

Satisfactory Academic Progress Policies and Procedures Western Carolina University

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Satisfactory Academic Progress (SAP) Policy for Financial Aid

Financial Aid is defined as all federally-funded aid programs, all state-funded student assistance programs and institutional aid. In order to receive financial aid, students must be making satisfactory academic progress. Federal regulations require each educational institution define a uniform Satisfactory Academic Progress (SAP) policy for all financial aid applicants. This policy must be developed in conjunction with the Retention and Steering Committee, have both quantitative and qualitative components, and the policy must be at least as restrictive as the institutional retention policy. The policy must measure a student's performance in the following three areas: completion rate, cumulative grade point average (GPA), and maximum time frame. The Financial Aid Office is responsible for ensuring that all students who receive federal, state and institutional financial aid are meeting these standards. If a student meets these standards, s/he is eligible to be considered for financial aid. If a student does not meet these standards, s/he is not eligible to receive financial aid. SAP is calculated annually unless the student withdraws or is suspended or dismissed from Western Carolina University.

1. Pace (Completion Rate):

A student's SAP is measured by comparing the number of attempted credit hours with the credit hours earned at Western Carolina University. This includes any course for which the student has remained enrolled past the Drop/Add period.

The following are considered when evaluating a student's SAP:

- All transfer hours count when calculating maximum time frame.
- Withdrawals, incompletes and failures are considered attempted but not earned hours.
- Passing credits received for pass/fail courses are considered attempted and earned credits; failing grades in pass/fail courses are considered attempted but not earned.
- Audited courses are not considered credits attempted or earned.
- If financial aid is awarded under the basis of a consortium agreement, those transfer hours will be considered in the overall calculation of both attempted and earned hours.
- Students enrolled in eligible teacher certificate programs may receive financial aid only for those courses that are required to complete the program. These hours will be considered in the overall calculation of both attempted and earned hours.
- If financial aid is awarded for a study abroad program, those hours will be considered in the overall calculation of both attempted and earned hours.
- Repeated courses are counted in the overall calculation of both attempted and earned hours.

Undergraduate Students

An undergraduate student must earn at least 67% of all WCU attempted hours to maintain Satisfactory Academic Progress.

Graduate Students

A graduate student must earn at least 67% of all WCU attempted hours, regardless of whether the hours attempted are at the undergraduate or graduate level, to maintain Satisfactory Academic Progress.

2. Cumulative GPA (Qualitative Component)

Financial aid eligibility will be cancelled immediately for any student who is suspended or dismissed.

Undergraduate Students

In order to retain financial aid eligibility the student must maintain a cumulative GPA of 2.0.

Graduate Students

Graduate Students must maintain a minimum cumulative GPA of 3.0 or as defined by the Graduate School.

3. Undergraduate Student Maximum Time Frame

A student cannot receive any financial aid funding after he or she has attempted 150% of the hours required to earn a degree. For example, students in programs requiring 120 hours earned for graduation will be eligible for financial aid during the first 180 attempted hours as an undergraduate. All attempted hours are counted; including transfer hours and part-time enrollment, whether or not financial aid was received or the coursework was successfully completed.

Occasionally a student will complete all the requirements for a degree but will continue taking courses without accepting the degree. Western Carolina will determine that the student has earned his/ her degree at the point the student applies for graduation. This allows for dual degrees, change of degree and minors so long as the student has not exceeded their maximum time frame overall. Refer to Sections 3a and 3b

a. Degree Plans

Each semester, the Financial Aid Office will ask for Degree Plans and audits from PELL and state grant eligible students that have 0, 1, 2, 3 lines (courses) remaining to earn his/her degree and have not applied for graduation.

- If the student is eligible to graduate and within the 150% timeframe but finishing hours in a declared second major or declared elective minor prior to applying for graduation, the student is eligible for Direct Loans only.
- If the student is eligible to graduate and within the 150% timeframe but taking hours not required for his/her degree, the student is not eligible for financial aid.
- If the student meets degree requirements and within the 150% timeframe but does not meet the degree hours requirement or degree residency requirement, the student is eligible for financial aid.
- If the student meets degree requirements and within the 150% timeframe but does not meet the major GPA requirement, the student is eligible for aid if student repeats coursework under the university repeat policy and federal repeat regulation.

