Satisfactory Academic Progress (SAP) Policy
Financial Aid

**New Policy and Effective for 2012-2013**

For purposes in determining financial aid eligibility under Title IV of the Higher Education Act (HEA) of 1965, an institution must establish reasonable standards for measuring whether a student is maintaining satisfactory academic progress (SAP). On October 29, 2010, The Secretary of Education published final rules aimed at improving the integrity of programs authorized under Title IV of Higher Education, as amended. Effective July 1st 2011, institutions participating in Title IV aid programs must comply with the New Federal regulations published that might impact our Satisfactory Academic Progress assessment.

Financial aid recipients are expected to make reasonable progress as a condition of receiving and continuing to receive student financial aid. Students’ academic progress is assessed according to qualitative and quantitative measures as they apply. The qualitative measure (grades) is very similar to the academic standards applied to all UB students. The quantitative measure (number of credit hours successfully completed/maximum timeframe) is used to monitor progress toward degree completion. When these measures are applied, federal regulations require that the student’s entire academic history is considered. This includes semesters or terms during which the student did not receive student financial aid. In response to requirements governing these programs, the University has amended our policy to supervise, evaluate and implement every UB student’s terms progress.

The principle intent of the policy is that:

- Our Satisfactory Academic Progress Policy is the same or stricter than the University’s Standards for a student enrolled in the same educational program who is not receiving Title IV assistance.
- Ensure that financial aid recipients are using and demonstrating responsible use of public funds in pursuit of their educational goals.
- Set standards demonstrating administration capabilities, such as monitor, tracking, evaluating and implementing all regulations.

**Qualitative Measure of Progress**

The qualitative measure of Progress sets a minimum Cumulative Grade Point Average (GPA) for the degree level at which a student is classified. This GPA is used to determine one’s status and includes grades from courses taken at all other schools that are accepted by University of Bridgeport. In order to remain in compliance, a student must maintain the following cumulative GPA after each period of assessment. Undergraduate Students to remain eligible for Financial Aid must maintain a Grade point average as defined in the following table.

### Undergraduate Minimum Cumulative GPA

<table>
<thead>
<tr>
<th>Term</th>
<th>Minimum GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>2.0</td>
</tr>
<tr>
<td>Sophomore</td>
<td>2.0</td>
</tr>
<tr>
<td>Junior</td>
<td>2.0</td>
</tr>
<tr>
<td>Senior</td>
<td>2.0</td>
</tr>
</tbody>
</table>
Grade Point Average: To remain eligible for financial assistance our Undergraduate students must at least meet the minimum Cumulative GPA requirements which are one of the components that we take into account at the time of evaluating the satisfactory academic progress. The process will be run at the end of every registered term. Those not meeting the GPA eligibility requirement; The Financial Aid Office will notify the student of the results via UB e-mail as well as postal to their Home residency address established in our school database system. Failure to meet the minimum cumulative standards will result in the loss of financial eligibility for the following term from the last term enrolled.

Quantitative Measure of Progress

The quantitative measures of progress involve two components, (1) Pace of Progression/Completion Rate and (2) Maximum Timeframe.

1. Pace of Progression /Completion Rate

In order to remain eligible for financial aid, students must earn credits (receiving passing grades) for at least 68% of the courses they attempt. The credit hour completion rate reflects the pace at which students must progress to ensure that they are able to complete their degree program within the maximum timeframe. The pace of progression is calculated by dividing the cumulative number of hours the student has successfully completed by the cumulative number of credit hours the student has attempted. All Undergraduate students regardless of classification must earn at least 68 percent (%) of all credit hours attempted. This includes credit hours attempted at all schools before and while attending University of Bridgeport. For example, if a student has attempted 36 credit hours, she or he must have earned at least 24 credit hours to meet the completion rate eligibility.

- Earned credit hours is gained by receiving a ‘passing grade’ is any grade that counts toward a degree (as defined by the academic program or University’s General Regulations)
- Transfer credits are counted as attempted and earned credit hours. Due to transfer regulations, no credit can be transferred that does not entail earned credits.
- “Dropping” a course after the deadline for “adding and dropping courses without penalty” counts as attempted credit but does not entail earned credits.
- Repeating a course to improve the GPA, or if repeating a course is required by the academic program, reduces a student’s earned credit/attempted credit ratio, since the credits are attempted more than once but are earned only once.
- Remedial courses are counted as attempted and earned credit hours at the time of evaluation.

<table>
<thead>
<tr>
<th>Attempted Credits</th>
<th>Minimum Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 24 credits</td>
<td>1.5</td>
</tr>
<tr>
<td>25 - 48 credits</td>
<td>1.7</td>
</tr>
<tr>
<td>49 - 59 credits</td>
<td>1.9</td>
</tr>
<tr>
<td>60 – or more credits</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Important: Includes transfer credits that have been applied to a student’s Degree plan.
• An Incomplete (I) grade is considered as attempted but not earned until such time as the incomplete is remedied. In the event the incomplete is remedied and with a passing grade then credit hours are earned. If the grade is an F, or the incomplete leads to a failing course grade, credits are not earned, and the attempted credit hours/earned credit ration is reduced.

