

Student Financial Services

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STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

STATEMENT OF POLICY

The following policy and procedures have been established as required by the Higher Education Act (HEA). All undergraduate and graduate students applying for Title IV (federal) and institutional financial aid must meet the following standards regardless of whether or not they previously received financial aid. Regulations require that a student maintain satisfactory academic progress (SAP) towards their degree in order to receive financial aid.

The Standards of Satisfactory Academic Progress Policy addresses your academic progress during all your semesters of enrollment at Cedar Crest College, including summer, whether or not you receive financial aid during the semesters.

To measure progress, Student Financial Services evaluates a student's academic record at the completion of each academic year, reviewing both the quantitative (the maximum time frame <u>and</u> completion rate) and the qualitative (cumulative grade point average) as a student pursues her/his degree. Failure to meet these standards will result in the suspension of financial aid eligibility, which may include federal, state and institutional aid.

*Summer Semester: Credit hours attempted during the summer semester will be included in the calculation of SAP standards just as any other period of enrollment.

QUANTITATIVE STANDARDS

<u>Completion Rate:</u> Students must maintain a minimum course completion percentage for progress each academic year of at least 67%. This is calculated by dividing the number of credits earned by the credits attempted. Credits transferred from another institution count towards attempted and earned credits.

Maximum Time Frame: Per federal guidelines, the maximum time frame for program completion for federal Title IV funds is defined as 150% of the credits required to complete the degree or certificate program as defined by Cedar Crest. (For example: Bachelor of Science in Criminal Justice= 120 credits x 150%= 180 credits. 180 credits is the maximum that can be attempted with federal Title IV funds.) The maximum credit standard for graduate degree programs are based upon the minimum program credit requirements published in the Cedar Crest College Graduate Catalog. Cedar Crest College funded aid is limited to a maximum of 10 full-time semesters. The maximum number of credits allowed will be based upon the credit maximums for a single degree, even when a student is pursing more than one major at one time or there is a change of academic major. If you change majors, you are still expected to complete your program within the maximum timeframe. In limited circumstances appeal will be considered.

- Repeated Coursework: Students may repeat a previously passed course one time if a better grade is required for the major/minor and maintain financial eligibility, assuming all other academic progress requirements have been met. Repeated course work counts toward the 150% completion time frame.
- **Transfer Credits:** Credits transferred from another institution count towards attempted and earned credits.
- Audited Courses: Students do not earn any academic credit for audited courses. They do not count in the calculation of attempted credits.
- Pass/Fail Courses: These courses count in attempted and earned credits.

- Withdrawals: These are counted as courses attempted and count toward the maximum time frame.
- Credit/No Credit Courses: These courses count in attempted and earned credits.

QUALITATIVE STANDARDS

The qualitative requirement establishes a minimum cumulative grade point average for all students to reasonably progress through their program of study.

The following identifies the minimum standards required for students to achieve and maintain satisfactory academic progress.

Undergraduate programs or undergraduate certificate programs require a minimum 2.0 GPA. Graduate programs or graduate certificate programs require a minimum 3.0 GPA.

<u>Cedar Crest Academic Scholarship Recipients</u>: Students who are recipients of Cedar Crest College merit scholarships and awards must maintain full-time enrollment and GPA standards of the specific scholarship to maintain award eligibility. Students should refer to the merit scholarship and awards section of the specific Cedar Crest Course Catalog they enrolled under (year admitted to the College) for more details.

Undergraduate Students Pursing a Second Major or Additional Minor

Undergraduate students pursing a second major or an additional minor are subject to the program completion requirements explained in the overview of the Satisfactory Academic Progress Policy. A student who has completed the requirements for a first bachelor's degree (even if the student has not applied for graduation and /or the degree is not officially conferred) is no longer eligible for federal and state aid financial aid programs that are restricted to one undergraduate degree. These include the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG) and Pennsylvania State Grant (PHEAA).

Second Undergraduate Degree

Student pursing a second undergraduate degree are eligible only for federal student loans at the undergraduate level. Students seeking a second undergraduate degree are subject to the maximum timeframe component for undergraduate study. In general, this is 180 credit hours. Students who reach this timeframe and wish to appeal should follow the appeal process. Once it has been determined that s student pursing a second undergraduate degree has fulfilled the enrollment requirements for the second undergraduate degree, the student is no longer eligible for the federal financial aid.

FAILING TO MEET THE SATISFACTORY ACADEMIC PROGRESS STANDARDS

Students who fail to meet the Satisfactory Academic Progress Standards will lose their financial aid eligibility immediately. They will be notified in writing by Student Financial Services. Students may reestablish eligibility by successfully completing the required number of credits and/or by attaining the overall required grade point average by the end of the next semester without receiving financial aid. If the student fails to meet the maximum time frame standards, the student will not receive any additional financial aid for the remainder of their degree.

