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Satisfactory Academic Progress Policy

Satisfactory Academic Progress (SAP) denotes a student's successful completion of coursework toward a degree. Undergraduate and graduate students are expected to make satisfactory academic progress throughout their enrollment at Coppin State University. Students maintain good academic standing for each semester when they successfully complete the minimum criteria for credits and semester grade point average (GPA) and are also making reasonable progress toward meeting overall degree requirements.

The Higher Education Amendment Act of 1965, as amended, mandates institutions of higher education to establish a minimum standard of "Satisfactory Academic Progress (SAP)" for students receiving federal financial aid. Coppin State University makes its standard applicable to all federal, state, and institutional funds. The satisfactory academic progress applies to all terms of enrollment regardless of whether financial aid was received.

Federal regulations require students receiving federal financial aid to maintain satisfactory progress (SAP) toward the completion of a federal aid eligible program of study. The following types of federal student aid may be awarded if a student qualifies:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College and Higher Education (TEACH) Grant
- Federal Work Study (FWS)
- Federal Direct Subsidized and Unsubsidized Loans
- Federal Direct PLUS Loan (Parents of Dependent Students and Graduate Students)

The Financial Aid SAP Policy is applied consistently to all categories of students, regardless of enrollment status, program of study, or any other category of students.

The Financial Aid SAP Policy evaluates qualitative, quantitative, and maximum time frame components to determine federal student aid eligibility. If the student meets all of three conditions listed below, they remain eligible to receive federal student aid the next semester of enrollment. A student's failure to meet any of the three standards results in the suspension of financial aid eligibility for subsequent semesters. The student may appeal for reconsideration if an extenuating circumstance prevented successful completion of the semesters in which requirements were not met.

Qualitative Measure - Minimum Cumulative Grade Point Average (CGPA)

- Undergraduate students must maintain a cumulative GPA of at least 2.0.
- Graduate students must maintain a cumulative GPA of 3.0.

The financial aid GPA is calculated by dividing the total number of grade points by the total credit hours in which grades were earned at Coppin. The GPA calculation is based on grades reported by faculty to the Office of Records and Registration. Financial Aid Staff initiate the SAP evaluation each semester, which systematically determines if the GPA is met.

Students should contact the Office of Financial Aid if they have regained eligibility due to a grade change and their SAP status will be re-evaluated.

Quantitative Measure – Review of Pace to Complete Degree

All students, undergraduate and graduate, who receive financial aid must successfully complete a minimum of 66.67% of all attempted hours as of the last semester of enrollment to ensure students will complete program of study within the maximum timeframe established. The Pace component is evaluated at the end of each semester by dividing the total number of completed credit hours by the total number of attempted credits.

If the number of completed hours drops below 67%, the student will no longer be eligible for financial aid.

Maximum Time Frame (MTF)

The Maximum Time Frame component requires undergraduate and graduate students to complete their active program of study within 150% of the published program credit hours. Maximum Time Frame is calculated by multiplying the published program credit hours by 150%. If the published number of hours required for graduation is 120, an undergraduate student may not attempt more the 180 credit hours ($120 \times 1.50 = 180$) and continue to receive financial aid. All attempted hours for the program of study are counted in determining the 180-hour limit, including transfer hours, whether or not financial aid was received, or the course work was not successfully completed. Students with unsatisfactory SAP status due to maximum time frame financial aid eligibility is automatically suspended, although financial aid probation status may be assigned if the student successfully appeals.

Certificate Coursework

Certificate programs are focused on academic training programs designed to appeal to degree and non-degree students seeking a targeted education to enhance employment skills and employment prospects. Students may pursue a certificate as part of their degree program of study or by itself.

Students enrolled in certificates that are less than an academic year in length that require 18 credits or less to complete or are actively pursuing a certificate independent of a degree program the following standards apply.

Cumulative Grade Point Average

- Undergraduate Certificate – 2.0 cumulative GPA
- Graduate Certificate – 3.0 cumulative GPA

As well as the 66.67% cumulative completion percentage as of the last semester enrolled. Satisfactory Academic Progress is reviewed at the end of each semester of study. Due to the length of certificate programs, students will be subject to suspension at the end of the first semester of study for failing to meet the above standards.

Certificate students will have the same option of submitting a SAP appeal when extenuation circumstances prevent them from successfully completing coursework.