• We encourage ALL students to consult with their advisor and/or the University Catalog to determine whether a grade is considered ‘passing’ in their program.

2. **Maximum Time Frame**

The maximum time frame for students to complete their degree can not exceed 150% of the published length of the academic program. For example, if your Undergraduate academic program requires a total of 120 credit hours earned you can not exceed 180 credit hours of such. The credit hours starts being counted from the first term student entered school, even those semesters in which he/she did not receive financial aid. The student will be meeting the eligibility requirements for satisfactory academic progress towards the pursuit degree.

References: 34 CFR 668.34 (a), (b)

Important: **Example for credit hour programs:** BA/BS that requires 120 credits for graduation. 150% of 120 is 180. That means that at the most, a student may attempt or enroll in 180 credits, with the objective of earning the 120 needed to graduate. The school must do a continual review of the student’s progress toward completion. The possibility exists for the student to receive aid up to the maximum time frame of 180 credits. However, if a SAP review shows that the student, who is maybe at 110%, cannot complete his/her program within 180 credits, all Title IV aid must stop.

References: 34 CFR 668.34(a)(5)

**How often do we evaluate and Notify students of Satisfactory Academic Program?**

The Financial aid office will be evaluating academic progress at the end of every registered term. Those that do not meet the minimum SAP requirements will be notify by our office of financial aid. At the end of every term; the student must earn the minimum cumulative Grade Point Average (GPA), minimum number of credits hours, and be within the maximum timeframe. At the end of the evaluation, a student who has not achieved the required GPA, or who is not successful completing his or her educational program at the required pace, will be place on probationary status and will receive aid for that term until the next academic assessment. Those that were on probationary status and turns unsatisfactory will lose their eligibility for the next registered term and will no longer be eligible to receive Title IV programs, the state and institutional aid unless student has appeal and the appeal and has been granted the aid on Monitor status.

Using the qualitative and quantitative measures of progress, student can be place on one of the following status:

- **‘Passing’ or Satisfactory** (S) which is assigned to a student who is eligible for financial aid and is meeting the minimum requirements of SAP standards
- **‘Suspension’- Unsatisfactory** or (UG, UC, UB) is a status assigned to a student who fails to make SAP after the evaluation that takes place at the end of every Spring term
- **‘Probation’- (PG, PC, PB)** is a status to allow the student to get another term of financial assistance to bring up their academic progress and be in part with our minimum academic standard.
Monitor (M) is a status assigned to a student after an appeal has been granted by our Financial Aid Appeals Committee.

Financial SAP appeals

If extenuating circumstances prevented a student from meeting the requirements, a SAP appeal may be filed. The appeal must be submitted with accompanying documentation and a completed academic plan by the dateline date given. All supporting documents will be retained in the student’s financial aid file. The Financial Satisfactory Academic Appeal form may be found at www.provide link.edu

The following are samples of extenuating circumstances under which a student would be permitted to submit an appeal: death of a close relative, injury or illness of the student, or other special circumstances. A student’s Appeal must explain the circumstances that prevented him/her from making SAP and the reasons for the basis of the appeal. The student must address the following:

1. What was the problem/situation;
2. When did the problem/situation occur;
3. How long did the problem/situation last;
4. How did this affect his/her ability to complete the coursework; and
5. The steps taken to ensure that the minimum standards will be met on the next SAP evaluation.

If a student can not meet the minimum cumulative standards within one period of enrollment, an appeal may NOT be approved without the submission of a completed academic plan. The academic plan must demonstrate how the student will meet the SAP standards by a specific point in time. If the student deviates from the academic plan, financial aid eligibility will be suspended.

In order to be eligible for financial aid for a semester in which financial aid has been suspended, an appeal must be approved prior to or during that semester. To ensure that an appeal is reviewed, student must submit their appeal no later than three weeks prior to the end of the semester. Appeals will not be considered for a semester that has already ended. It is the responsibility of the student to pay all outstanding balances on his/her account while waiting for an appeal decision. Regardless of the appeal decision, students are responsible to any late fee and charges incurred on his/her account.

Submitting an appeal does not automatically guarantee approval. Appeals will be reviewed by the Financial aid Appeals Committee. The Appeals Committee consists of members from various college and departments at the University of Bridgeport, not financial aid staff. The Committee will decide if the financial aid funds should be reinstated or remain suspended. Please be aware that if the Appeals Committee reinstates your financial aid eligibility they will require certain stipulations that must be met each term. Failure to meet any the committees’ stipulation will result in your financial aid once again to be suspended or cancelled. You will be notified in writing or via UB e-mail of the Committee’s decision. The Committees decision is FINAL

****Note: Financial aid appeals are NOT the same as academic appeals.
Regaining Eligibility

If an appeal is denied or is not submitted, in order to regain financial aid eligibility, the student must meet the minimum SAP standards when SAP is evaluated at the end of the next semester in which the student is enrolled.