

Satisfactory Academic Progress for Continued Financial Aid Policy

Financial Aid Overview

The receipt of financial aid is a privilege that creates both rights and obligations. The United States Department of Education requires every postsecondary institution receiving federal funds (Title IV) to have an academic progress policy that is used to determine eligibility for and continued receipt of federal funds.

Financial aid is defined as all federally-funded aid programs e.g. Pell Grant, FSEOG, Stafford Loans, and Parent and Grad PLUS Loans, all state-funded student assistance programs e.g. UNC Need Based Grant, NC Education Lottery Scholarship, and etc. and institutional aid (all aid subject to federal, state and institutional policies).

The Higher Education Act of 1965, as amended, and the final regulations set forth by the Department of Education in 34 CFR 668 require that institutions of higher education establish standards of SAPFA. Winston-Salem State University (WSSU) shall make these standards applicable to all federal and state programs for the purpose of maintaining a consistent and reasonable financial aid policy. This policy does not override any other policy that may have more stringent requirements for renewal set by the governing body for that award.

Policy

In this policy, “eligible for financial aid” is defined as a student meeting the standards of satisfactory academic progress for financial aid (SAPFA). A student must meet all other financial aid eligibility requirements to receive financial aid. Financial aid will be cancelled immediately for any student who is suspended or dismissed from WSSU.

All students who wish to qualify for financial aid while enrolled at WSSU will be assessed on three standards: qualitative, quantitative (pace) and timeframe. These standards are applied uniformly to all WSSU financial aid applicants. All hours (including transfer hours) are included in the SAPFA calculation.

Students may receive financial aid for remedial courses for one year.

A student who meets the standards is eligible to be considered for financial aid. A student who does not meet these standards is not eligible to receive financial aid.

- **The qualitative standard is the student’s cumulative grade point average (GPA).**
 - Undergraduate students must maintain a cumulative GPA of at least 2.00.
 - Graduate students must maintain a cumulative GPA of at least 3.0.
- **The quantitative standard (pace) is the number of overall credits earned in relation to those attempted.**
 - All students must complete at least 67 percent of all courses attempted at any college attended. The completion ratio is measured by dividing total hours earned by total hours attempted.
 - Grades of F, W, WF, I, or U do not count as passing grades. Grades of IP are not considered passing for undergraduate students as it is assigned only for thesis or project research or similar courses to indicate that a grade is pending until the sequence of courses is completed. Repeated courses do not count toward the overall earned credit hours if no credit toward graduation is awarded the semester the course is repeated.

- **The timeframe standard refers to the maximum time frame allowed to complete the academic program.** A student is eligible to receive financial aid for a maximum number of overall attempted hours. Completion of a degree must be accomplished within a maximum timeframe.
 - Students can receive financial aid for up to 150% of the credit hours required for degree completion. All credit hours attempted (including transfer credits) are counted.
 - Most undergraduate programs require 120 credits to earn a degree. Students can receive aid for up to 180 credits.
 - Graduate students are subject to the requirements outlined by their program.
- Student Status/Type and Provisions Related to the Standards
 - **First Baccalaureate Degree:** As the majority of undergraduate academic programs require 120 earned credits to complete, the maximum timeframe provided to a student pursuing their first bachelor's degree is 180 attempted credits. Exceptions are made for programs requiring more than 120 credits to complete. If it is determined that a student cannot earn a degree within the maximum timeframe, financial aid is suspended.
 - **Second (or beyond) Baccalaureate Degree:** As the average of post baccalaureate undergraduate programs require the student to earn 30 additional credits to complete, the maximum timeframe provided to a student pursuing an additional post baccalaureate undergraduate degree is 45 attempted credits. Exceptions made for cases where the revised maximum timeframe has been extended as a result of the SAPFA appeal process.
 - **Graduate (Masters or Doctoral) Degree:** Students must have a degree objective and be officially admitted into a graduate program. Students must maintain a minimum cumulative GPA of 3.0. If the graduate cumulative GPA falls below the minimum standard, financial aid will be cancelled immediately. Grades of A and B are acceptable for SAPFA. Students must earn a minimum of 67% of the credit hour registered for at the end of schedule adjustment period (drop/add). Students must enroll in at least 3 semester hours at the graduate course level to be eligible to receive financial aid. Students must earn their graduate or professional degree within the timeframe limitations set by their department.
 - **Certificate Programs:** Students enrolled in eligible certificate programs may receive financial aid only for those courses that are required to complete the certificate program.
 - **Study Abroad:** Students who participate in study abroad will be evaluated for SAPFA at the end of the term for which they were enrolled in the program. Each academic year study abroad students must earn a minimum of 67% of the credit hours registered for (locked hours) at the end of schedule adjustment and meet the GPA requirement.

The standards are reviewed and assessed based on the student's official academic record, which is maintained by the Office of the Registrar.

