



SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

The Higher Education Act of 1965, as amended, requires that each student maintain satisfactory progress in the course of study the student is pursuing in order to receive Federal Title IV financial aid (Pell, SEOG, TEACH, Direct Loan, Perkins Loan, PLUS loan and FWS). SAP measures both a qualitative and quantitative component. These standards are established to encourage students to complete the courses for which aid is received and to progress satisfactorily toward graduation.

- In order to be eligible for financial assistance, students must meet at least the minimum standards for satisfactory pace toward a degree (see Table A) as well as the minimum standards for good academic standing based on cumulative grade point average (see Table B):
- At the end of each academic year, the student's cumulative grade point average will be monitored. (Table B) If the student has a grade point average below what is required to be considered making SAP, the student will lose eligibility for financial assistance. (See Appeals, Probation, and Academic Plans below)
- In addition to maintaining the grades specified in Table B, the student must be progressing in pace towards degree completion. (Table A) In order to meet the minimum standards, students must complete two-thirds of all cumulative attempted credits. If a student falls below the minimum standard, the student will lose eligibility for financial assistance. (See Appeals, Probation, and Academic Plans below)
- Loss of financial assistance, includes Loras College assistance, and no aid package will be offered.
- Suspension of aid is not the same as academic suspension which is handled by the Academic Dean's office.

TABLE A: Minimum Standards for Satisfactory Pace of Progression Towards a Degree:

<i>Completed full-time semesters</i>	<i>Minimum percentage of completed semester credits attempted</i>
After 2 semesters	67%
After 4 semesters	67%
After 6 semesters	67%
After 8 semesters	67%

TABLE B: Minimum Requirements for Good Academic Standing:

	<i>Cumulative GPA</i>
After 2 semesters	At least 1.80
After 4 semesters	At least 1.90
After 6 semesters and up to 89 credits	At least 1.98
90 or more credits	At least 2.25

- The maximum time frame in which students are expected to complete their degree is 150% of the program requirement. Students enrolled in the BA or BS program at Loras College may receive financial assistance for a maximum of 180 attempted credits.
- The following will not be considered as credits successfully completed: grades of F (Failure) or I (Incomplete) unless work is completed within specified time.
- Transfer credits that are accepted at Loras College will be counted toward the total attempted credits in determining whether the student is maintaining SAP and also count towards the maximum 180 credits.

APPEALS, FINANCIAL AID PROBATION, AND ACADEMIC PLANS

When a student loses eligibility for financial assistance because of failure to make SAP, the student may appeal in writing to the Director of Financial Planning on the basis of: an injury or illness, the death of a relative, or other special circumstances. An appeal must be in writing and explain why one failed to make SAP and what has changed that will allow the student to make SAP at the next evaluation. If the appeal is granted eligibility for aid will be reinstated for one payment period under financial aid probation. If it is determined that the student needs more than one semester or payment period to make progress the student will be asked to consult with their advisor to develop an academic plan. Upon successful review of the academic plan, a student may be granted probation for longer duration.

REESTABLISHING AID ELIGIBILITY

A student who loses financial aid eligibility can reestablish eligibility by successfully completing sufficient credit hours and/or attaining the cumulative GPA required while not receiving aid.