

University of North Carolina Wilmington

Office of Scholarships & Financial Aid

Satisfactory Academic Progress (SAP) for Financial Aid Eligibility

Financial Aid Satisfactory Academic Progress Standard Undergraduate Students

I. Introduction

- A. These guidelines have been developed in accordance with federal financial aid statutes and regulations governing student eligibility. Students who receive financial aid must demonstrate financial need and make satisfactory academic progress (SAP) as determined by University of North Carolina Wilmington pursuant to federal law.
- B. Financial aid recipients are required to be in good standing and to maintain satisfactory academic progress toward their degree requirements for each semester in which they are enrolled. In addition to meeting the academic standards outlined in UNCW's Academic Standing policy, financial aid recipients are required to meet the satisfactory academic progress standards outlined in this policy. Satisfactory academic progress for financial aid recipients enrolled in degree programs, as described below, and eligible programs of one academic year or less is evaluated at the conclusion of each academic semester (i.e. Fall, Spring and Summer). Failure to maintain satisfactory academic progress, as described below, will result in cancellation of financial aid awards, and the student may have to repay any funds already received.

II. Minimum Standards for Undergraduate Students

- A. UNCW's institutional requirements for minimum SAP requirements for undergraduate financial aid recipients are defined as follows:
 - 1. Minimum cumulative grade point average (GPA).

The student must maintain a minimum cumulative GPA of 1.75 for 0-45 credit hours and 2.0 for 46 or more credit hours.
 - 2. Minimum completion rate.

The student must maintain a minimum cumulative completion rate of two-thirds of credits attempted (67%).
 - 3. Maximum timeframe to complete the program/degree.

The student must complete his or her educational program within a time frame no longer than 150 percent of the published length of the educational program, as measured by credits



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attempted and including transfer credits (for example, the student must complete his or her program after attempting a maximum of 186 credits for a 124-credit program.)

Students who have graduated from one program at UNCW and then enroll in a second eligible program should contact the Office of Scholarships & Financial Aid to determine their SAP status under their new program of study.

- B. Federal regulations require that UNCW track the academic progress of financial aid recipients from the first date of enrollment at UNCW whether or not financial aid was received.
- C. Students who do not earn their degree within the maximum timeframe to completion, outlined above, will be placed in Financial Aid Denied status. No financial aid will be disbursed for the student during subsequent semesters/periods of enrollment unless the student has made an appeal of the Financial Aid Denied status and the appeal (described in section VI) is granted.

III. **Treatment of W, I, AU, F, S, P Grades; No Grade Reported; Repeated Course Work and Transfer Credits**

- A. Course withdrawals (W) after the drop/add period are not included in the GPA calculation, but are considered a non-completion of attempted coursework.
- B. Incomplete (I) grades are not included in the GPA calculation but are considered a non-completion of attempted coursework until the grade is replaced with a permanent grade and academic progress can be re-evaluated.
- C. Audit (AU) grades are not considered attempted coursework and are not included in completion rate determinations.
- D. Satisfactory grades (S) and Passing grades (P) are treated as attempted credits, which are earned but not included in calculation of the GPA.
- E. Failure (F) and Failure due to Nonattendance (WF) grades will be treated as attempted credits that were not earned, and will be included both in the calculation of the GPA and minimum completion rate.
- F. Each repeated course attempt will be included in the completion rate and maximum time-frame determinations.
- G. Transfer credits will be counted as attempted and completed credits for the calculation of maximum time-frame ONLY and will not affect the student's GPA calculation.



IV. **Financial Aid Denied Status**

- A. Undergraduate students who fail to maintain the minimum completion rate of 67 percent and/or fail to maintain a minimum cumulative GPA of 1.75 for 0-45 credit hours and 2.0 for 46 or more for one semester will be placed in Financial Aid Warning status for the following semester of enrollment; however, financial aid will still be disbursed, allowing the student to correct the deficiency.
- B. Undergraduate students who fail to maintain the minimum completion rate of 67 percent and/or fail to maintain a minimum cumulative GPA of 1.75 for 0-45 credit hours and 2.0 for 46 or more for two consecutive semesters will be placed in Financial Aid Denied status for the following semester of enrollment. No financial aid will be disbursed during subsequent semesters until the student is removed from Financial Aid Denied status (see Reinstatement of Aid after Financial Aid Denied Status).
- C. Undergraduate students who do not earn their degree within the maximum timeframe to completion will also be placed in Financial Aid Denied status. No aid will be disbursed during subsequent semesters of enrollment unless the student has made an appeal and the appeal is granted for that semester (section VII of this policy describes appeal procedures). There are no exceptions to this requirement.
- D. Students placed in Financial Aid Denied Status will be notified via email.

V. **Reinstatement of Aid After Financial Aid Denied Status:**

- A. Reinstatement of financial aid after a student is placed in Financial Aid Denied status is achieved in one of the following ways:
 - 1. The student submits a written letter of appeal and the SAP Appeals Committee grants the appeal. The student is placed on Financial Aid Probation for the next semester of enrollment. Financial aid probation means that the student who failed to make satisfactory academic progress and who has appealed has had eligibility for aid reinstated. At the end of that probationary semester their SAP status will be reevaluated. The student must meet all SAP requirements at the end of that semester or they will return to Financial Aid Denied status and must reestablish eligibility as described in item 2.



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2. The student attends UNCW, pays for tuition and fees without the help of student financial aid, and does well enough in the coursework to satisfy all the satisfactory academic progress standards. The student regains aid eligibility.
3. Students who are beyond the maximum timeframe cannot regain financial aid eligibility except on a semester-by-semester basis through the appeal process.

B. Appeal Process

1. The student must submit a written appeal of Financial Aid Denied status before the deadline to the Office of Scholarships & Financial Aid. The appeal must include documentation of the circumstance that led to their not meeting SAP standards as well as a description as to how they will be able to meet SAP at the end of the next enrollment period. Circumstances which may be considered include death of a family member, unexpected injury or illness of the student or other circumstances as supported with documentation.
2. The SAP Appeals Committee will review the appeal and notify the student in writing of their decision after the Appeals Committee meets and makes its determination. Appeals will not be granted unless the student's proposed enrollment in the upcoming semester would be adequate to reestablish their progress under these standards.
3. All decisions of the SAP Appeals Committee are final.
4. Deadlines: Fall: November 1, Spring April 1, Summer July 1

VI. Effective Date This policy is effective 7/1/2013 and will be first calculated for students on probation under the prior policy at the conclusion of the fall 2013 semester.

Note: Students who fail to enroll after an appeal has been granted may be suspended again and may be required to submit a new appeal before they will be eligible to receive financial aid.