Students who have failed to meet one or more of the SAPFA standards are not eligible for financial aid.

Financial aid eligibility may be regained if:

- The student raises their cumulative GPA to the required minimum at WSSU (please see the section above entitled, “Minimum GPA”; **And,**
- The student’s credit hour completion rate has been increased to 67% or greater; **Or**
- A SAPFA appeal has been approved by committee.

Time of Calculation

SAPFA is calculated at the end of each semester (fall/spring) and term (summer). Students will be notified of their status and encouraged to seek assistance to address their failing to meet the standards of SAPFA.

Repayment for Reduction in Hours

Students may be required to repay funds to WSSU if their financial aid is disbursed, and then their total credit hours are reduced before the last day of schedule adjustment. The same is true for students who are marked as never attending a course for which aid was received.

Financial Aid Status

- **Good Standing/“SAPFA OK”:** Student’s hours have been evaluated and they are meeting all three requirements for SAPFA. They are eligible to receive financial aid.
- **Financial Aid Warning:** Student’s hours have been evaluated and they are not meeting one or more requirements at this time. Students need not appeal their status. They are eligible to receive one semester of funding, at the end of which they must be meeting all SAPFA requirements. Failure to do so will result in eligibility being revoked.
- **Unsatisfactory Academic Progress:** Student is not meeting one or more SAPFA requirements for federal funding. They are not eligible to receive financial aid.

SAPFA Suspension Appeals

If a student fails to make SAPFA, s/he is suspended from financial aid eligibility. Students have the right to appeal the financial aid suspension. Reasons for failing to make SAPFA fall under two broad categories, those under the student’s control and those for extenuating circumstances.

Students appealing a suspension of financial aid should submit an appeals packet to the Office of Scholarships and Financial Aid by the dates noted on the published calendar and in the notification of the financial aid suspension. The SAPFA appeal packet includes: Satisfactory Academic Progress Appeal Application including an explanation of the circumstances that affected the ability to maintain good academic standing and a Plan for Academic Success. The Plan for Academic Success should be crafted between the student and his/her advisor or Academic Success Counselor. The plan provides details about how the student plans to rehabilitate himself/herself to get back to a status of good academic standing for financial aid.

The Satisfactory Academic Progress Appeal Application and Plan for Academic Success are available in the financial aid office or online at the Satisfactory Academic Progress webpage.

Once all required documentation is submitted, students will be notified electronically of the outcome of their appeal. Appeal decisions will be updated on the Banner Self-Service system.

Appeals are reviewed on a first received basis. Incomplete appeals will not be reviewed. If additional information is required, an email will be sent to the student’s WSSU email account as well as a message posted on the Banner Self-Service system. After 30-days of being incomplete, the appeal will be denied.

All documents received with the appeal form become the property of the Office of Financial Aid. Students are advised not to submit originals.

Students may appeal suspension of financial aid on more than one occasion. However, they should be aware that appeals which restate previous reasons for failure to meet SAPFA will likely not be considered. (Students should demonstrate and properly document that the reason for a new appeal is based on a new setup of circumstances.)

Appeals for Extenuating Circumstances: SAPFA appeals may be considered if a student's failure to comply with one or more standards of SAPFA is due to events beyond the student's control. The mitigating circumstances must be appropriately documented for the semester(s) in which the deficiency occurred. Events/circumstances that merit an appeal include, but are not limited to:

- Personal or family emergency
- Unanticipated, serious medical difficulty (excluding chronic conditions student are responsible for properly balancing school work with known chronic conditions).
- Serious psychological difficulty

Appeals for extenuating circumstances must include:

- A written explanation of the extenuating circumstances that occurred during the specific semester in which the student failed to meet the standards of SAPFA.
- Documentation to support the existence of the circumstances described (examples would include letter from doctor, clergy, professional, etc.) and evidence that the circumstances have been resolved.
- In the event documentation is unavailable, the student should make sure that the written explanation provides sufficient details supporting their request for reinstatement of financial aid.
- Plan for Academic Success

Successful Appeals and Financial Aid Probation

- **Financial Aid Probation:** If the appeal is approved the student is placed on financial aid probation status. The student is eligible to receive one semester of funding, at the end of which the student must be meeting all requirements for the Plan for Academic Success. This status will carry conditions and/or stipulations for continued eligibility.
 - If the student fails to meet the requirements for the Plan for Academic Success, the financial aid is suspended.
- **Extended Probation:** If the student's appeal has previously been approved and the student is meeting the requirements of Plan for Success, then the student is eligible to receive one more semester of funding. Grades and the three standards will be evaluated per term to ensure if the student is following the Plan for Academic Success.
 - If the student fails to meet the requirements for the Plan for Academic Success, the financial aid is suspended.
 - Undergraduate students have a timeframe until they have attempted or earned 90 credit hours (undergraduate) to meet all of the requirements of SAPFA.