

# Financial Aid Satisfactory Academic Progress (SAP) Policy

Effective July 1, 2011

All institutions that participate in Title IV programs, which include all Federal and State Financial Aid (Loans, grants, Tennessee Lottery/Hope Scholarship, Work Study), must develop, implement, and publish a Satisfactory Academic Progress (SAP) policy. Failure to meet the following requirements for SAP in coordination with Federal SAP Guidelines may result in the loss of financial aid. These standards are for financial aid purposes only and do not replace or override the academic policies of the University of Tennessee at Martin.

SAP for federal and state financial aid programs is based on three measures: cumulative grade-point average, course completion rate based on hours earned compared to hours attempted, and a maximum timeframe for degree completion. Your SAP status is based on your entire academic record at all schools attended, regardless of whether you received financial aid.

UT Martin will check each student's SAP annually, after grades post for spring semester, unless student is in a warning period, in which case will be checked at the end of each semester until student is meeting SAP standards. Students who are suspended due to failure to meet the SAP standards must have an appeal approved before they will receive financial aid. Students will be suspended for not meeting any or all of the following standards:

- **Course Completion Rate (CCR)** – Students must earn (pass) a cumulative 67% of all hours attempted to remain eligible for Financial Aid. Grades of A, B, C, D, & P count as attempted and earned credit hours. Grades of F, I, W, WP, & WF count as attempted but not earned credit hours. For example, a student with 100 cumulative attempted hours must have earned a passing grade in at least 67 of those attempted hours.
- **Minimum Cumulative GPA** – Undergraduate students must maintain a minimum cumulative GPA of 2.0 to be making satisfactory academic progress for financial aid. Graduate students must maintain a minimum cumulative GPA of 3.0.
- **Maximum Time Frame** – The maximum time limit for a student to receive financial aid is 150% of the published program length. Most undergraduate degree programs at UTM require 120 credit hours to complete. For a student to be placed on unsatisfactory progress due to the maximum time frame, they would either meet or exceed 180 attempted hours. All grades, A, B, C, D, F, I, P, W, WP, & WF count as attempted hours. Students who exceed 225 cumulative attempted hours WILL NOT BE ALLOWED to receive financial aid, OR appeal their status.
- \*Graduate programs; the maximum time frame is determined as 150% of the required hours for the degree as published in the Graduate Catalog.

Please be aware that a student **may only submit a total of THREE appeals at UT Martin.**

Transfer students' course completion rate, minimum GPA, and maximum time frame requirements will be evaluated for satisfactory academic progress based on the transfer credits and grades accepted by UT Martin at the time of acceptance.

Hours for which an incomplete grade is received will count toward attempted but not earned hours in the calculation of the course completion rate. The final grade for the incomplete hours will be calculated into the GPA when the course is graded. It is the student's responsibility to notify the Financial Aid Office when the course is graded.

## Types of Financial Aid Progress Status

- **Warning** – If a student has a Satisfactory Academic Progress (SAP) Appeal approved they will be placed on a one semester Warning Period if it is possible to bring their Course Completion Rate and GPA up to SAP standards after the next semester.
- **Academic Plan** – If a student has a SAP Appeal approved and it is **NOT** possible for them to maintain the required Course Completion Rate and GPA after one semester of enrollment; they will be placed on an Academic Plan which is to maintain a SEMESTER Course Completion Rate of 80%

and a 2.5 GPA. If a student on an Academic Plan fails to meet the semester goals of their plan, they will be suspended from their financial aid for the upcoming and subsequent terms until they are in compliance with the SAP standards or have an appeal approved. Students can not file more than three (3) appeals during their time at UT Martin.

- **Graduation Plan** – If a student's appeal is approved for Maximum Timeframe, the student will be placed on a Graduation Plan. This Graduation Plan should consist of the classes and number of hours left to graduate as well as the signature of the student's advisor. The Graduation Plan will be reviewed at the end of each term. If a student's appeal for Maximum Time Frame, or exceeding 150%, is approved, they will **ONLY** be approved for the number of hours indicated on their Graduation Plan, but **NOT EXCEEDING 225** attempted hours. Progress will be checked at the end of each semester until the student graduates or reaches 225 attempted hours.

### **Notification of Status and Right to Appeal**

Students who have been suspended from financial aid will be notified of changes to SAP status via US Mail. Changes in SAP status can also be viewed by the student by logging in to Banner Self-Service.

Paying out of pocket for classes or sitting out a semester is not grounds for reinstatement of aid. Students must bring their academic progress back into compliance or have an appeal approved to have aid reinstated.

### **Satisfactory Academic Progress Appeals Process**

Students appealing their Satisfactory Academic Progress status are required to submit an appeal for review. The following are to be included with the SAP Appeal:

- Financial Aid Appeal Form
- Signed Statement indicating rationale for appeal. Statement must include an explanation of **unusual** circumstances that led to financial aid suspension.
- Sufficient documentation to support claim of unusual circumstance. Lack of documentation may lead to the denial of appeal. Supporting documentation might include medical records, police reports, obituaries, or legal records.
- Graduation Plan, if applicable.

Appeals are reviewed by the Financial Aid Review Committee once a week. Students are notified of the committee's decision via US Mail.

A student who has an appeal approved will be placed into a Warning Period, an Academic Plan, or a Graduation Plan status for the following semester of enrollment. The appeal approval notification may list restrictions or requirements to be followed by the student. Failure to follow restrictions or requirements may result in immediate forfeiture of financial aid.