

Satisfactory Academic Progress (SAP) Policy

(Updated May 5, 2025)

Federal regulations require students to make satisfactory academic progress toward the completion of their degree or certificate program in order to receive federal financial aid. These programs include the following: Pell Grant, Supplemental Educational Opportunity Grant, TEACH Grant, Work-Study, and Direct Loans. The policy is consistently applied to all enrolled students at the end of the Fall, Spring, and Summer terms. The SAP status for previously enrolled UCA students is based on the policy in effect during their last term of attendance.

Please note: Students are eligible to apply for and receive federal financial aid for courses that are required for degree/program completion. Once a student applies for graduation for a term and does not graduate during that term, verification of the courses required to complete the degree program will be requested.

How is SAP Measured? SAP has a **Qualitative Measure (GPA)** and a **Quantitative Measure (Hours)**. Both are measured at the end of each term and will be checked before the disbursement of aid.

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).

Classification/Level	(2) Maximum allowable time frame	(3) Completion Percentage	(4) Grade Point Average
Undergraduate	150% of published program length	67% of Overall Attempted Hours	2.0 Cumulative Institutional GPA
Post Baccalaureate	150% of published program length	67% of Overall Attempted Hours	2.0 Cumulative Institutional GPA
Graduate	150% of published program length	67% of Overall Attempted Hours	3.0 Cumulative Institutional GPA
Example	Undergraduate 120 credit hour program Student attempted 130 hours	Student attempted 130 hours Student earned 115 hours	Student Institutional Cumulative GPA of 2.75
Policy and Result Applied to Example	Policy: $120 \times 150\% = 180$ Result: $130 < 180 = \text{Good}$	Policy: $67\% \text{ of } 130 = 87.1$ Result: $115 > 87.1 = \text{Good}$	Policy: 2.0 required Result: $2.75 > 2.0 = \text{Good}$
Example	Undergraduate 120 credit hour program Student attempted 130 hours	Student attempted 130 hours Student earned 75 hours	Student Institutional Cumulative GPA of 2.0
Policy and Result Applied to Example	Policy: $120 \times 150\% = 180$ Result: $130 < 180 = \text{Good}$	Policy $67\% \text{ of } 130 = 87.1$ Result: $75 < 87.1 =$ Warning (See section II A below)	Policy: 2.0 required Result: $2.0 = 2.0 = \text{Good}$

Maximum Allowable Time Frame

- While students may choose to work towards two degrees at the same time, only one degree is considered in the maximum attempted hour's component per academic level.
- Students working on a double major who exceed the standard 150% limit will be required to submit proof of declaration of a double major and the coursework required to complete the programs.

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Attempted and Completed Hours

- Attempted and completed credit hours are based on the official university calculation as presented on the student's academic records in the university database under the "Overall" category.
- Once a student has completed a degree, all subsequent coursework is considered in the attempted hours calculation until that subsequent degree is completed.
- Attempted hours include repeat hours, incomplete hours, academic clemency hours, transfer hours, and concurrent (high school) enrollment, 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/I (Incomplete), WP *, W, WF, F, PR, CR or NC are received will be used in computing all hours attempted.
 - Due to COVID-19 disruptions, courses assigned a WP Grade for Spring 2020 will not factor into the attempted hours calculations.
- Courses with final grades of F, X/I (Incomplete), WP, W, WF, F, and NC will not be counted in earned hours.
- Courses taken for audit are not eligible for federal financial aid and are not factored into the calculation for SAP purposes.
- Remedial/Transitional courses will not be considered in the calculations; instead will be monitored by the Department of Student Transitions Administrator based on the Transitional Course Completion Policy found at: <https://uca.edu/dst/transitional-course-completion-policy/>

Recalculations

- The SAP calculation is a snapshot of the student's academic progress. As an example, per federal guidelines, SAP may not be recalculated for incomplete grades (X) changed to a letter grade. The updated grade will be a part of the next regular term evaluation.
- Students may request a recalculation of their eligibility for the current term due to grade changes due to corrections.
- At the end of the term, the Office of the Registrar will update transcripts to reflect grade forgiveness completed for that specific term. When requested by the student, SAP will be recalculated if the change is made prior to the start of the next academic term of the year.

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).

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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.

Note: 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 the Financial Aid Warning period as indicated above
 2. Failure to complete the academic program within 150% of the published program length

A student who loses their Title IV, HEA financial aid eligibility due to 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.

III. Appeal Procedure:

- A. **Appeal:** Students on financial aid suspension may appeal in writing based on mitigating circumstances that affected the ability of student to comply with the SAP policy. The Federal Financial Aid Appeal form will be made available on the student's MyUCA Financial Aid Self-Service tab under Student Requirements. The appeal link will be available until the appeal deadline has expired for that term.

Mitigating Circumstance	Examples of Documentation
Death of a family member/friend	Obituary, death certificate
Marital Issues	Separation Agreement, divorce decree, a statement from counselor/minister
Medical health issues	Statement from a medical professional, medical records
Employment issues	Letter from employer, copies of time sheets, pay stubs
Family responsibilities	Documentation that supports the particular issue
Natural Disaster	Documentation indicating how the student was directly impacted
Military Deployment	Documentation of military deployment/orders

Appeal Deadlines:

Summer 2025:	May 26, 2025
Fall 2025:	August 27, 2025
Spring 2026:	January 14, 2026
Summer 2026:	May 26, 2026

Appeal Approval: Approval results in the student being placed on Financial Aid Probation. The student will be notified in writing. See below.

Appeal Denial: Before the student is notified of a denial, the appeal will be forwarded to the Financial Appeals Compliance Committee for review.

- B. **Financial Appeals Compliance Committee:** The appeal committee is made up of university staff outside of the Financial Aid Office. The Committee will review to ensure that the appeal process and

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the decision has adhered to procedure and compliance standards. Students will be notified by the Financial Aid Director of the outcome in writing.

Appeal Denial: Denial results in the student being suspended from federal aid eligibility until they come into compliance with the policy. The Decision of the Committee is final in appeal matters.

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 on time.

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. Students will be eligible to apply for federal financial aid when they comply with the standard policy.
- B. A student may submit another appeal for consideration when:

Undergraduate Student:

- After they have attempted at least six undergraduate credit hours at UCA during one term with a 2.0 term GPA or better. Although a minimum of half-time enrollment is required, the student must complete all courses attempted for that term with a 2.0-term GPA or better. Coursework with an F, W, X, I, NC, or NR will not be considered as successful completion.

Graduate Student:

- After they have attempted at least five graduate credit hours at UCA during one term with a 3.0 term GPA or better. Although a minimum of half-time enrollment is required, the student must complete all courses attempted for that term with a 3.0-term GPA or better.

* Note: Federal regulations prohibit students from appealing multiple times for the same reasons or circumstances.