

Satisfactory Academic Progress Policy For Financial Aid

Federal regulations require the Financial Aid Office to monitor the progress of all students toward the completion of degree. This monitoring process is called the *Satisfactory Academic Progress (SAP)*. The Department of Education requires that a school monitor SAP both quantitatively and qualitatively. Satisfactory academic process is essential to remain eligible to receive funds from any Federal Title IV, state, or university aid programs.

These rules must apply to all students whether or not they were recipients of any financial aid at the University of Guam or any other college.

Federal regulations state that the rules must include the following elements:

- A maximum time frame for students to complete his or her program (i.e. based on credits attempted);
- A minimum number of units to be completed;
- A minimum grade point average.

At the end of each semester, the Financial Aid Office will monitor each undergraduate and graduate student's academic progress to determine financial aid eligibility.

To maintain Satisfactory Academic Progress (SAP) the following minimum requirements must be met:

❖ UNDERGRADUATE

- Complete at least a minimum of 75% of credit hours attempted with a passing grade (see chart below);
- Have attempted no more than 186 credit hours for Bachelor's degree program (based on a 150% of 124 credit hour requirement degree program. Maximum credit hours for programs requiring more than 124 credits will be adjusted accordingly);
- Must maintain a 2.00 cumulative Grade Point Average (GPA).

❖ GRADUATE

- Complete at least a minimum of 75% of credit hours attempted with a passing grade (see chart below);
- Have attempted no more than 54 credit hours for Master's degree program (based on a 150% of 36 credit hour requirement degree program. Maximum credit hours for programs requiring more than 54 credits will be adjusted accordingly);
- Must maintain a 3.00 cumulative Grade Point Average (GPA).

BREAKDOWN OF REQUIRED NUMBER OF CREDITS

Undergraduate:

Credit Hour Attempted*	Enrollment Status	Minimum Credits to complete each semester
21	Full-time	16 Credits
19 - 20	Full-time	15 Credits
18	Full-time	14 Credits
17	Full-time	13 Credits
15 - 16	Full-time	12 Credits
14	Full-time	11 Credits
13	Full-time	10 Credits
11 - 12	Full-time	9 Credits
10	$\frac{3}{4}$ - time	8 Credits
9	$\frac{3}{4}$ - time	7 Credits
6 – 8	$\frac{1}{2}$ - time	6 Credits
Below 6 credits	Less than $\frac{1}{2}$ time	MUST PASS <u>ALL</u> Credits

**Credit Hours Attempted – number of credit hours enrolled after the ADD/DROP period of each semester. Fall and Spring semesters ADD/DROP period ends the Tuesday AFTER the first day of classes; Summer ADD/DROP period end on the first day of each session.*

Graduates:

Credit Hour Attempted*	Enrollment Status	Minimum Credits to complete each semester
12	Full-time	9 Credits
9	Full-time	7 Credits
6 – 8	$\frac{1}{2}$ - time	6 Credits
Below 6 credits	Less than $\frac{1}{2}$ time	MUST PASS <u>ALL</u> Credits

**Credit Hours Attempted – number of credit hours enrolled after the ADD/DROP period of each semester. Fall and Spring semesters ADD/DROP period ends the Tuesday AFTER the first day of classes; Summer ADD/DROP period end on the first day of each session.*

➤➤To determine the amount of credits required (75% completed with a passing grade), multiply the number of credits you are enrolled in after the ADD/DROP period by .75.

Probation

Undergraduate students who fail to complete a minimum of 75% of credit hours attempted from the previous semester and/or maintain a 2.00 cumulative GPA will be placed on SAP probation for the following semester enrolled. Students will continue to receive their financial aid funds while on probation.

Graduate students who fail to complete a minimum of 75% of credit hours attempted from the previous semester will be placed on SAP probation for the following semester enrolled. They will continue to receive their financial aid funds while on credit hour probation. ***If a graduate student does not meet the cumulative GPA of a 3.00 at the end of the previous semester or placed on probation by the Graduate School, they will no longer be eligible to receive financial aid funds, until they are off probation from the Graduate School.***

Suspension of Aid

A student's financial aid will be suspended for **any** of the following reasons:

1. The student fails to make progress toward the minimum required cumulative GPA for two (2) consecutive semesters (Fall/Spring/Summer);
2. Failure to complete a minimum of 75% of the credit hours attempted for two (2) consecutive semesters (Fall/Spring/Summer);
3. Complete withdrawal from the University of Guam during the semester for which aid was received;
4. Dismissal from the University of Guam for any reason;
5. The student has attempted more than 186 credit hours (undergraduates) / 54 credit hours (graduates) towards their degree program and has not received a bachelor's / master's degree;
6. Failure to receive a passing grade (A, B, C, D, or P) for all of the credit hours attempted during the semester;
7. Placed on Continued Probation by the Admissions and Records Office at the end of a semester;
8. First semester after a Dismissal or Suspension from the Admissions and Records Office;
9. Current academic status with the Admissions and Records Office shows any of the following: Continued Probation, Suspension, or Dismissal.

Appeal of Financial Aid Suspension

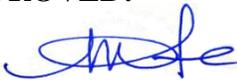
A student wishing to appeal their financial aid suspension must do so in writing with the supporting documents attached to the Financial Aid Office **at least 30 calendar days before the start of the term and no later than 30 calendar days before the end of the semester** that the financial aid is desired. The type written appeal must be attached to the Appeal for Reinstatement Form. Failure to adhere to this time line will result in the student losing their right to appeal their suspension.

In the appeal, the student should describe and document any mitigating circumstances (for example: serious illness, severe injury, death of an immediate family member, etc) contributing to the reason for suspension. The response may reinstate the student to full eligibility, deny eligibility, or set conditions for reinstatement.

Appeals with mitigating circumstances must be approved by the Director of Financial Aid Office. Financial Aid advisors must prepare a briefing for the Director with recommendations for the students appeal.

All appeals should be reviewed and forwarded for approval to the Director within 30 working days of the student's submission of their appeal. A response on the status of the appeal to the student will be given within 45 working days after submission of the appeal.

APPROVED:



Mark A. Duarte, Director Financial Aid Office

07/18/2014

Date