



On Campus & Online SAP Policy

In accordance with requirements of the Higher Education Act (34 CFR 668.34), Saint Joseph's College has established certain standards for evaluating the Satisfactory Academic Progress (SAP) of Title IV Financial Aid recipients. The College reviews its Satisfactory Academic Progress policies and procedures when changes at the federal or institutional level require us to do so to ensure compliance with federal regulations. This policy also extends to state and institutional aid programs (grant, loan, and work study).

What is Satisfactory Academic Progress?

To be eligible for financial aid you must earn at least 67% of the credits you attempt (quantitative **progress**) and you must meet the cumulative grade point average for the number of credits you have earned (qualitative **progress**).

Undergraduate Students must meet the following SAP criteria:

Credits earned (including transfer credits transferred)	Minimum cumulative grade point average required (CGPA)
1 – 26	1.75
27 – 57	1.85
58+	2.00

You must have at least a 2.00 cumulative grade point average at the end of two years of study, regardless of your enrollment status. Your **progress** is reviewed after the end of each semester/term. Maximum time frame of 150% of defined academic length for bachelor's degree programs

Graduate Students must meet the following SAP criteria:

1. Minimum cumulative grade point average (GPA) of 2.0
2. Minimum completion rate of 67%
3. Maximum time frame of 150% of defined academic length for master's degree programs

The ***maximum time frame*** is calculated by multiplying the published program length by 150 percent. Example: Published program length of 120 credits X 150% = 180 credits maximum time frame allowed to complete degree requirements. Implication: A student has attempted (not necessarily earned) 180 credits and has now exhausted his/her eligibility for financial aid.

If you have not met the required quantitative and/or qualitative standards you may be granted a warning period. A warning period may be granted to a student who has not met, but is very close to the required standards and we anticipate that she or he will meet the **progress** standards required at the conclusion of the next semester/term. If you are granted a warning period, you will receive a letter from our office. If we determine that you are not eligible for aid based on your **progress**, you may appeal our decision. If your appeal is successful you will be granted one semester/term of probation.

The appeal process follows federal rules and you will be asked to:

- explain and document the mitigating circumstances (e.g., major illness, death in the family, other special circumstance) that prevented you from meeting the required standards;
- explain what has changed or will change for you so that you will be able to earn the required cumulative grade point average and meet the 67% credits earned threshold by the end of the probation period; and
- detail how your degree will be earned within a maximum time frame of 150%
- Please note that most financial aid programs are not available for this length of time.

During a semester/term of probation you may receive aid. At the end of your period of probation, you must meet the benchmarks (including earned credits and cumulative grade point average) we establish for you before you will receive aid again.

NOTES: All attempted credits, including transfer credits, are included in our calculations unless there is a "W" assigned.