- If the student has hours required to finish his/her degree but the required hours to graduate is less than his/her enrolled hours, the student can only be funded for the hours required to finish his/her degree.

b. Double Majors

Students often have questions about the ability to receive federal financial aid for double/dual majors. A major consists of a group of prescribed and elective courses (27-64 hours) providing breadth and depth in an academic discipline. A double major, also referred to as a second major or dual major, is awarded when a student completes appropriate coursework specified in the major component of a degree program in addition to the work done for his/her primary major and degree. Some degree programs require double majors due to the number of hours in the primary major (if the major component of a degree program is between 30 to 40 hours, a minor or second major is required). In determining whether or not a student is eligible for federal financial aid for double/dual majors, the following question must be answered:

Does the degree program require a double major or minor? If a student's degree program requires a double major or minor, (s)he cannot graduate until the double major or minor has been completed.

1. If the degree program **DOES** require a double major or minor, the student is allowed up to the 150% timeframe to complete both degrees. However, students can only be funded for the classes that are required for the double major or minor.

*Example: If both degrees require 120 hours, the student can be funded up to 180 hours to complete both programs: $120 \text{ hours} \times 150\% = 180 \text{ hours}$. If one degree requires 120 hours and the other degree requires 128 hours, the student can be funded up to 192 hours to complete both programs: $128 \text{ hours} \times 150\% = 192 \text{ hours}$.

2. If the degree program **DOES NOT** require a double major or minor, refer to Section 3a of the Satisfactory Academic Progress Policy.

3. List of Current Programs that require a double major, minor or other approved program

a. College of Arts and Sciences

1. Anthropology, B.A. & B.S.
2. English, B.A. (all English programs)
3. German, B.A.
4. History, B.A. & B.S.
5. Humanities Program, B.A.
6. International Studies, B.A.
7. Mathematics, B.S.
8. Philosophy, B.A. (all programs)
9. Political Science, B.A. & B.S.

10. Sociology, B.A. & B.S.

11. Spanish, B.A. & B.S.

b. College of Education

1. B.S.ED Secondary English

2. B.S.ED Mathematics

3. B.S.ED Music Education

4. B.S.ED Social Sciences

c. College of Fine and Performing Arts

1. Art, B.A.

2. Stage and Screen, B.A.

4. Transfer Student Maximum Time Frame

A student with transfer hours cannot receive any financial aid after s/he has attempted 150% of the hours required to earn a degree. All transfer hours count when calculating maximum time frame. If transfer hours exceed 90, students may request a review through the appeals process. The student must submit a degree plan, signed by the student and advisor, along with a current degree audit to the Financial Aid Office for review.

5. Second Undergraduate Student Maximum Time Frame

A student pursuing a **second** undergraduate degree is eligible to receive financial aid for a maximum of 150% of the hours required for the second degree.

6. Graduate/Doctoral Student Maximum Time Frame

A student pursuing a graduate or doctoral degree is eligible to receive financial aid for a maximum of 150% of the hours required for the graduate or doctoral degree.

7. Probation Status (Financial Aid Contract)

Students who fail to make satisfactory academic progress, who have appealed, and have had eligibility for aid reinstated, will be placed on a financial aid contract if their cumulative completion rate falls below 67% or if their cumulative GPA does not meet the defined standards. Students who are placed on a financial aid contract for the upcoming semester/academic year will be sent an email or letter to notify them that they must agree and meet the terms of the contract to remain eligible. The SAP standards are outlined in the letter and the student is responsible for meeting the standards by the next review cycle. Financial Aid contracts are reviewed at the end of each semester.

