal. The Academic Plan for the warning period requires a Graduate student to have a cumulative completion rate of 85% and a GPA requirement of 3.0 for the standard term of the approved appeal. This will ensure progress in making up the previous deficiency.
- Student Should Monitor Progress**
Students are responsible to review their grades and compare their progress to the standards set forth in the Financial Aid SAP Policy to ensure that they are aware of their standing. As a student reviews their academic information, students are encouraged to proactively seek assistance. Example: Students could pursue additional academic advising, arrange tutoring, or regularly discuss their academic work with their instructor(s). The student's responsibility to monitor their own academic progress is important especially as the evaluation may immediately affect their financial aid eligibility for the next term. Example: Failure to meet standards while on financial aid warning in the Spring term will immediately affect aid eligibility for the Summer and/or Fall terms.