

## **Federal Title IV Satisfactory Academic Progress (SAP) Policy**

Federal regulations mandate that colleges and universities review students' academic records at least annually to ensure that students are making adequate progress toward degree completion to maintain eligibility for Federal Title IV financial aid funds. Title IV funds include Direct Loans (student and parent loans), Pell Grant, FSEOG grant, and Federal Work Study. To continue receiving Title IV aid a student must meet minimum Satisfactory Academic Progress (SAP) guidelines as outlined below. The guidelines indicate that students must meet qualitative and quantitative standards to retain their federal financial aid eligibility. SAP review is performed annually at the end of the spring semester. SAP standards apply to all students wishing to be considered for federal financial aid regardless of whether or not aid was received in prior semesters. Students who fail to meet SAP standards are considered ineligible to receive any Federal financial aid funds until they have successfully gone through the appeal process and been placed on Financial Aid Probation or they are able to meet the standards at a subsequent review point.

### **Qualitative Requirements (GPA):**

The cumulative GPA for undergraduate students must be at least 2.0 after two academic years (or 4 semesters) of attendance. Prior to the end of the 4<sup>th</sup> semester, the student must have a GPA and academic standing sufficient to meet the College's standard for continued enrollment as defined by the College Academic Standards Committee. GPA requirements are listed in the Undergraduate Catalog under Academic Policies/Academic Probation and Dismissal. The undergraduate catalog can be found on this website: [www.newpaltz.edu/ugc/](http://www.newpaltz.edu/ugc/). If granted academic appeal or probation, students must still meet the 'PACE' requirement. Only credit hours successfully completed with a passing grade will count as completed credit hours. The following grades are not included in the GPA calculation: AU, H, I, U, W.

The cumulative GPA for graduate students must be at least 3.0 as outlined in the Graduate Catalog under Academic Policies, which can be viewed at [www.newpaltz.edu/graduate/catalog.html](http://www.newpaltz.edu/graduate/catalog.html).

### **Quantitative Requirements (Pace):**

Federal aid recipients must demonstrate continued progress towards degree requirements to ensure that they will complete the program within the maximum timeframe. Students generally may attempt up to 150% of the credits required to complete the bachelors' degree requirements. If a student attempts more than 150% of the credits required for their degree then they will fail SAP and become ineligible for any further federal financial aid. Appeals for exceeding the 150% maximum time frame are only granted in very extenuating cases.

*Example:* 120 credit Bachelors' degree x 150% = 180 credits. Student will be ineligible for financial aid if they attempt more than 180 credits.

*Example:* 30 credits Masters' degree x 150% = 45 credits. Student will be ineligible for financial aid if they attempt more than 45 credits.

Undergraduate students must also complete a percentage of credits attempted each year as shown on the following academic progress chart. Transfer credits accepted by the College and applied to the New Paltz degree are considered to be attempted and completed credits for this purpose.

### Academic Progress Chart

If attempted credits are between:	Then the following % of graduation credits must be completed:
3-30	50%
31-61	50%
61-90	67%
91-120	67%
121-180	67%
over 180	Ineligible

**Note:** Graduate Students must complete 67% of credits attempted

**Repeated Coursework:** All repeated courses are considered attempted hours, but are only counted as completed once. Once a passing grade for the course has been achieved, students may only receive federal financial aid one additional time.

**Withdrawals:** Credits for courses with a grade of W will be counted as attempted credits, but not credits earned in determining federal SAP. Receiving a W grade will impact pace as outlined in the above chart since the course will count as attempted credits, but not earned.

**Remedial Coursework:** Credits for remedial non-credit courses will not be counted as credits attempted or credits earned in determining federal SAP.

**Incomplete Grades:** Credits for courses with grades of Incomplete will count toward credits attempted but not count toward credits earned. If the 'incomplete' grade is changed to 'passing' the credits will then count as earned.

**Transfer Credits:** Transfer credits accepted by SUNY New Paltz and applied toward the New Paltz degree are considered to be attempted and completed credits in determining federal SAP. Only grades for courses taken at SUNY New Paltz are included in the GPA measure.

