

FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS POLICY

Federal regulations require financial aid recipients to maintain “satisfactory academic progress” (SAP) towards a recognized associate or bachelor’s degree. Satisfactory academic progress applies to all undergraduate students who receive any type of financial assistance (institutional, state, or federal Title IV Funds) administered by the university and will be reviewed after every payment period (summer/fall/spring). *A student must be eligible by this policy whether or not a recipient of aid during the evaluated period of attendance.*

The university’s satisfactory academic progress policy includes both qualitative and quantitative standards. These standards are defined below. All periods of a student’s enrollment, whether or not the student received aid, are included.

Qualitative and Quantitative Standards

The qualitative measure is based on the cumulative grade-point-average (GPA). Only the highest grade of repeated courses is used in the cumulative GPA calculation.

The quantitative measure is based on the length of time needed for completion of the degree program. A student must complete the program within 150% of the time frame established. Lakeland’s bachelor’s degrees require 120 semester hours; therefore, students cannot exceed 180 semester hours in order to complete their requirements (120 semester hours x 150% = 180 semester hours). On average, it takes four years to complete a bachelor’s degree; therefore, a student is allowed six years to complete the degree requirements (4 years x 150% = 6 years).

An appeal process exists for anyone whose financial aid eligibility is terminated as a result of failure to meet the conditions of the Financial Aid Satisfactory Academic Progress Policy. Those students affected will receive notice of the appeal process.

No part of this policy is housed on the student’s academic record. This financial aid policy is separate from the policy for Academic Good Standing.

Undergraduate Programs

1. Standards:

Undergraduate Class Standing	Required Cumulative Grade Point Average (GPA)	Required Course Completion Rate*
First-time Freshman	1.75	67%
Freshman in second semester or subsequent term	2.0	67%

Sophomore	2.0	67%
Junior	2.0	67%
Senior	2.0	67%

*Students must complete 67% of the semester hours attempted with grades of “D” or better. All withdrawals, incompletes, and audits are considered unsatisfactory and must be included in the calculation. If a grade of Incomplete is changed, it is the student’s responsibility to notify the Financial Aid and Educational Funding Office of the grade change.

2. **Review Process:** Students will be reviewed after each term.

3. **Financial Aid Warning:** When a student does not complete 67% of the semester hours and/or the minimum GPA requirement noted in the table, a Financial Aid Warning is imposed for the student’s next enrolled pay period. Students are notified of their financial aid warning status via email within two weeks of the conclusion of the term. Aid will continue during the one term in which the student is on Financial Aid Warning.

4. **Financial Aid Suspension:** Students’ financial aid will be terminated for all future semesters until they can return their academic record to good standing for Satisfactory Academic Progress, if one or more of the following conditions occur:
 - The student does not meet the criteria for Satisfactory Academic Progress while on Financial Aid Warning.
 - The student has a conditional acceptance to the university and does not meet the criteria for Satisfactory Academic Progress.
 - The student fails all courses in a single term.
 - The student fails to meet the conditions of a Financial Aid Probation.

Students are notified of their financial aid suspension status via email within two weeks of the conclusion of the term.

5. **Appeal Process:** There is an appeal process for students who have their aid terminated.
 - The form and instructions are included with the communication to the student at the time of the termination. Circumstances that may warrant an appeal include, but are not limited to, the following examples: Medical reasons, full-time employment, serious illness or injury to student, death or serious illness of an immediate family member or close friend, significant trauma in student’s life that impaired the student’s emotional and/or physical health, short term hardship, change of academic major (for completion time extension), being out of school for a long period of time, or other significant extraordinary circumstances. Documentation should be provided to support the circumstance. Examples of documentation are: medical documents, copy of death certificate or obituary, letters from third parties (therapist, doctor, supervisor at work, etc.).

- The appeal form includes the following questions that the student must answer:
 - Explain the circumstances which caused you to not meet Satisfactory Academic Progress (SAP). Address all prior semesters in which progress was not met.
 - What changes have you made since being placed on Financial Aid Warning and/or Financial Aid Suspension that will allow you to meet the requirements of Satisfactory Academic Progress (SAP) in the next term?
 - How can you assure the financial aid committee that you will meet academic progress in the future? Please include a plan of action to ensure program completion.
 - If your financial aid suspension is due to not meeting the minimum GPA requirement, what grades or term GPA can you reasonably expect to receive in your upcoming semester?
- The time allowed for completing the appeal will be noted in the communication to the student. It is typically within two weeks of the end of the term that the action occurred and/or within the first week of classes.
- The appeal committee will consist of various members from the Financial Aid and Educational Funding Office, faculty, and staff. The Financial Aid and Educational Funding Office will notify the student of the decision within two weeks of receiving the appeal.

Financial Aid Probation: When an appeal is granted, a student is placed on Financial Aid Probation. Probation is allowed for one term and the student must return to good standing for Satisfactory Academic Progress, unless the student has an approved academic plan in place which includes conditions of the probation and notes when the student will return to good standing for Satisfactory Academic Progress.

Academic records will be reviewed for all matriculated students who are first-time aid applicants in order to determine if they are in good standing and making satisfactory progress. If students do not meet the minimum standards, they will be placed on an immediate financial aid warning.

