



Satisfactory Academic Progress Policy for Financial Aid

In compliance with the Department of Education's policy for receiving financial aid, academic performance will be reviewed annually to ensure students are maintaining Satisfactory Academic Progress (SAP). All students will be measured at the end of each spring semester. Components of the SAP requirement include a measure of Cumulative GPA, Pace of Completion, and Total Attempted Credits as noted:

- **Minimum Cumulative GPA Requirement** – 1.50 at the end of the first year for first-time freshmen (first two semesters), 2.0 at the end of the second and subsequent years. Graduate students are required to have a minimum cumulative GPA of 3.0. This GPA applies for federal financial aid and institutional aid unless otherwise noted at the time of awarding. The GPA of a repeated course will replace the initial GPA of the course, even if it is lower and could adversely affect the cumulative GPA. Grades of F* are not counted in the calculation of the GPA as these are grades that pertain to a major that the student has transferred out of and are not a requirement of the current program.
- **Pace of Completion** – all students must have successfully completed at least 67% of cumulative credits attempted, including transfer credits.
- **Total Attempted Credits** – Attempted credits cannot exceed 150% of the credits required as defined by the College's published length of the specific program.
 - Grades of F* are not counted in SAP calculation as these are grades that pertain to a major that the student has transferred out of and are not a requirement of the current program.
 - Overall cumulative credits attempted/earned, cumulative GPA are used in the SAP review. Students seeking a second degree or who changed majors can appeal to receive aid based on the major change or second degree.
 - Transfer credits accepted from another institution count as both attempted and completed.
 - Grades of G, IP, W, or WF are considered attempted but not completed and can/will adversely affect the cumulative GPA requirement, pace of completion, and the total attempted credit limit.
 - Incompletes (G and IP), if not completed within the noted time frame below will become an F and can/will adversely affect the cumulative GPA requirement, pace of completion, and the total attempted credit limit. At the end of the noted time frame, a reevaluation of each component will occur.
 - G — Incomplete. An incomplete course must be completed within one month of the beginning of the following semester or the grade becomes an F. Under extenuating circumstances, the Registrar upon the request of the instructor may grant an extension of time up to the end of the following semester.
 - IP — Course in Progress. Only issued to students who are unable to complete course work in one semester due to the nature of the research, data collection, field work, or internship. Students have three semesters to complete IP work.
 - Students completing a second degree can appeal to have previous unre

Students who are determined to have not met the minimum SAP requirements will be denied federal and institutional financial aid. An appeal process is available to students who have experienced personal illness or accident, death of an immediate family member, or other extraordinary circumstances that have prevented the student from attending classes and successfully completing coursework. Documentation of such extraordinary circumstances will be required. Recent guidance from the Department of Education states that circumstances related to an outbreak of COVID-19, including, but not limited to, the illness of a student or family member, compliance with a quarantine period, or the general disruption resulting from such an outbreak may form the basis of a SAP appeal.

Students granted an appeal will be placed on an Academic Plan for Financial Aid. The full-time student will receive financial aid initially for one semester following the appeal approval. In order to receive aid for the second semester of the Academic Plan for Financial Aid the student must show a positive progression of the completion rate and/or grade point average that caused the denial of aid, at the end of the first semester and it must be mathematically possible for the student to reach the minimum cumulative SAP requirements by the end of the second semester of the Academic Plan. Students who do not show a progression after the first semester for whom it is not mathematically possible to achieve the minimum SAP requirements will not be awarded aid for the second semester and are not eligible for a further appeal.

Students awarded aid for the second semester must meet the minimum SAP requirements (2.0 cumulative GPA for undergraduates, 3.0 for graduates, and a 67% completion rate) at the end of the second semester to continue to receive aid for future semesters. Those that do not meet the minimum requirements will be ineligible for further aid and are ineligible for a further appeal. Students who progress each semester, but do not reach the minimum standards at the end of the second semester, may on a case by case basis, have the academic plan extended.

An appeal approval does not supersede academic dismissal by the college. An appeal approval does not cover aid awarded by other agencies, such as the PHEAA state grant. Students not making progress for PHEAA and other agencies must appeal directly to that agency.

Students who are denied an appeal may regain eligibility by meeting the minimum SAP requirements by attending St. Vincent College without the benefit of federal or institutional financial aid, or by transfer credits. Students may wish to consider the college's payment plan and/or private alternative loan funding.