**Maximum Pell Grant Semesters:** Students may receive a maximum of 12 full time (or full time equivalent) semesters of Pell Grant awards. This includes all Pell Grants received at all schools attended. Usage rates can be viewed at [www.nsls.ed.gov](http://www.nsls.ed.gov).

**Maximum SUBSIDIZED Loan Semesters:** Students may receive a maximum of 12 full time (or full time equivalent) semesters of Federal Direct **Subsidized** Loan. This calculation includes all subsidized loans received at all schools attended. Usage rates can be viewed at [www.nsls.ed.gov](http://www.nsls.ed.gov).

**Degree Completion:** Students may only receive federal financial aid for courses which are required for degree completion. Students enrolled in credits beyond the number required for the degree or enrolled in courses that are not applicable to a degree requirement will have financial aid adjusted accordingly. A student who has completed all coursework required for a major or degree is ineligible even if a degree application has not been filed or the student has not exceeded the maximum timeframe allowed (150%).

Federal financial aid eligibility will be terminated when the Financial Aid Office determines it is not mathematically possible for a student to complete his/her degree program within the maximum timeframe.

All graduate programs must be completed within 7 years, unless a shorter time is designated for a program in the Graduate Catalog.

**SAP Status Notification:** SAP calculations are performed after the Spring semester has concluded. Students will receive electronic and written notification beginning in June as FAFSAs are received. SAP status is also posted on [my.newpaltz.edu](http://my.newpaltz.edu). Students may reestablish their eligibility for federal financial

aid through the appeal process or by improving their academic record to meet the SAP standards.

**SAP Appeal Process:** Students may submit an appeal application to the Office of Financial Aid if they feel there were extenuating circumstances beyond their control that affected their ability to make academic progress. The appeal process only pertains to federal financial aid eligibility, not general academic standing. Filing an appeal does not guarantee reinstatement of financial aid. Reasons for appeal may include: a death in the student's immediate family, serious injury or illness or other mitigating circumstances beyond the student's control. Students can find the SAP Appeal Process/Request instructions and forms on our website at [www.newpaltz.edu/financialaid/sap.html](http://www.newpaltz.edu/financialaid/sap.html). The written appeal must specify what has changed that will allow the student to be successful moving forward. Please note that the Office of Financial Aid will generally allow a maximum of two appeals. These appeals must indicate separate and distinct circumstances to be considered. SAP appeals must be submitted within 15 days of notification. Students submitting a SAP Appeal will need to make payment arrangements with the Office of Student Accounts as financial aid is not guaranteed. Appeals submitted without supporting documents will not be considered. Appeals should be submitted to: *Office of Financial Aid, 200 Hawk Drive, Wooster Hall 124, New Paltz, NY 12561*

**SAP Appeal Determination:** Appeal determinations will be mailed to the students within 10-15 business days of receipt of the appeal letter, after review by the SAP Appeals Committee. All committee decisions are final and cannot be appealed further. Determined SAP status will also be posted on [my.newpaltz.edu](http://my.newpaltz.edu) in the 'My Financial Aid' module under 'Eligibility/Academic Progress'.

**Appeal Approved/Probation:** If an appeal is approved, the student will be eligible for federal financial aid for one semester and will be placed on Financial Aid Probation. All students on probation will be assigned an 'Academic Plan' by the Office of Financial Aid. This action plan will outline the standards that the student must meet in order to maintain federal financial aid eligibility. The standard Federal Financial Aid Probation requires completion of 67% of credits attempted with a 2.0 GPA. Customized Plans may be different and may extend beyond 1 semester. Progress will be reviewed after the semester ends to determine if the student met the stated academic standards. Students will be deemed eligible for federal financial aid for the remainder of the year as long as the standards have been met while on probation. Students who have not met the standards while on probation will be ineligible for federal financial aid for the remaining semesters of that academic year. Appeals are only valid for courses taken at New Paltz and are not retroactive.

**Appeal Denied:** If the appeal is denied then the student will not be eligible for federal financial aid for the academic year. Their SAP status will then be re-evaluated again after the spring semester per the annual schedule.