Frequency of Evaluation

Satisfactory Academic Progress will be evaluated for all students (full or part-time) annually at the end of each academic year (fall, spring, and summer semesters). Students who enroll in the fall and spring semesters will be evaluated at the end of spring semester. Students who enroll at the mid-point (January) of an academic year or attend one semester only (fall or spring) will also be evaluated at the end of the spring semester. Thereafter, these students will be evaluated at the end of the academic year unless on a financial aid appeal.

An intersession course is combined with the following payment period. Credit hours attempted during the intersessions are included in the following payment period's SAP evaluation.

Students may be reviewed outside of the evaluation period on a case-by-case basis as determined by a Financial Aid Officer or Manager. Students will be also reviewed when a FAFSA is received to determine if they are making the SAP Standards prior to federal student aid disbursing the first time.

Students on financial aid probation and identified as not meeting academic plan requirements before the end of the semester evaluation are notified of their option to appeal. Any such evaluation does not replace the official end of term evaluation completed for all applicable students.

SAP Status Notification

Students are emailed when their financial aid eligibility has changed due to end of term SAP review. The notification is sent via Coppin Student Financial Aid Processing portal by Friday one week after grades are compiled.

SAP Appeal Process

Students may appeal federal financial aid suspension if extenuating circumstances prevented academic progress during the semester(s) of unsatisfactory SAP status. Students who are not meeting SAP after the end of term evaluation are notified of their financial aid suspension and the appeal process via their Coppin email address and SFP portal.

The SAP appeal must be submitted to the Office of Financial Aid for review by the SAP Review Committee. If the student is enrolled and wants to have the appeal considered for the current semester, the appeal must be received by the semester's census date. Otherwise, probation will begin the next semester for which the student enrolls.

The SAP appeal must include the items below for initial consideration. Incomplete appeals will be rejected. The SAP Appeals Committee may request additional documentation or clarification if the documentation provided does not support the timeline or circumstances of the appeal.

SAP Appeal Requirements

- SAP Appeal Form
- Satisfactory Academic Progress Action Plan
- Personal statement addressing mitigating circumstances that contributed to unsatisfactory academic progress during the corresponding semester(s) in which the student's GPA/SAP requirements were not met.
- Statement addressing how circumstances have changed to achieve academic progress in the future.
- Third party statements must be unbiased documentation of the mitigating circumstances. Letters from individuals must be signed, and professional statements must be signed on company letterhead.
- Mitigating circumstances include but are not limited to illness, accident, grievous personal loss, employment change or relocation, or other circumstances beyond the student's control. The following are examples of third-party documentation:
 - Obituaries of death certificates
 - Physician statement verifying mitigating circumstances described in student's statement.
 - Written statement from college staff supporting student's statement.
- Mitigating circumstances does not include, for example, a dislike of a professor or mode of instruction or a circumstance for which a previous appeal was approved.
- Submit SAP Appeal Form through Financial Aid Online forms and portal.

Satisfactory Academic Progress Action Plan

Contact your Academic Advisor to initiate this form. Both the student and Academic Advisor must electronically sign the form and acknowledge how many credit hours away from certificate/degree completion the student is and other requirements to guide the student to good academic standing. The form must be uploaded with appeal and is used to create the academic plan used for the probationary period if appeal is granted.

SAP Appeal Decision Notification

Appeal decisions are sent via Coppin.edu mail within 10 to 14 days after the appeal is submitted if the SAP Appeals Committee was able to make a determination.

Financial Aid Probation Status

Financial Aid Probation status is assigned when a student successfully appeals a Financial Aid Disqualification or Financial Aid Maximum Time Frame Status. The student is assigned an academic plan that defines the requirements to maintain federal student aid eligibility for each semester of enrollment. If the academic plan requirements are not met, the student's federal student aid is denied until either regaining eligibility by meeting the requirements through completed coursework or by successfully appealing for reconsideration of federal student aid eligibility.

The Academic Advisor and student develop the academic plan to define the requirements for each probationary period for student. Successful completion of the academic plan results in program completion or Financial Aid Satisfactory status and continued aid eligibility.

The student may file an SAP appeal to regain federal student aid eligibility. The SAP appeal may be approved if the student documents mitigating circumstances during the probationary semester. These must be different from the mitigating circumstances from previous semesters.

