



Satisfactory Academic Progress Policy for Federal Financial Aid

All Loras College graduate students, full-time and part-time, who are receiving Title IV funds must meet the following guidelines for satisfactory academic progress (SAP). Graduate federal aid recipients are required to be in good standing and to maintain SAP toward their degree requirements each semester in which they are enrolled. SAP is evaluated once per year at the end of the spring semester. Failure to maintain satisfactory progress may result in the loss of financial aid eligibility.

Standards for Graduate Students

- *Maintain a minimum cumulative grade point average (GPA) of 3.0 or higher.* All graduate students must maintain a "B" average or at least a 3.0 GPA.
- *Maintain a minimum pace toward degree progress.* Graduate students must successfully complete (receive passing grades) 67% of their attempted coursework at the end of the Spring term. This will be calculated by dividing the earned credit hours by the attempted credit hours. Transfer credit accepted from an accredited post-secondary institution will be included in the determination of a student's pace toward degree progress.
 - Students may not receive Title IV financial aid for courses that do not count toward program completion. Graduate students should be enrolled in graduate courses only, unless undergraduate courses have been required as prerequisites or have been approved by the department.
- *Complete their degree program within the maximum time frame.* A graduate student's attempted hours may not exceed 150% of the published length of the program. All transfer credits and all other credit sources are included in the calculation of a student's maximum time frame.
 - Example: A program that requires 30 credit hours for a degree- $30 \text{ credits} \times 150\% = 45 \text{ credit hours}$ may be funded. Students will lose their financial aid eligibility the semester following the semester their attempted hours exceed 150%. *There is no warning status semester.*

Successful Completion of Courses

To be counted as successfully completed or earned hours, the student must receive a grade of A, B or C (including + or -).

- Withdrawals (W), incompletes (I) or failures (F) are counted in the attempted hours but are NOT successfully completed or earned hours.

For example, at the end of add/drop week, a student was registered for 9 credit hours (full-time). At the end of the semester, the student had an incomplete in one 3 credit course and a withdrawal from another 2 credit course. The student successfully completed 4 credit hours. Since the student was awarded aid for full-time status, he/she did not meet the minimum qualitative standards for progress.

Zero GPA

Students receiving all F grades (having a zero GPA) in one semester will have their status automatically moved to Unsatisfactory Academic Progress (USAP) and will not be eligible for federal or institutional financial aid regardless of meeting all other SAP requirements. Until the student is making satisfactory academic progress, he/she is responsible for all charges due to the College.

During the semester that the student received all F grades or a combination of F's and Incompletes (I) the student will be asked to verify their attendance. Failure to verify attendance will be considered an "unofficial" withdrawal and aid for that semester is subject to the Return to Title IV (R2T4) Federal Calculation of repayment. This calculation could result in the student having an outstanding balance with the College due to returned funds to the Department of Education.

Procedures

Each aid recipient's record will be evaluated at the end of the spring semester to determine that the student is meeting the standards described above. If the student has reached the maximum number of scheduled hours without earning the degree, the student must be excluded from further participation in federal and institutional financial aid programs.

Federal regulations require that these standards apply to all students, even first-time aid applicants who have previously enrolled at Loras College, or to those who have not been formally placed on probation.

Failure to Demonstrate Satisfactory Academic Progress: Students who are not making satisfactory academic progress will lose their eligibility for federal and institutional aid. Students who do not meet the required qualitative and quantitative standards will be sent a letter indicating that they have not met the required standards and are given the opportunity to appeal the loss of the federal and institutional financial aid. Students that successfully appeal the loss will be placed on financial aid probation for one semester. Students will be allowed only one probationary period during their academic program.

Financial Aid Probation: Students on financial aid probation will receive a separate letter that will outline the academic requirements the student must meet in order to receive aid for the following semester. If the student on financial aid probation meets the terms of the probation, he/she will be permitted to continue to participate in the federal or institutional student aid programs for a subsequent semester.

Students who have been placed on probation shall be considered to be making satisfactory academic progress for the purposes of receiving financial aid as long as the student continues to meet the academic requirements outlined in the Standards of Academic Progress policy. During the time the student is placed on probation, he/she must successfully complete the semester without any failures, incompletes or withdrawals.

The Financial Planning Office will review the records of students who are on financial aid probation at the end of the semester they are placed on probation. If the student does not meet the terms of the probation, the student will forfeit eligibility for all federal and institutional financial aid programs throughout the remainder of their program.

Loss of Eligibility Due to Lack of Satisfactory Progress

A student who has lost eligibility to participate in federal and institutional student aid programs for reasons of academic progress after being placed on Financial Aid Probation can regain that eligibility only by enrolling at Loras College at his/her own expense and demonstrating that he/she is capable of completing a semester without any failures, incompletes and withdrawals and showing the ability to complete his/her degree requirements in a more regular fashion. The mere passage of time will not restore eligibility to a student who has lost eligibility for a failure to make satisfactory progress.

Students who have been academically dismissed or suspended from Loras College but are subsequently given permission to re-enroll are not automatically eligible to continue to participate in federal, state or institutional aid programs. Admissions decisions are totally separate from funding decisions.

Right to Appeal. Students have the right to appeal any decision of ineligibility to continue to receive financial assistance unless they have previously been granted an appeal. Appeals must be filed within 30 days of notification that aid eligibility has been lost. An appeal must be typed and sent to the Director of Financial Planning, 1450 Alta Vista Street, Dubuque, IA 52001. The appeal may not be based upon need for assistance or lack of knowledge that assistance was in jeopardy. An appeal should be based upon some unusual situation or condition which prevented the student from achieving satisfactory academic progress. Examples of possible situation include documented serious illness, severe injury or death of a family member.

Students who do not have grounds for an appeal, or whose appeal is denied, may still be able to regain eligibility for future semesters. This is done by enrolling at Loras College at the student's expense- without financial assistance- and meeting the Loras College satisfactory academic progress guidelines.

Appeal Approval Conditions

- The student will be able to meet Loras College's satisfactory academic progress after the next payment period.
- There is a letter of support from the student's program director.
- If an appeal is granted: Students whose appeals are granted will receive aid on a conditional basis for one semester. The conditions will be outlined in the letter sent to the student granting the appeal. The Director of Financial Planning will review the student's record at the end of the semester in order to determine his/her status for the following semester. Students who fail to meet the conditions outlined by the committee during their conditional semester will not be allowed to submit a subsequent appeal.