8. Semester SAP reviews

Student grades will be reviewed at the completion of the spring semester to determine eligibility for the following academic year unless the student has a break in enrollment or is suspended/dismissed, then SAP will be reviewed at that time.

Students who are currently under a financial aid contract will continue to be reviewed at the end of each academic term. Students who fail to meet the terms of their contract will be ineligible for further aid after the term in which they break the financial aid contract unless they met regular SAP guidelines. Also, students who withdraw from the university will be reviewed at the time of withdrawal and the calculated Satisfactory Academic Progress status will apply immediately after the withdrawal.

Any student who does not meet the SAP guidelines at the time of the May review each year will be ineligible for federal financial aid for the following academic year and will be sent notification of their ineligibility. Being ineligible for the following academic year will not prevent a student from receiving financial aid for the adjacent summer term. The Financial Aid Office will notify students of their failure to meet the standards of this policy. Each student is responsible for knowing his/her own status, whether or not s/he receives this notification. Students may access their SAP status via MyCat or by contacting the Financial Aid Office.

9. Reinstatement

A student may regain eligibility for financial aid after any academic term by earning the number of credit hours for which s/he is deficient or improving the GPA without financial aid. These hours must be earned at Western Carolina University. Hours earned at another institution will not transfer towards meeting SAP. The student must notify the Financial Aid Office to request a review of SAP during the academic year.

10. Appeal Procedures:

Students who receive a notice of ineligibility for federal aid based on the SAP guidelines may send a signed and dated letter of appeal and SAP Appeal Form in accordance with the Satisfactory Academic Progress Appeal Process and calendar. The appeal must also include:

- A written plan for academic success in the coming academic term.
- For juniors and seniors, this plan must include a graduation plan that has been verified and signed by your academic advisor.
- All necessary documentation to support the existence of the circumstances described in the appeal and evidence that the circumstances have been resolved.

Events/circumstances that merit an appeal of financial aid eligibility include, but are not limited to:

1. Student suffered a personal illness or injury (**excluding chronic conditions-students are responsible for properly balancing school work with known chronic conditions**) or personal family emergency.
2. Student suffered a death in his/her immediate family. Immediate family is defined as parents, grandparents and siblings for a dependent student and includes spouse and children for an independent student.
3. Student has been absent from Western Carolina University for more than one semester and can document that the time away from the university was spent in pursuit of activities that should make the student better prepared to succeed academically.

4. Student was the victim of a natural disaster that caused him/her to miss school for at least five consecutive days.
5. Student came a semester at own expense to Western Carolina University and earned 12 hours and 2.3 semester GPA (undergraduate) or 9 hours and 3.0 semester GPA (graduate).
6. Broken Contract: If a student breaks their 1st contract and does not meet SAP, they must come a semester at their own expense at Western Carolina University and earn 12 hours and 2.3 semester GPA (undergraduate) or 9 hours and 3.0 semester GPA (graduate) to appeal for 2nd and final contract.

The Financial Aid Satisfactory Academic Progress Committee will consider the appeal and render a decision, which will be conveyed to the student by letter and/or email.

A student can appeal financial aid eligibility determinations based on maximum time frame only if (1) the student demonstrates that s/he has a documented disability that requires this accommodation, or (2) the student documents other exigent circumstances beyond his/her control. Appeals based on disability will be considered in cooperation with Western Carolina University's Office of Student Disability Services. Students who successfully appeal determinations based on maximum time frame will be permitted to an extension of the maximum time frame up to a maximum of twelve additional semester hours **attempted**. If an appeal of maximum time frame is approved, the student must elect in writing to the Financial Aid Office either one of two enrollment options: (1) to enroll as a full-time student with twelve additional semester hours attempted in one semester; or (2) enroll as a part-time student with six additional semester hours attempted in each of 2 successive semesters.

Students seeking to reestablish financial aid eligibility remain ineligible to receive financial aid assistance or deferment of payment until the appeal process is complete and a decision has been made by the Financial Aid Office Satisfactory Academic Progress Committee. Students should be prepared to pay tuition, fees and other educational expenses.