Academic Plan Calculation

Students with an approved appeal are placed on a Financial Aid Academic Plan as a condition of Financial Aid Probation. This plan is calculated based on remaining credit hours needed for active program completion, which the academic advisor certifies on the Satisfactory Academic Progress Action Plan form and the student submits with the SAP Appeal. The Office of Financial Aid Staff and SAP Appeals Committee evaluate the program cumulative GPA to determine if institutional graduation requirements can be achieved with the remaining program credit hours.

The Academic Plan includes the required GPA and Pace for each semester of enrollment to maintain federal student aid eligibility. The academic plan states the first semester of federal student aid eligibility authorized by the approved appeal, and each subsequent semester. The active program of study for which the appeal was approved is the only program authorized by the academic plan. If a student on financial aid

probation changes programs, federal financial aid is suspended at the end of semester evaluation. The student may re-appeal based on the new program of study.

Revised Academic Plan

A revised Satisfactory Academic Progress Action Plan Form may be submitted due to change in required courses or other necessary changes. This change must be completed and signed by the academic advisor and the student. Revised reviews and calculations are reviewed by the Office of Financial Aid and the SAP appeals committee on a case-by-case basis. It is possible that some revisions could result in suspension at the end of semester evaluation.

Academic Plan Evaluation

Academic Plans Evaluation are reviewed at the end of semester SAP evaluation. The evaluation first assesses the satisfactory status of the cumulative qualitative and quantitative SAP components. If the cumulative standards are satisfactory, the financial aid status is Satisfactory. If the student does not meet the cumulative standards but meets the academic plan requirements for the semester, the student remains in financial aid probation status and retains federal student aid eligibility. If cumulative and academic plan standards are unsatisfactory, federal student aid is suspended for future semesters. Students may appeal to regain their eligibility if they have a different mitigating circumstance for which the prior appeal was approved.

Academic Plan Notification

The financial aid academic plan is sent via Coppin.edu email.

Regaining Eligibility

Students who are ineligible to receive federal student aid due to unsatisfactory SAP status and did not file a successful appeal will be evaluated at the end of the next semester of enrollment if Coppin has received a FAFSA for the corresponding award year. If the cumulative SAP requirements are met, federal student aid eligibility will be reinstated. Federal student financial aid cannot be paid retroactively for a semester during which a student was ineligible to receive federal student aid, if a SAP appeal was not filed.

There is no limit to the number of appeals a student may submit, however, if choosing to re-appeal a previously rejected appeal, documentation not included in the prior appeals is necessary for re-consideration, and approval is not guaranteed. For example, documentation of successful completion of college level courses since the previous rejection could be submitted to demonstrate academic progress.

If a student has had multiple approved SAP appeals, a Financial Aid Officer and SAP Appeal Committee member may review future appeals and may require a meeting with the student based on the student's situation to discuss terms of financial aid probation.

Grade Definition and Treatment in SAP Calculation

Institutional credit hours include college level and developmental courses.

Attempted credit hours include all completed courses attempted (including transfer hours, advanced placement, and advanced standing credits, remedial) as well as courses that were not completed, failed, dropped, withdrawn, or reported as incomplete for the program of study.

Completed credit hours include all courses (including transfer courses) graded as satisfactory (PS), credit earned, or with a passing grade (A, B, C, D (excluding a grade of D for a graduate student or courses required for the major-undergraduate or graduate).

Transfer Credits

Transfer credit hours accepted from other institutions are included in both the attempted and completed credit hours calculation for PACE and Maximum Timeframe, but not the GPA.

Repeat Coursework

All course attempts are calculated in the pace of completion and maximum timeframe. The financial aid SAP policy follows the University's academic policy regarding the treatment of repeated courses and the placement of grades in the calculation of the GPA.

Dropped Courses

Attempted credits include all courses in which a student remains enrolled beyond the last day of the add/drop period of the course, whether the student began attending or not. Courses in which the student drops after the add/drop period are given a grade of "W."

Clemency Policy

The University's Clemency Policy is superseded by the Financial Aid Satisfactory Academic Progress policy when calculating the SAP status to determine financial aid eligibility.

Treatment of Remedial and English as a Second Language Courses

Remedial courses are included in attempted and completed hours in the Pace and Maximum Time Frame end of semester SAP calculations. If a grade of pass or fail is received in a remedial course, a passing grade is calculated as a 2.0 in the financial aid CGPA and a failing grade is calculated as zero.