Treatment of Courses:

- **Withdrawals:** Counted as attempted credits, not counted as earned credits. Not included in the student's calculation of the GPA.
- **Incompletes:** Counted as attempted credits, not counted as earned credits. Once an incomplete grade is resolved, the student can contact the Financial Aid and Educational Funding Office to have their rate of completion and GPA reevaluated. This responsibility relies on the student. Incompletes are treated as a 0.0 GPA until the final grade is received.
- **Repeat Courses:** Courses repeated will show as credits attempted and credits earned. The highest grade will be included in the student's GPA.

- **Audited Courses:** Courses originally enrolled as audit courses will not count in the SAP calculations. Courses enrolled in for a grade and during the term, changed to an audit, will be counted as attempted credits, and not earned credits.
- **Transfer credits:** Counted as attempted credits and earned credits.
- **Remedial Courses:** Counted in both attempted and earned credits.
- **Change of Major:** All credits are included in all calculations.
- **Change of Degree:** All credits are included in all calculations.
- **Grade Change:** It is the students' responsibility to notify the Financial Aid and Educational Funding Office of a grade change and to reevaluate the student's record for SAP.

Graduate Programs

1. **Standards:**
 - a. **Qualitative Measure:** Students must meet the minimum cumulative GPA requirement of a 3.0. Only the highest grade of all repeated courses is used in the cumulative GPA calculation.
 - b. **Quantitative Measure:** Students must complete their program within the timeframe described in the Graduate Academic Progress Policy.
2. **Review Process:** Students will be reviewed after each term.
3. **Financial Aid Warning:** When a student does not meet the standards described above in #1, a Financial Aid Warning is imposed for the student's next enrolled pay period. Students are notified of their financial aid warning status via email within two weeks of the conclusion of the term. Aid will continue during the one term the student is on Financial Aid Warning.
4. **Financial Aid Suspension:** Students' financial aid will be terminated for all future semesters until they can return their academic record to good standing for Satisfactory Academic Progress, if one or more of the following conditions occur:
 - The student does not meet the criteria for Satisfactory Academic Progress while on Financial Aid Warning.
 - The student has a conditional acceptance to the university and does not meet the criteria for Satisfactory Academic Progress.
 - The student fails all courses in a single term.
 - The student fails to meet the conditions of a Financial Aid Probation.
 Students are notified of their financial aid suspension status via email within two weeks of the conclusion of the term.
5. **Appeal Process:** There is an appeal process for students who have their aid terminated.
 - The appeal form and instructions are included with the communication to the student at the time of the termination. Circumstances that may warrant an appeal include, but are not limited to, the following examples: Medical reasons, full-time employment, serious illness or injury to student, death or

serious illness of an immediate family member or close friend, significant trauma in student's life that impaired the student's emotional and/or physical health, short term hardship, change of academic major (for completion time extension), being out of school for a long period of time, or other significant extraordinary circumstances. Documentation should be provided to support the circumstance. Examples of documentation are: medical documents, copy of death certificate or obituary, letters from third parties (therapist, doctor, supervisor at work, etc.).

- The appeal form includes the following questions that the student must answer:
 - Explain the circumstances which caused you to not meet Satisfactory Academic Progress (SAP). Address all prior semesters in which progress was not met.
 - What changes have you made since being placed on Financial Aid Warning and/or Financial Aid Suspension that will allow you to meet the requirements of Satisfactory Academic Progress (SAP) in the next term?
 - How can you assure the financial aid committee that you will meet academic progress in the future? Please include a plan of action to ensure program completion.
 - If your financial aid suspension is due to not meeting the minimum GPA requirement, what grades or term GPA can you reasonably expect to receive in your upcoming semester?
- The time allowed for completing the appeal will be noted in the communication to the student. It is typically within two weeks of the end of the term that the action occurred and/or within the first week of classes.
- The appeal committee will consist of various members from the Financial Aid and Educational Funding Office. The Financial Aid and Educational Funding Office will notify the student of the decision within two weeks of receiving the appeal.

Financial Aid Probation: When an appeal is granted, the student is placed on Financial Aid Probation. Probation is allowed for one term and the student must return to good standing for Satisfactory Academic Progress unless the student has an approved Academic Plan in place which includes conditions of the probation and notes when the student will return to good standing for Satisfactory Academic Progress.

Treatment of Courses:

- **Withdrawals:** Counted as attempted credits, not counted as earned credits. Not included in the student's calculation of the GPA.
- **Incompletes:** Counted as attempted credits, not counted as earned credits. Once an incomplete grade is resolved, the student can contact the Financial Aid and Educational Funding Office to have their rate of completion and GPA reevaluated. This responsibility relies on the student. Incompletes are treated as a 0.0 GPA until the final grade is received.

- **Repeat Courses:** Courses repeated will show as credits attempted and credits earned. The highest grade will be included in the student's GPA.
- **Transfer Credits:** Counted as attempted credits and earned credits.
- **Grade Change:** It is the students' responsibility to notify the Financial Aid and Educational Funding Office of a grade change and to reevaluate the student's record for SAP