

Financial Aid Satisfactory Academic Progress (FA-SAP) - Undergraduate Students

This policy addresses the Financial Aid requirement for Satisfactory Academic Progress (FA-SAP) in determining a student's eligibility for financial aid. This FA-SAP policy is not to be confused with the University's academic standing policy, which addresses the requirements for good academic standing at the university.

Financial aid recipients are required to maintain satisfactory academic progress toward their degree requirements in order to remain eligible to receive financial aid. Federal and State regulations require Stevenson University's Financial Aid Office to establish, publish, and apply FA-SAP standards (see below) to monitor and evaluate a student's progress toward a degree. FA-SAP is formally evaluated at the end of the fall and spring semesters for each student recipient of financial aid. Progress is determined quantitatively (pace of completion) and qualitatively (grade point average).

Failure to maintain FA-SAP after one semester will result in a FA-SAP warning. Students will continue to receive financial aid while on warning. Failure to maintain FA-SAP for two consecutive semesters will result in the suspension of a student's financial aid. The Financial Aid Office will notify students who do not meet satisfactory academic progress (FA-SAP) through an email sent to the student's Stevenson University email account. Students whose financial aid is suspended may remain eligible for Stevenson University aid.

Quantitative Standards

Undergraduate students receiving financial aid are required to make steady progress toward the completion of their degree per the standards set forth below.

Credits Attempted: The maximum timeframe for completion of a degree program is defined as 150% of the credits required to complete the degree. For example, if a bachelor's degree requires 120 credits, then 180 is the maximum number of credits that can be attempted to receive financial aid ($120 \times 150\% = 180$).

Rate of Completion: Students must also reach the designated completion rate based on their number of attempted credits. The completion rate is calculated by taking the number of credits earned divided by the number of credits attempted. In their first 35 credits, students must complete a minimum of 50% of their attempted credits to remain eligible for financial aid. After that, students must complete a minimum of 66.67% of their attempted credits to remain eligible for financial aid.

Transfer Credits: Transfer credits accepted by Stevenson University will be included in the progress completion requirement as well as in the maximum attempted credits. Attempted credits include the following:

- Graded credits (A, A-, B+, B, B-, C+, C, D, F, FX, P)
- Incomplete grades (I)
- Withdrawn credits (W, WF, AUD)
- Repeat courses (if taken to replace failing grades)
- Transfer credits
- Foundational courses

Qualitative Standards

Grade Point Average: Undergraduate students receiving financial aid are required to meet the minimum requirement for grade point average (GPA) per the standards set forth below.

In the first 60 credits of study, students must earn a minimum cumulative GPA of 1.75 to remain eligible for financial aid. After that, students must earn a minimum cumulative GPA of 2.00 to remain eligible for financial aid.

Students who fail to meet these FA-SAP requirements for two consecutive semesters will have their financial aid suspended. No financial aid will be disbursed during subsequent semesters for students on financial aid suspension.

There are two ways for a student to regain eligibility for financial aid:

- In the event an extenuating circumstance exists, the student submits a written appeal in accordance with the appeals process outlined in the next section of this policy. The student is then placed on financial aid probation, allowing one additional semester to bring the FA-SAP requirements up to minimum standards.
- The student attends SU during the suspension of financial aid eligibility, pays for tuition and fees without the help of financial aid, and does well enough to satisfy all FA-SAP standards as outlined in this policy.

Appealing FA-SAP Findings

A student who has had extenuating circumstances and wishes to appeal the suspension of their financial aid must do so by taking the steps set forth below.

The student must submit an SAP Appeal Form in writing to the Financial Aid Appeals Committee. The appeal letter must address the extenuating circumstance(s) as to why FA-SAP was not met. Extenuating circumstances can include, but are not limited to, illness, death of a family member, family difficulties, financial difficulties, etc. The committee will review the appeal and notify the student in writing of their decision by email.

If the appeal is approved, then the student is required to meet with a staff member from the Office of Academic Support to create a FA-SAP academic plan. Upon completion of the plan, the Financial Aid Office will reinstate the student's financial aid for one semester. At the end of the semester when final grades are posted, the Financial Aid Office will evaluate FA-SAP with the following potential outcomes:

- Students who now meet FA-SAP requirements will continue to receive financial aid.
- Students who pass all attempted credits and earn a semester GPA above a 2.30 may be eligible to continue to receive financial aid and remain on financial aid probation.
- Students who still do not meet FA-SAP requirements are not eligible to receive financial aid and are not eligible to appeal.

Maryland State Financial Aid

Students receiving grants or scholarships from the State of Maryland may need to meet additional requirements to maintain eligibility for state financial aid. State financial aid is provided through the Office of Student Financial Assistance (OSFA) at the Maryland Higher Education Commission (MHEC). MHEC provides a number of state grants, scholarships, and loan assistance repayment programs for eligible Maryland residents, each with its own eligibility and renewal criteria. Students who do not meet the renewal requirements for a grant or scholarship provided by the State of Maryland will no longer be eligible to receive that funding. If extenuating circumstances exist and the student would like to appeal the loss of a State grant or scholarship, they must do so directly to the OSFA at MHEC.

Eligibility requirements for State financial aid grants and scholarships can be found on the MHEC website: <https://mhec.maryland.gov/preparing/Pages/FinancialAid/descriptions.aspx>

Instructions on how to appeal the loss of State financial aid can be found on the MHEC website: https://mhec.maryland.gov/preparing/Pages/FinancialAid/ProgramDescriptions/prog_appeals.aspx