Federal regulations require students to make satisfactory progress toward the completion of a degree or certificate in order to receive federal financial aid (Title IV, HEA aid). These programs include the following: Pell Grant, Supplemental Educational Opportunity Grant, Work Study, Perkins Loans, Direct Subsidized and Unsubsidized Loans, Parent Loans for Undergraduate Students and Graduate PLUS Loans. The policy is consistently applied to all applicable students: full-time, part-time, undergraduate, and graduate students, and all education programs. All students must maintain SAP according to the following standards in order to be eligible to receive federal student aid. SAP is reviewed at the end of each standard term (Fall, Spring, Summer).

**How is SAP Measured?** SAP has a **Qualitative Measure** and a **Quantitative Measure**. Both are measured at the end of each term, and will be checked prior to disbursement of aid, with the exception of the summer term as spring grades will not be posted before summer disbursements are made. This means that summer aid could be disbursed and it will later be determined the student is ineligible requiring student repayment of funds.

**I. Students Pursuing a Degree or Certificate at UCA:** Students must: (1) be enrolled in a degree or eligible certificate program offered at UCA; (2) meet the 150% maximum allowable time frame (Quantitative Measure); (3) meet the completion percentage requirement (Quantitative Measure) and (4) meet the grade point average requirement (Qualitative Measure).

<table>
<thead>
<tr>
<th>Classification/Level</th>
<th>(2) Maximum allowable time frame</th>
<th>(3) Completion Percentage</th>
<th>(4) Grade Point Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate</td>
<td>150% of published program length</td>
<td>67% of Overall Attempted Hours</td>
<td>2.0 cumulative Institutional GPA</td>
</tr>
<tr>
<td>Post Baccalaureate</td>
<td>150% of published program length</td>
<td>67% of Overall Attempted Hours</td>
<td>2.0 cumulative Institutional GPA</td>
</tr>
<tr>
<td>Graduate</td>
<td>150% of published program length</td>
<td>67% of Overall Attempted Hours</td>
<td>3.0 cumulative Institutional GPA</td>
</tr>
</tbody>
</table>

**Example**

<table>
<thead>
<tr>
<th></th>
<th>Undergraduate in 120 credit hour program and has attempted 130 hours</th>
<th>Student has attempted 130 hours and has earned 115 hours</th>
<th>Student has an Institutional cumulative GPA of 2.75</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Result</strong></td>
<td>120 X 150% = 180</td>
<td>67% of 130 = 87.1</td>
<td>2.0 required</td>
</tr>
<tr>
<td></td>
<td>130 &lt; 180 = Good</td>
<td>115 &gt; 87.1 = Good</td>
<td>2.75 &gt; 2.0 = Good</td>
</tr>
</tbody>
</table>

Please note:

- While students may choose to work towards two degrees at the same time, only one degree will be considered in the maximum attempted hour’s component per academic level.
- Students may request a recalculation of their eligibility due to grade changes once the changes are officially posted in university records. Please note that a grade change is not the same as grade forgiveness.
- Attempted and completed credit hours are based on the official university calculation as presented on the student’s academic records in the university data base under the “Overall” category.
- Attempted hours includes: repeat hours, incomplete hours, academic clemency hours, transfer hours, concurrent (high school) enrollment all hours regardless of whether a student received financial aid.
- The federal government does not exempt hours included in Academic Clemency from the SAP policy. This means that terms included in the Clemency remain in the maximum allowable time frame and completion percentage calculation of your SAP status.
- Credit hours will be considered attempted as of the last day of the late registration period. All periods of enrollment at UCA will be counted in attempted hours.
- Courses attempted where grades of "A, B, C, D, F, X (Incomplete), WP, W, WF, F, PR, CR or NC are received will be used in computing all hours attempted.
- Courses with final grades of F, X (Incomplete), WP, W, WF, F, NC will not be counted in earned hours.
- Remedial/Transitional courses will not be considered in the calculations instead will be monitored by the University College (UC) Administrator based on established policies for that program.
II. Financial Aid Warning and Suspension

A. **Financial Aid Warning**: A student who fails to meet the minimum SAP requirements (because of completion percentage or GPA as indicated above) at the end of a term will be placed on Financial Aid Warning. A student on Financial Aid Warning may continue to receive assistance under the Title IV, HEA funds for the next term only. During the term of warning, the student is expected to come into compliance with the standard Federal Financial Aid Satisfactory Academic Progress Policy as indicated in section I above.

At the end of that term, if the student has:
1. **met** the minimum completion percentage and GPA the student is considered to be meeting SAP (unless the student is not meeting the maximum time frame requirement).
2. **not met** the minimum completion percentage and GPA requirement the student is not considered to be meeting SAP. At this time the student will be placed on Financial Aid Suspension and will not be eligible for Title IV, HEA funding.

During this period of suspension the student will not be eligible to receive Title IV, HEA funds but he/she may continue to be enrolled at UCA as long as the student continues to meet admission and enrollment requirements and may continue on a cash pay basis with an approved payment plan. Payment Plans are established with the UCA Student Accounts Office.

