Federal regulations require that the Adler University Office of Financial Aid monitor the academic progress of all financial aid recipients toward the completion of their degree or certificate. This process is called Satisfactory Academic Progress (SAP). This SAP policy is enforced in conjunction with all other institutional policies and procedures, including the academic status and satisfactory progress policies of the University, and applies to part-time and full-time students for all semesters of enrollment, including those terms for which no financial aid was granted. Institutional policies regarding academic status and satisfactory progress can be found in the Adler University Course Catalog.

The Office of Financial Aid shall have primary responsibility in enforcing this policy. The Registrar’s Office and other University offices that maintain student information relevant to this policy shall provide such information, as requested, by the Office of Financial Aid. All updates from the Office of Financial Aid with regards to a student’s SAP standing (Warning, Suspension, Appeal Approved) will be sent to the student’s Adler email account. [34 CFR §668.34 (a)(11)].

SAP for Adler University graduate students is monitored using three factors: maximum time frame measurement, cumulative progress toward completion of the degree or certificate, and cumulative Grade Point Average (GPA).

**Maximum Time Frame Measurement**

Students may receive financial assistance for attempted credit hours up to 150 percent of the credits it normally takes to complete the academic program. The total allowable attempted hours are calculated by multiplying the hours required to complete the degree at Adler by 1.5 and rounding down to the nearest whole number. For example, for a program that requires 36 credit hours, a student may attempt up to 54 hours. Please note: non-degree certificate programs are approved by the US Department of Education for financial assistance at a specific number of credit hours. Regardless of a student’s actual plan of study, maximum timeframe is calculated using the number of hours for which the program was approved with the US Department of Education.

In the event that it becomes mathematically impossible for the student to complete their program according to the maximum timeframe requirements, the student will be immediately suspended from federal assistance without a warning period, but with the ability to appeal.

Additionally, students must satisfactorily complete all degree or certificate requirements within the timeframes listed below, from the date of first registration following admission to the program:

- Certificate students: two years
- M.A. students: five years
- Doctoral students: seven years

Periods of approved leave of absence do count against the above bulleted timeframes. Once a student meets these timeframes, they will be immediately suspended from federal assistance without a warning period and without the ability to appeal. However, an appeal can be submitted if the University approves additional time for the student to complete academic requirements for their program.
A student who completes all academic requirements for their program but does not yet have the degree or certificate is not eligible for further federal financial aid for that program.

**Cumulative Progress toward Completion of the Degree or Certificate**

Students must successfully complete at least 70% of the credit hours they attempt. This measure will be measured cumulatively over the course of the student’s program. For the purpose of this measurement, all of the following are applicable:

- Successful completion for Chicago Campus, non-PsyD students is defined as a grade of B- or better for letter grade course, or a grade of CR for a credit/no credit course. These credits are counted in both attempted and completed hour totals.
- Successful completion for Chicago Campus, PsyD students is defined as a grade of B or better for letter grade course, or a grade of CR for a credit/no credit course. These credits are counted in both attempted and completed hour totals.
- Successful completion for Global Campus students is defined as a grade of C or better for letter grade course, or a grade of CR for a credit/no credit course. These credits are counted in both attempted and completed hour totals.
- All other grades (including Incomplete and In Progress grades) are counted in the attempted hour total, but not the completed hour total. If an Incomplete or In Progress grade is later converted to a grade that is considered to be a successfully completed grade, the cumulative progress percentage can be recalculated. **It is the student’s responsibility to notify the Office of Financial Aid when an Incomplete or In Progress grade has been converted.**
- Students who drop courses will not have those dropped courses counted in the attempted hours total if they are dropped during the official add/drop period. Dropped courses after the official add/drop period will be counted in the attempted hours total.
- Repeated courses are counted as attempted hours during all repeats.
- Transfer credits that count toward the student’s current academic program count as both attempted and completed hours.
- Students who change programs will only have hours that were previously attempted counted in their cumulative totals if they are applicable to the new academic program.
- Audited courses do not count in either the attempted or completed hour totals.

**Cumulative Grade Point Average (GPA)**

Graduate students must maintain a minimum cumulative GPA of 3.0.

**Evaluation of Satisfactory Academic Progress**

Evaluation of satisfactory academic progress is made at the end each semester by the Adler University Office of Financial Aid once final grades are published in the university system. This review is completed through a manual review of grades received, courses attempted, cumulative progress towards degree completion, and cumulative GPA. SAP progress will be evaluated up to three times per academic year.

In cases where a student has separated from Adler University and is later re-admitted, SAP will be re-evaluated upon admission.

**Financial Aid Warning**

Graduate students who fail to meet the above SAP requirements will be placed on financial aid warning for one academic semester. Students will be allowed to continue on financial assistance during the
warning period. Students placed on financial aid warning will be sent notification through their Adler email account. The notification will include SAP requirements, steps necessary to meet SAP in the upcoming term and the consequences for failing to meet SAP requirements the end of the warning period.

If a student does not enroll in the following semester after the SAP warning is issued, the warning period will move to the next semester of enrollment.

Students will be placed on financial aid suspension if they fail to meet the standards of this SAP policy after the financial aid warning period.

Suspension of Financial Aid Eligibility
Students will be placed on financial aid suspension if they do not meet the SAP requirements at the end of their Financial Aid Warning period. They will be notified of their suspension through their Adler email account.

Appealing Suspension of Financial Aid Eligibility
A student may appeal the suspension of their financial aid eligibility for extenuating circumstances. Appeals from other parties on behalf of the student will not be accepted. All appeals should be submitted to the Director of Financial Aid via an email from their Adler email account. Each appeal must include (1) the reasons why the standards of this policy were not met, (2) what has changed in the student’s situation that will allow them to make satisfactory progress during the next evaluation, and (3) an academic plan for the remainder of the student’s studies. Documentation of any statements made in the appeal should be included, as appropriate, to strengthen the appeal (e.g. updated Degree Completion Plan, or DCP; third-party documentation; etc).

All appeals must be submitted within 10 business days of the send date of a suspension notice.

The Director of Financial Aid will review the appeal and will respond to the student within 10 business days from the receipt of the appeal. This response will be sent to the student’s Adler email account. If the student’s appeal is approved, the student will be placed on a financial aid probationary period for one term or for the duration of an academic plan developed by the student’s advisor, as appropriate. The probationary period will be defined to include checkpoints that must be achieved in order for the student to remain eligible for financial assistance. Students failing to abide by the terms of their probation will be suspended from financial aid eligibility after their probationary period but will maintain the ability to submit a subsequent appeal if a remediation plan is developed with their academic advisor. This plan must be included with the subsequent appeal and the appeal is subject to the approval of the Director of Financial Aid

Students on an academic plan who need to change the plan will need to submit an appeal to the Director of Financial Aid via an email from their Adler email account, with a copy of an updated DCP, as applicable. The appeal must outline why the change is necessary and how the student will continue to make academic progress.

The decision of the Director of Financial Aid is final, binding, and not subject to further appeal.
Reinstatement of Financial Aid Eligibility
A student’s eligibility for financial aid will be reinstated at such time as they successfully meet the standards of the SAP policy. It is the student’s responsibility to present evidence to the Office of Financial Aid at the time they meet the requirements for reinstatement. Once the Office of Financial Aid determines that a student is in compliance with SAP requirements, aid will be reinstated for the following academic semester.

Questions
Students with questions about the SAP policy should contact the Office of Financial Aid at 844.459.3710 or financialaid@adler.edu. The Office of Financial Aid is open from 9am-5pm M-F (CST).