Satisfactory Academic Progress Requirements and Probation

Satisfactory Academic Progress (SAP) is used to define successful completion of coursework to maintain eligibility for student federal financial aid. The U.S. Department of Education’s federal regulations require the Adler University to establish, publish, and apply standards to monitor student progress toward completion of a certificate or degree program. If a student fails to meet these standards, they will be placed on a financial aid warning and/or suspension. Students who are under review by the Student Comprehensive Evaluation Committee (SCEC) will have their financial aid funds held until the Office of Financial Aid receives a favorable decision letter from SCEC.

There are three parts to the Satisfactory Academic Progress Policy:

1. Grade Point Average (Overall GPA)
2. Cumulative Progress (Overall)
3. Timely Degree Completion

Students need to comply with all requirements to remain eligible for federal financial aid, as detailed below:

1. Grade Point Average (Overall GPA)
The Satisfactory Academic Progress Policy requires that students maintain a minimum cumulative grade point average (GPA) of 3.0 (on a 4.0 scale) in order to remain eligible for federal financial aid. If a student drops below a cumulative GPA of 3.0 they will be placed on a financial aid warning. Once a student is on a financial aid warning, they may continue to receive federal financial aid, but will be expected to meet the minimum standards (3.0 cumulative) in the following term. However, the student will be expected to maintain Satisfactory Academic Progress until the end of the warning term in order to continue to receive financial aid for future terms.

2. Cumulative (Overall) Progress
The Satisfactory Academic Progress Policy contains a quantitative component, meaning that students are required to make steady progress toward a degree by completing at least 70% of all attempted credit hours. For example, if a student has attempted 30 credit hours total, then they would be expected to complete at least 21 of these credit hours in order to comply with the minimum quantitative standards (Note: all transfer credits figure into credit hours attempted calculation). If a student does not successfully complete at least 70% of all credit hours attempted, they will be placed on a financial aid warning at the end of the term. Once a student is on a financial aid warning they may continue to receive federal financial aid for the following term. However, the student will be expected to maintain Satisfactory Academic Progress until the end of the warning term in order to continue to receive federal financial aid for future terms.

3. Timely Degree Completion
All qualified Doctoral students receiving federal financial aid are eligible for a maximum of 7 years of federal financial assistance from the initial date of registration. All qualified Master students receiving federal financial aid are eligible for a maximum of 5 years of federal financial assistance from the initial date of registration. All qualified Certificate students receiving federal financial aid are eligible for a maximum of 2 years of federal financial assistance. Students who reach the maximum enrollment limit for receiving federal financial aid would need to file a financial aid appeal.

Course In-Progress
Satisfactory Academic Progress is calculated until 2 weeks after the term ends. At this time final grades should be posted to students’ transcripts. If a student has a Course In Progress (CIP) on his/her transcript this means that no grade was assigned to the course. If a student is missing a grade (s) for any term financial aid Satisfactory Academic Progress cannot be calculated. Due to the Department of Education regulation the Office of Financial Aid must put a hold on all future federal financial aid disbursements and student refund checks until a passing grade is posted.

Repeated Courses
For students who repeat a course both grades will be calculated in their financial aid Satisfactory Academic Progress cumulative grade point average and overall hours attempted/completed.

Audited Courses
Audited courses do not affect students’ GPA or overall cumulative Completion Rate. Audited courses are not covered by federal financial aid funds.

No Credit, No Pass
A No Credit grade (NC) for financial aid Satisfactory Academic Progress, is considered a failing grade on a program requirement NC grades will not be calculated into a student’s cumulative GPA or overall Completion Rate. Receiving this grade could result in a full or partial loss of financial aid funds. If a student receives NC for a program requirement, the student may repeat the class one time only and still receive federal financial aid.

Incompletes
An Incomplete grade (I) for financial aid Satisfactory Academic Progress will calculate into a completion rate as credit hours attempted but not successfully earned. A student will have until the last day of the following term to successfully complete and earn a passing grade of A, B, P, IP or CR. If a student does not complete or earn a passing grade by the end of the following term an “F” grade will be posted.

Readmitted Students
Students who have been readmitted must be in compliance with financial aid Satisfactory Academic Progress policy to be eligible for federal financial aid funds.

Withdrawal and Administrative Withdrawal
It is the student’s responsibility to speak with the Office of Financial Aid before withdrawing from any or all courses in order to receive full explanation of the procedure and the results of withdrawal. If a student withdraws from all classes or drops below half-time enrollment, during the 100% or 50% drop period, all
financial aid funds are returned. If a financial aid recipient finds it necessary to withdraw from all classes after the 50% drop period, the student may be required to return part or all federal financial aid funds.

If a student is under review by SCEC, the Office of Financial Aid holds the student’s federal financial aid funds until a final decision is made. After the final SCEC decision is made, the Office of Financial Aid may be required to return part or all of a student’s federal financial aid. As a result, the student will be responsible for any remaining balance.

Financial Aid Appeals

When a student fails to meet one or more of the Satisfactory Academic Progress requirements, they are placed on financial aid warning status. Once a student is on financial aid warning status, they may continue to receive financial aid, but will be expected to maintain Satisfactory Academic Progress by the end of the warning term in order to continue to receive financial aid. Failure to meet the requirements after the warning term will result in financial aid suspension. After a student has been placed on financial aid warning status and fails to meet one or more of the Satisfactory Academic Progress requirements a second time, that student is placed on financial aid suspension status. Students on financial aid suspension status will have all financial aid cancelled for future terms and will no longer be eligible to receive financial assistance. Once a student’s financial aid eligibility has been suspended, notification will be sent to the student stating the reason aid has been suspended and the procedure for appealing the decision. Financial aid will not be reinstated unless the student’s appeal is granted.

Appeal Procedure

To appeal, a student must submit all required documents listed below within ten days of the date of the email notification of warning or suspension status that was sent to the student. If no appeal is filed within the ten-day appeal period, the decision becomes final, and the student is not eligible for future appeal.

1. A signed and dated letter to the Director of Financial Aid describing the specific reason(s), events, or circumstances that prevented the student from meeting the Satisfactory Academic Progress requirements

2. A Corrective Action Plan to improve Satisfactory Academic Progress

3. Documentation of a discussion between the student and the student’s academic advisor regarding the Corrective Action Plan (This documentation must be signed by the academic advisor)

4. Documentation of an extenuating circumstance (Examples include, but are not limited to, student illness, family illness, or death in the family)

Once the Financial Aid Appeals Committee has reviewed the appeal and made their determination, the student will be notified via email of the decision. The Financial Aid Appeals Committee’s decision is final. Students may submit multiple appeals, but the reason or rationale of the appeal must be different than previous Satisfactory Academic Progress appeals submitted by the student. If the Financial Aid Appeals Committee approves the appeal, the student will be eligible to receive financial aid for at least one additional term and will be considered to be on financial aid probation. When appeals are approved, the committee will require that the Corrective Action Plan be maintained each term. If at any time the Satisfactory Academic Progress policy is not maintained, the student’s aid will be permanently suspended.
The Satisfactory Academic Progress Policy applies to students receiving federal student aid through the following programs:

- Federal Direct Stafford Loan
- Federal Direct Graduate PLUS Loan
- Federal Work Study
- All state and federal military benefits