# Satisfactory Academic Progress Policy

Last updated January 2023

A student receiving federal aid (federal grants and loans) must maintain Satisfactory Academic Progress (SAP).

SAP includes your cumulative grade point average, aggregate completion rate (Pace), and the maximum time frame to complete your degree. All periods of enrollment count toward Satisfactory Academic Progress (Fall, Winter, Spring), including periods when a student does not receive financial aid.

SAP standards may not be the same as Ensign College's academic requirements. It may be possible that a student is eligible to attend Ensign College but not eligible to receive federal financial aid.

# SAP Requirements

## **Cumulative Grade Point Average (CGPA)**

A student on financial aid must maintain a minimum 2.0 CGPA to continue receiving financial aid. Transfer credit does not count toward the CGPA.

#### Pace (Aggregate Completion Rate)

The pace is a measure of a student's progress toward graduation. A financial aid student must complete at least 67% of all credits attempted at Ensign College. The calculation divides the total credits completed by the total credits attempted and includes remedial coursework.

Total credits completed include courses with a grade of A-D & P and transfer credits accepted by the college. Incomplete grades are classes with grades of E, I, UW, W, X, NC, and blank grades. If the Registration Office changes an incomplete grade to a passing one, it will replace the incomplete one in the SAP calculation.

The pace calculation does not include audited courses. The college does not distinguish between withdrawal passing and withdrawal failing. Credits are incomplete if a student withdraws from a course. Even though a withdrawal (W grade) is not part of the student's cumulative GPA, it is part of the Pace calculation.

#### **Max Time Frame To Earn a Degree**

A student must complete a degree within 150% of the number of credit hours required for the degree or certificate. Please refer to the catalog year of your program to see the total number of credits and multiply this # by 1.5 to find when you will hit the 150% mark—transfer credits accepted by the college towards your program count in this calculation.

If a student changes their major after the SAP calculation for the term, SAP will not recalculate. If they exceed the 150% mark, they must submit an appeal to continue using financial aid. If students are planning on completing a higher credential, we recommend they declare that program as early as possible.

# SAP Calculation Timing & Notification

The financial aid office calculates SAP each term – after final grades are available. Students receiving federal aid for the Spring term may experience a delay in disbursements until grades are available for the Winter term.

If students fail to maintain SAP, they will receive an email from the financial aid office (sent to their Ensign College email address). If a student appeals, they will receive a notification regarding the decision sent to their Ensign College email address.

## Financial Aid Warning

Students who do not meet SAP standards for the first time may be on Financial Aid Warning for one semester. During this semester, the student may still receive financial aid.

A student will be placed on warning when:

- The CGPA falls below 2.0 (but is still above 1.0) following a term where they were meeting SAP GPA standards
- The Aggregate Completion Rate (Pace) falls below 67% following a term where they were meeting SAP Pace standards.

# Financial Aid Disqualification

A student is no longer eligible to receive aid when:

- They do not meet SAP requirements by the end of the warning semester.
- The CGPA is below 1.0.
- They do not or will not be able to complete a degree within 150% of the required hours for graduation.

# Reinstatement of Aid and the Appeals Process

#### **Regaining Eligibility**

Students may regain aid eligibility by attending classes without financial aid until the CGPA exceeds 2.0 and the completion rate is above 67%.

#### **Financial Aid Appeal Requirements**

If a student experiences extenuating or unusual circumstances such as accidents, illness, death of a loved one, etc., they can appeal to request reinstatement of eligibility. The appeal must include why the student failed to make satisfactory academic progress and what has changed in the situation that will allow them to make satisfactory progress at the subsequent evaluation. Third-party documentation is required.

### **Appeal Process**

If the appeal is approved, students may continue to receive federal financial aid while meeting the conditions of the appeal. Appeals will not be considered twice for the same circumstances.

To appeal the disqualification, students must log in to the <u>Financial Aid Forms Portal</u> to submit their appeal. Students will receive communications sent to their Ensign College email with information about the appeal decision or if there are additional questions.

Appeals are reviewed by the financial aid appeals committee – comprised of the financial aid office full-time staff.