Appeal Process

A student may appeal her/his failure to maintain SAP standards for financial aid if extenuating or mitigating circumstances exist. Appeals will be considered for circumstances that include but are not limited to, death or illness of an immediate family member, medical condition, hospitalization, documented emotional distress, or any other situation beyond the student's control. All appeals must be in written format and include the following information:

- Name, student ID and program of study
- Details of the situation resulting in the financial aid suspension

- Documentation supporting the details of the letter (e.g. death certificate, doctor's note, hospital bill, police report, letter from academic advisor or 3rd party)
- Plans for next term of enrollment (e.g. number of credits, change of major, academic improvement plan details, etc.)

As a part of the appeals process, the student must provide information about why she/he failed to maintain SAP standards, and what has changed in the student's situation that will allow her/him to demonstrate satisfactory academic progress at the next evaluation. Meeting with an academic advisor (Academic Services) to create an academic plan may be required.

Appeals are evaluated by the Financial Aid Appeal Committee. Students should make payment arrangements if necessary while waiting on the Committee's decision if necessary. The student will be notified of the Committee's decision in writing. The decision of the Committee is final. There is no secondary or director appeal process. If an appeal is denied, students can only be reinstated for aid eligibility if they satisfy all deficiencies. If an appeal is approved and the student does not fulfill the conditions of his or her probation or academic plan, the student will not be eligible for aid for any future semesters during their academic career unless the student satisfies all academic deficiencies.

*Please note that any appeal granted by Cedar Crest College to its Satisfactory Academic Progress Policy is not applicable to the Pennsylvania State Grant program. A separate appeal process must be completed directly with the Pennsylvania Higher Education Assistance Agency State Grant Division.

Financial Aid Probation

Students who have had an appeal approved will be placed on probation for one semester and will have their financial aid reinstated for the probation semester. If the student fails to maintain the SAP standards at the end of the semester, she/he will lose financial aid eligibility until SAP standards are met.

If a student on financial aid probation meets the terms of the probation, the student will be permitted to continue to receive financial aid for a subsequent semester. If a student does not meet the terms of the probation, the student will lose eligibility for financial aid at that time.

Reinstatement of Eligibility

Financial aid eligibility may be reinstated after a student meets the SAP standards, quantitative and qualitative, as defined above. Students who retain eligibility by completing required coursework must notify the Student Financial Services in order to have their progress reevaluated, and financial aid reinstated.

Description of Grades and their effect on SAP Standards:

	Attempted	Earned	Grade Point	Maximum
Letter Grade	Credits	Credits	Average	Time Frame
A	Y	Y	Y	Y
A-	Y	Y	Y	Y
B+	Y	Y	Y	Y
В	Y	Y	Y	Y
B-	Y	Y	Y	Y
C+	Y	Y	Y	Y
С	Y	Y	Y	Y
C-	Y	Y	Y	Y
D+	Y	Y	Y	Y

D	Y	Y	Y	Y
D-	Y	Y	Y	Y
F	Y	N	Y	Y
PN	Y	Y	N	Y
P	Y	Y	N	Y
I*	Y	N	N	Y
W**	Y	N	N	Y
NG	Y	N	N	Y
AU	N	N	N	N
PF	Y	N	N	Y
CR	Y	Y	N	Y
NC	Y	N	N	Y

^{*}It is the student's responsibility to inform Student Financial Services of all grade changes (ex. From "I" to "B") to ensure that the SAP status is reviewed accurately.

PHEAA State Grant Recipients

PHEAA requires state grant recipients enrolled full-time to earn a minimum of 24 credits per academic year or 12 credits per semester, if enrolled for one semester during the academic year. There is no GPA requirement. This review is conducted by the Student Financial Services Office staff annually at the conclusion of the spring semester and students failing to meet SAP standards for PHEAA are notified via regular mail. There is an appeals process through PHEAA, if extenuating circumstances exist. A separate appeal process must be completed directly with the Pennsylvania Higher Education Assistance Agency State Grant Division.

The required number of enrolled credits for part-time PHEAA recipients is 6 credits – 11 credits per semester to eligible for PA grant. Students who receive the PHEAA state grant as part-time student are required to complete 6 credits earned per semester.

<u>Transfer Students</u> - The academic transcripts of transfer students who are PHEAA grant recipients will be collected in order to evaluate the academic progress of these students at their previous institution during their most recent academic year of enrollment. Transfer students who failed to make progress at their previous institution will not be eligible for a PHEAA State Grant until they earn the remaining credits.

^{**}Spring 2020 withdrawals related to COVID-19 are excluded from the quantitative component (maximum timeframe and completion rate) for SAP calculations for the spring semester and any future semesters (specific to that enrollment period only).