Consortium Agreement Grades

Grades received through a consortium, or contractual agreements are not included in the end of term GPA calculation. Consortium grades are included in the Pace and Maximum Timeframe end of semester SAP calculations as attempted and completed credit hours if a passing grade was earned.

Single Program of Study Requirements

Students may not be enrolled in multiple academic programs concurrently to register for classes. If the student is granted an exception to the policy and has more than one active program of study, the active highest-credential program with the most recent start date will be evaluated for SAP. The SAP standards will include all Coppin credits and grades and transfer credits for the program of study.

Second Degree or Certificate

Students who have already earned a bachelor's degree and are pursuing another undergraduate degree must submit a completed Second-Degree Form. Second-degree students must maintain a 2.0 annually and pass 67% of the hours attempted. If federal student aid is suspended due to the SAP evaluation, the student has the option to appeal as described in the Financial Aid SAP Policy.

Change of Major Program of Study

Changes of major are permitted. For students who change majors within Coppin, all credits that count towards their degree in their new school or program of study are considered both attempted credits and earned credits. Credits that are not applied towards the degree in the student's new school or program of study or degree in the student's new school or towards their new program of study count neither as attempted credits nor earned credits. Students who have changed their program of study or school and have federal student aid subsequently suspended may appeal in accordance with the SAP Appeal Policy.

Dual Degree/Double Major

Students must maintain progress as stated above. Students seeking a dual degree must maintain SAP prior to declaring their dual/double degree.

Withdrawal

A "W" grade which is recorded on the student's transcript will be included as credits attempted and will have an adverse effect on the student's ability to maintain SAP. Students who officially withdraw from the University must make up the deficit hours and are encouraged to attend summer school to remove the deficient hours. The successful completion of course is defined as receiving one of the following grades: A, B, C, or D. Courses with grades of F, I, U, and W will not qualify in meeting the minimum standard.

Incomplete (I) Grade

An incomplete grade indicates that a student has not finished all coursework required for a grade and is included in the cumulative credits attempted. An incomplete will count toward attempted hours but not as hours passed until a final grade is posted in the Registrar's Office.

Audited Courses

Courses audited do not count as either attempted or earned hours.

Re-admitted

Students will be reviewed on their previous academic records in order to determine eligibility for assistance, whether or not financial aid was received. Re-admitted students not maintaining SAP must submit a letter of appeal.

Students who have been placed on Academic Suspension or Dismissal from the University must meet the Satisfactory Academic Policy (SAP) once they are re-admitted. Re-admitted students are not automatically eligible for Financial Aid if they do not meet the standard. Students will have the option to submit an appeal.

Financial Aid Termination

Students who do not meet the Satisfactory Academic Progress standards are not eligible for further financial aid, including summer school. Students will be notified by the Office of Student Financial Aid of their financial aid termination at the end of the spring semester by mail to their permanent home mailing address and by email to their Coppin e-mail account.

Students whose financial aid is terminated must remove their academic deficiencies or have an appeal granted before aid can be reinstated. This includes students who withdraw from a class or the semester, receive all "F" s for the semester, or receive a grade of "Incomplete."

Conditions for Reinstatement

Students whose financial aid is terminated must remove their academic deficiencies or have an appeal granted before aid can be reinstated. Students who withdraw from a class or classes after the drop/add period, receive all "F" s for the semester, or receive a grade of "Incomplete" may be ineligible for aid for the next term.

Students who are denied federal and/or state financial aid for failure to meet the SAP standards have the opportunity to appeal the decision. Students may appeal the decision in writing to the Admissions, Academic Standing and Financial Aid committee if there were extenuating circumstances that led to unsatisfactory academic progress. The student will be notified in writing by the Office of Financial Aid.

Any student whose financial aid has been terminated may reestablish Satisfactory Academic Progress by any of the following methods:

- Enroll in a course or courses for summer school.
- Repeat courses in which a grade of “F” was earned.
- Satisfy requirements for all incomplete grades.

Policy Review

The Financial Aid SAP Policy is reviewed by the Division of Enrollment Management and Student Affairs leadership staff and Financial Aid Director at least annually. The online catalog and website policies are updated if policy changes occur after the annual review. In addition to the online University catalog, students may also access the SAP Policy on Coppin’s Financial Aid website or obtain a copy in person at the Office of Financial Aid located in the Miles Connor Administration Building.