Federal Satisfactory Academic Progress (SAP)

In accordance with federal regulations, this policy applies to all students requesting Title IV Federal Student Aid (FSA) regardless of whether FSA has been received previously. These regulations require that recipients of FSA maintain a satisfactory rate of progress toward completion of a degree (pace) and must be in good standing based on a cumulative GPA.

This policy contains the following components:

- **Pace requirement**: Both undergraduate and graduate students must earn at least 67 percent of their cumulative credits attempted. To calculate pace simply divide the total credits earned by the credits attempted. Pace calculations are not rounded either.

- **GPA requirement**: Undergraduate students must maintain a minimum, cumulative GPA of 2.0 as transcripted by the Registrar's Office. Graduate students must maintain a minimum, cumulative GPA of 3.0.

- **Maximum Time Frame**: The maximum time frames for undergraduate and graduate students to complete their degree programs are listed below. Transfer credits that apply towards the student’s LHU program of study count as attempted credit hours.

<table>
<thead>
<tr>
<th>Degree Program</th>
<th>Maximum Time Frame (allowable attempted credits)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate</td>
<td>90 credits</td>
</tr>
<tr>
<td>Bachelor</td>
<td>180 credits</td>
</tr>
<tr>
<td>Master (non-Physician Assistant)</td>
<td>45 credits</td>
</tr>
<tr>
<td>Master of Health Science (Physician Assistant)</td>
<td>145 credits</td>
</tr>
</tbody>
</table>

Students pursuing a second undergraduate, baccalaureate degree are limited to 90 attempted credit hours of work between receipt of the first degree and completion of the second.

Students pursuing a second undergraduate, associate degree are limited to 45 attempted credit hours of work between receipt of the first degree and completion of the second.

**Review Process**

Satisfactory Academic Progress will be evaluated at the end of each enrollment term (fall, spring, and summer) regardless of whether the student received FSA during that semester.

Winter intersession is attached to the spring term and progress will be reviewed at the end of the spring semester.

The first time a student fails to meet any of the above SAP requirements (GPA, pace, and maximum time) he or she will be placed on **Financial Aid Warning** for the next enrollment term. During the warning term, a student is eligible for FSA but will need to meet requirements at the end of the term. A student is only eligible
for one warning semester. If a student has received a warning semester and then fails to meet SAP requirements again, the student’s FSA will be suspended.

A student under Financial Aid Suspension is not eligible for FSA, including Federal Direct Student and Parent Loans (Direct Stafford, Perkins, PLUS).

Students’ whose aid has been suspended are still required to pay all required costs if enrollment is continued. The student may elect to pay their costs out of pocket, or if they cannot afford to pay they can secure, if approved, an Alternative Educational Loan.

Any student who has exceeded the maximum time frame for his degree program will be placed on Maximum Time Suspension. A student under maximum time suspension will not receive FSA due to failure to complete degree requirements within the maximum allowable attempted credit hours.

**Appealing a SAP Suspension Status**

Students who have extraordinary, personal circumstances that negatively affected their academic performance have the right to appeal a suspension.

Examples of acceptable circumstances:
- The death of a close relative
- Serious injury or illness of the student which required medical intervention
- Significant, unanticipated family obligations
- Catastrophic loss (e.g. flood, fire, etc.)
- Other verifiable, special circumstance

Please note that all circumstances must be verified by a third party professional who has first-hand knowledge of the situation.

Students who wish to appeal must submit a completed SAP Appeal Form (located in the forms folder on the website) and the additional items listed on the form. Additional items include:
- a signed statement from the student,
- a signed statement from an LHU advisor that addresses the academic plan to address the student’s situation
- a statement from a third party professional who has first-hand knowledge of the student’s circumstance
- a graduation plan signed by the academic advisor (for Maximum Time Suspension Appeals)

The appeal form and all of the required documentation must be submitted at the same time. Incomplete appeals will not be reviewed. The Financial Aid Office reserves the right to request additional information on a case by case basis.

Complete appeals must be submitted no later than the first day of the applicable term.

Due to extenuating circumstances, the SAP Appeals Committee may extend the due date up to two weeks after the beginning of the term. If a student is unable to submit an appeal timely, the student must provide a detailed letter explaining the reason the appeal is late.
The student will be notified by mail and LHU email account as to the results of their SAP appeal.

- **Approvals**: The student should carefully review the SAP appeal notification, which will outline the unique, individualized SAP requirements (academic plan) the student must meet in order to maintain eligibility for FSA. For example, a student who has failed to meet the 67% pace requirement, may be told in the appeal notification that he must maintain a higher, minimum pace on a term by term basis, as well as earn a certain minimum GPA each term, in order to maintain eligibility for federal financial aid. The student must keep the appeal notification for future reference.

- **Denials**: If a SAP appeal is denied, the decision is final for the enrollment term specified by the student on the appeal form. A student may be able to re-establish eligibility on his own, for future enrollment terms, by completing sufficient credit hours and/or improving his GPA such then he then meets the SAP requirements. Please contact the Financial Aid Office if you have questions about reestablishing eligibility.

To assist a student whose SAP appeal was approved and placed on an academic plan or had her SAP appeal denied, the student can go to [http://www.back2college.com/raisegpa.htm](http://www.back2college.com/raisegpa.htm). This site will allow a student on an academic plan, suspension, or on the border of not meeting the minimum SAP requirements to use different scenarios in determining how the student needs to perform academically to meet these requirements.

