

# FINANCIAL INFORMATION

## SAP

### Satisfactory Academic Progress (SAP)

Federal regulations require that a student must maintain Satisfactory Academic Progress (SAP) to be eligible to receive Federal Student Aid (FSA). Students are evaluated for SAP at the end of each payment period.

SAP status is based on the student's current degree program and all credit hours recorded on the academic record, including incompletes, withdrawals, repetitions, and transfer credits from other institutions. The Financial Aid office is required under federal regulation to count all attempted credit hours in the SAP calculation for GPA, completion rate, and maximum time frame.

SAP is calculated at the end of each payment period, after grades have been recorded by the Registrar. Students who are not meeting SAP requirements are notified by letter or electronic communication through the Digital Campus (<https://my.apuglobal.edu>), which includes the steps required to submit a SAP appeal. Due to the limited time frame between the end of one payment period and start of another, students may not be notified of their SAP status by Student Financial Services (SFS) prior to the start of the next payment period and may be ineligible for federal financial aid.

### Qualitative Measurement

- Undergraduate students must maintain a minimum cumulative local grade point average (GPA) of at least 2.0.
- Graduate students must maintain a minimum cumulative local grade point average (GPA) of 3.0.

### Quantitative Measure (Pace Requirement)

Undergraduate and graduate students must successfully complete a minimum of 67% of units in which they enroll past the add/drop period.

### Time Limit for Receiving Financial Aid (Maximum Time Frame)

Undergraduate and graduate students become ineligible when it is determined that they will be unable to complete their degrees with fewer than 150 percent of the required credits. All attempted credits for the current program (which includes all Fs, Ws, Incompletes (INs), and repeated courses) are included in the calculation.

### Additional Degree for Undergraduate Students

Students may receive Title IV, state, and most institutional aid for each degree. Students become ineligible when it is determined that they will be unable to complete their degrees with fewer than 150 percent of the required credits for the combined degrees. All attempted units for the current program (which includes Fs, FNs, Ws, INs and repeated courses) are included in the calculation.

If the student completes the degree requirements for both degrees during the same term, the student can receive Title IV, state, and most institutional aid until completion. If, on the other hand, the student completes the first degree/major program before completing the other degree/major program, then that student is no longer eligible for Title IV grant (Federal Pell Grant, FSEOG, or TEACH Grant) and state aid funds to complete the second degree/major program. However, that student may still receive Federal Direct Loan funds to complete the requirements of the second degree/major program, up to the 150 percent limit stated above.

### Additional Degrees for Graduate Students

Many graduate students earn multiple degrees sequentially. APU Global's current system cannot distinguish between these degrees, causing it to incorrectly calculate the maximum time frame for their studies. To accurately monitor student progress, the Financial Aid office requires specific information identifying students enrolled in additional graduate programs.

### Appeals

Once a student is on SAP suspension, the student must submit an academic plan along with a SAP appeal for consideration of further aid. The academic plan that is submitted with the appeal should be created by the student with input from the student's success coach. If the Success Coach identifies that time management is a challenge for the student, and the academic plan is currently set at a full-time load, the Success Coach may suggest adjusting the academic plan before submitting it for review. This adjustment ensures that the plan is realistic and aligned with the student's ability to meet SAP requirements. The appeal, along with the adjusted academic plan, will be reviewed by the Satisfactory Academic Progress Appeals Committee. Upon approval, the student's aid will be disbursed for the current term. Disbursements for subsequent terms will not occur until SAP status has been reviewed.

A student placed on Financial Aid Suspension may appeal the status within 30 days of receiving notification of financial aid ineligibility. The student must complete a SAP Appeal form to provide an explanation of why they failed to meet SAP and what has changed in their situation that will allow them to meet SAP at the next evaluation. Acceptable reasons to appeal usually include extenuating circumstances that prevented successful completion of the minimum standards and how the situation has been resolved. Such circumstances should be exceptional, non-recurring in nature, and have supporting documentation.

Examples of acceptable reasons:

- Death of an immediate family member (parents, siblings, spouse, or dependent children) Include dates and a copy of the death certificate, funeral program, or obituary.
- Documented illness or injury suffered by you. Include dates and documentation of the illness or injury and a statement from a physician that you are sufficiently recovered to return to school.
- Documented illness or injury of a family member (parents, siblings, spouse, or dependent children) that required your care. Include dates and documentation of the illness or injury and a statement explaining why your care is not needed any longer.
- Other extraordinary circumstance not addressed above that prevented you from meeting the minimum standards. This situation must be exceptional and nonrecurring in nature. Include third party documentation.
- Victim of a crime or unexpected disaster. Include copy of police report and third party documentation.

Once the SAP Suspension Notifications are sent out, students have until the close of business on Thursday of Week 1 in Session 1 to submit their SAP Appeal in order to be considered for financial aid. Students that want to return in a future session will be reviewed on a case-by-case basis.

### New, Changed, or Added Programs

If a student changes or adds programs in the same division, it will not reset the current qualitative (GPA) or quantitative (pace) measures of SAP. Cumulative GPA and completion rate will be used for all programs in which the student enrolls at APU Global. If a student changes or adds

a program, the maximum time frame will be reset from the date of initial enrollment in the new degree program

### **Regaining Eligibility**

A student may regain financial aid eligibility when he or she meets all three measures of progress for SAP. It is possible for students to be placed on a warning status multiple times in their academic career.

### **Remedial Coursework**

A student may receive financial aid for one academic year of remedial courses. Remedial coursework for students who are admitted into an eligible program will count towards the Minimum Requirement measures of SAP listed above.

### **Repeated Courses**

If a student repeats a failed or a previously passed course, the new grade will be used to recalculate the cumulative GPA. The credits will still count toward the completion rate and maximum time frame. Students who passed a course and choose to repeat for a higher grade may receive financial aid only once for that repeated course. Students may receive financial aid for a failed course that they repeat until they pass (as long as they are meeting all of the other SAP requirements). For CBE programs, a grade of PR or higher is considered a passing grade.

### **Incompletes**

Grades of "IN" are treated as "F" grades for the purpose of SAP calculation until an official grade is posted.

### **Transfer Credits**

Transfer credits that have been officially accepted to complete program requirements will count towards the quantitative (pace requirement) measurement and the cumulative Career Hours GPA, but will not count towards the qualitative (GPA requirement) cumulative Local Hours GPA.

### **Veteran's Benefits**

APU Global has chosen to align its SAP policy for Veteran's Benefits with its SAP Policy for Title IV financial aid.