Financial Aid Warning, Probation and Suspension are separate from Academic Warning, Probation and Suspension. Students should contact the UCA Academic Advising Center for information regarding Academic Warning, Probation and Suspension.

B. **Financial Aid Suspension**: There are two reasons a student will be placed on Financial Aid Suspension:
1. Failure to meet SAP after Financial Aid Warning period as indicated above
2. Failure to complete the academic program within 150% of published program length

A student who loses their Title IV, HEA financial aid eligibility due to not making SAP at the end of a financial aid warning or as a result of not completing their program within 150% of the published length of the program has the right to file an appeal regarding their Satisfactory Academic Progress Evaluation. See Appeal Procedure below.

III. Appeal Procedure:

A. **Initial Appeal**: Students on financial aid suspension may first appeal in writing to the Director of Financial Aid or their designee based on mitigating circumstances that impacted the ability of the student to comply with the SAP policy. The Federal Financial Aid Appeal form is available on line at the UCA Office of Student Financial Aid web page until the deadline for appeal has expired.

<table>
<thead>
<tr>
<th>Mitigating Circumstance</th>
<th>Examples of Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death of a family member/friend</td>
<td>Obituary, death certificate</td>
</tr>
<tr>
<td>Marital Issues</td>
<td>Separation Agreement, divorce decree, statement for counselor/minister</td>
</tr>
<tr>
<td>Medical health issues</td>
<td>Statement from medical professional, medical records</td>
</tr>
<tr>
<td>Employment issues</td>
<td>Letter from employer, copies of time sheets, pay stubs</td>
</tr>
<tr>
<td>Family responsibilities</td>
<td>Documentation that supports the particular issue</td>
</tr>
<tr>
<td>Financial responsibilities</td>
<td>Documentation that supports the particular issue</td>
</tr>
<tr>
<td>Natural Disaster</td>
<td>Documentation indicating how the student was directly impacted</td>
</tr>
</tbody>
</table>
1. **Appeal Deadline**: Appeals must be submitted no later than the last day for a 100% refund for the fall or spring term. Please see the official academic calendar for this date. The Summer Appeal deadline will be set by the appeals committee. In general, the committee will allow appeals to be submitted up to a week before the last day of May Intersession.

   B. **Financial Aid Committee Appeal**: If the initial appeal is denied, the student has the option to appeal to the Financial Aid Committee. This committee is comprised of representatives from the UCA faculty, staff and the Student Government Association.
      1. The student has the option to meet in person with the Financial Aid Appeal Committee.
      2. The Committee reviews/hears this second appeal and forwards a recommendation to the Vice President for Finance and Administration.
      3. **Deadline**: Appeals must be submitted no later than the last day for 75% refund for the term. Please see the official academic calendar for this date.

   C. **Appeal Approval**: If either appeal is approved (Initial Appeal or Financial Aid Committee Appeal) the student is placed on Financial Aid Probation.

   IV. **Financial Aid Probation**: Students who have a successful appeal will be placed on Financial Aid Probation and must maintain compliance with the Academic Plan submitted with their appeal. While on probation, a student is eligible for federal financial aid if otherwise eligible.
      1. During the period of probation (one term) the student is expected to come into compliance with the standard SAP Policy as described above in Section I or
      2. Maintain compliance with the Academic Plan outlined and submitted to the Office of Student Financial Aid as part of the appeal.
      3. Failure to meet the terms of the Academic Plan will result in the student being placed on Federal Financial Aid Suspension and the student will not be eligible to appeal at that time.

   V. **Academic Plans**: The intention of the Academic Plan is to:
      1. Ensure the student has met with an academic advisor to discuss their academic goals and ensure they understand the path to obtain their degree or certificate;
      2. To establish with their academic advisor a plan that will allow the student to do one of the following:
         a. Obtain compliance with the standard policy within one academic term or
         b. Obtain compliance with the standard policy within a reasonable time or
         c. For the student who will not be able to regain compliance with the standard policy, to ensure they are progressing toward their degree or certificate in a timely manner.

   VI. **Reestablishment of Eligibility after Failing to Meet Academic Plan**: A student who failed to meet the terms of the Academic Plan may establish eligibility in one of two ways:
   A. The student will be eligible to apply for federal financial aid when they comply with the standard policy.
   B. By regaining their eligibility to appeal and submitting a successful appeal.
      1. The undergraduate student will regain the ability to appeal once they have successfully completed a minimum of six (6) credit hours at UCA with a 2.0 or better GPA in all courses for that term.
      2. The graduate student will regain the ability to appeal once they have successfully completed a minimum of five (5) credit hours at UCA with a 3.0 or better GPA in all courses for that term.

   Note: Although not a part of the Satisfactory Progress Policy, it is important to know that students may only receive financial aid funding for one repetition of a previously passed course, this is known as the Repeat Rule.