**Academic Appeals**

It is also important to be aware that a successful appeal of academic suspension is unrelated to financial aid suspension and does not result in reinstatement of a student's financial aid eligibility. Appealing one's financial aid suspension status is a separate process.

In addition, a successful appeal of academic suspension does not guarantee that a student may register for classes. Students who have past due account balances are placed on hold by the Student Accounts Office and are not permitted to register. Any student whose student account is on registration hold must contact Student Accounts Office for assistance.

**Special Situations**

- **Academic Amnesty**: FSA regulations do not recognize academic amnesty. If a student has been granted amnesty by LHU, all previous coursework applicable to the program of study will be counted towards pace, GPA and maximum time.

- **Incomplete Grades**: Courses for which a student receives a grade of “I” are included in the number of attempted hours, but do not count as earned credits hours for SAP purposes. It is the student's responsibility to inform the Financial Aid Office of all grade changes (e.g. a change from “I” to “B”). A review cannot be completed until the incomplete grade is changed. Although it is not a guarantee, the Financial Aid Office will attempt to use a worst case scenario for students with “I” grades to see if the student would otherwise be meeting the SAP requirements if he were to receive an “E” grade in place of any “I” grade. If the Financial Aid Office performs this calculation, it is still the student’s responsibility to notify the Financial Aid Office when the faculty member has updated the “I” grade(s).

- **Repeating Courses**: Some students repeat courses they have passed in order to raise their grade point averages (GPA). Those students are very often unaware that repeating a course for which credit has been earned (a grade of “D-” or higher received), will not result in additional, earned (i.e. new) credit. While there may be academic reasons for repeating such courses, a student can only receive FSA once
for retaking a previously passed course (a grade of D- or higher). When repeating courses for which credit has already been earned, students should plan their class schedules carefully to ensure that they continue to meet SAP requirements. A student may only receive federal financial aid for one additional attempt of a previously passed course (grade of D- or higher).

- **Dropping Classes**: Dropping a course is different from withdrawing. In order for it to be considered a dropped course, it must be dropped before the end of LHU’s published add/drop period. If the student doesn’t drop the course by the published date, the student will be given an applicable ‘W’ grade and the course will count in the student’s overall attempted credits.

- **Withdrawals**: Courses for which a student receives a grade of “W”, “WP”, “WF” or “EW” is included in the number of attempted hours, but because the student has withdrawn they will not earn any credits. Please note that withdrawals may aid in helping the student to maintain a higher GPA, but they will negatively impact a student’s pace.

- **Remedial Courses**: Financial Aid is available to students enrolled in remedial courses (e.g. MATH009). These courses are included in the number of attempted hours and also count as earned credit hours for SAP purposes. In addition, grades earned for remedial courses will be included in the student’s cumulative GPA.

- **Transfer Credits**: Transfer credits reflected on a student’s LHU academic transcript are counted as both attempted and earned credit hours for SAP purposes. However, transfer credits are not accounted for in a student’s cumulative GPA at LHU.

- **Credit for CLEP Exams**: Credits earned through CLEP exams, as reflected on a student's LHU academic transcript, are counted as both attempted and earned credit hours for SAP purposes.

- **Advanced Placement Credit**: Credits for advanced placement courses, as reflected on a student's LHU academic transcript, are counted as both attempted and earned credit hours for SAP purposes.

- **Course Waivers**: Reflected on a student's LHU academic transcript, do not count as attempted or earned credit hours for SAP purposes.

- **Other Non-Letter Grades**: Courses for which Credit, Credit with Honors, and/or Pass/Fail grades are received count as both attempted and earned credit hours for SAP purposes.

- **Study Abroad or Consortium Agreement**: If you complete a semester abroad or have a consortium agreement between LHU and another college or university, the Financial Aid Office will wait until your grades have been recorded by the Registrar’s Office in order to determine your SAP status. You cannot receive Federal Student Aid (FSA) for the subsequent term until a review of your grades from the other institution has determined you have met the minimum 67 percent Pace requirement. It is important to make sure your grades are recorded by LHU as soon as possible. Once your grades are recorded, you should notify the Financial Aid Office.

- **Double Majors and Minors**: The LHU Financial Aid Office uses the same SAP process in determining if a student, enrolled in double majors or a minor, is meeting the minimum GPA and Pace requirements. If a student exceeds the maximum timeframe, the Financial Aid Office will review the student’s academic
transcript. Double majors and minors will then be accounted for in further determining the student’s FSA eligibility with regard to SAP.

Examples of Pace Requirement

1. A student who has attempted a total of 12 credits and has successfully completed 6 of those credits has a pace of 50.00% (i.e. 6 / 12 = 0.5000).
2. A student who has attempted a total of 18 credits and has successfully completed 12 of those credits has a pace of 66.67% (i.e. 12 / 18 = 0.6667).
3. A student who has attempted a total of 30 credits and has successfully completed 21 of those credits has a pace of 70.00% (i.e. 21 / 30 = 0.7000).
4. A student's LHU transcript reflects 24 transfer credits. The student has attempted a total of 60 credits of LHU coursework and has successfully completed 51 of those credits. Therefore, the student's pace is 89.29% (i.e. (24 + 51) / (24 + 60) = 75 / 84 = 0.8929).