UNC GREENSBORO
Financial Aid *and* Scholarships

P.O. Box 26170 ▪ Greensboro, NC 27402– 6170 ▪ *Phone:* 336-334-5702▪ *School Code:* 002976
finaid@uncg.edu ▪ spartancentral.uncg.edu ▪ Document Uploader go.uncg.edu/qe774o

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR FINANCIAL AID

GENERAL INFORMATION

The federal financial aid programs at UNCG are authorized under Title IV of The Higher Education Act of 1965, as amended. The Higher Education Act states that students must maintain compliance with the institution's Satisfactory Academic Progress policy to remain eligible for federal financial aid. For consistency and equity, UNCG applies the following standards to all students receiving any type of federal, state, and/or institutional aid. Beyond Academics/ICS students should refer to the separate Beyond Academics/ICS policy on our website.

All eligible students who wish to qualify for financial aid must meet the standards of Satisfactory Academic Progress (SAP) listed below:

- GPA (minimum cumulative GPA for undergraduates and graduates)
- Cumulative Completion Rate (ratio of attempted credit hours vs. earned credit hours)
- Maximum Time Frame (completion of a degree within 150% of the required credit hours for the program)

UNCG evaluates a student's record to determine their SAP status and financial aid eligibility at the end of each term (at least 1 credit hour) and at the time a student applies for financial aid. The SAP standards apply to all periods of enrollment regardless of whether the student received financial aid for those terms of enrollment.

The Office of Financial Aid and Scholarships will notify a student of any failure to meet the institutional SAP standards. Students are responsible for reading and understanding any notifications they receive regarding changes to their SAP status. Students may review their SAP status via UNCGenie or by contacting the Office of Financial Aid and Scholarships. If a student is not eligible for Financial Aid Warning status and wants to be considered for financial aid, the student must submit a Satisfactory Academic Progress appeal. Students that are not compliant with the SAP policy will have any existing financial aid awards canceled.

MINIMUM GPA

To receive financial aid, a student's cumulative grade point average (GPA) must meet the minimum requirement as defined below. A student that fails to meet the cumulative credit hour completion rate requirement will be coded as non-compliant with the SAP policy for financial aid.

Financial aid will be canceled for any student who is academically suspended or dismissed.

Undergraduate students must meet university standards of a cumulative 2.0 GPA for all attempted hours.

Graduate students must meet university standards of a cumulative 3.0 GPA for all attempted hours.

MINIMUM CUMULATIVE CREDIT HOUR COMPLETION RATE (attempted hrs vs. earned hrs)

Undergraduate and graduate students must earn a minimum of 67% of their total cumulative credit hours which includes all attempted hours and transfer hours. To calculate a student's cumulative credit hour completion rate, divide the number of earned hours by attempted hours (including all withdrawals). The result must be 67% or greater to remain in compliance with the SAP policy (normal rounding rules apply).

A student that fails to meet the cumulative credit hour completion rate requirement will be coded as non-compliant with the SAP policy for financial aid and all financial aid awards will be canceled.

MAXIMUM TIME FRAME

Students are eligible to receive financial aid for a maximum of 150% of the credit hours required for the degree. Per federal regulations, at such time it is determined that a student cannot complete the degree within the maximum time frame, they are no longer eligible for financial aid.

Undergraduate First Degree Student: Eligible to receive financial aid for a maximum of 180 attempted hours. All attempted hours on the UNCG transcript are included in this total.

Undergraduate Second Degree Student: Eligible to receive financial aid for a maximum of 227 attempted hours. This total will include all attempted hours from the first degree as well as any other attempted hours on the UNCG transcript.

Graduate Students: Must complete all degree requirements (including thesis/dissertation) within 150% of the hours required for the degree as listed in the student's assigned Graduate Catalog.

WITHDRAWING FROM THE UNIVERSITY

If a student completely withdraws before the 60% point of enrollment for the semester, the Office of Financial Aid and Scholarships must determine the amount of earned and unearned financial aid as of the date they ceased attendance. This determination is done by performing a return of federal funds calculation. A student may be required to repay some, or all of the financial aid received during a semester in which the student withdrew. The amount to be repaid depends on the date of withdrawal.

For more information regarding complete withdrawals, please contact the Office of Financial Aid and Scholarships. All withdrawals must be counted in the total attempted hours for SAP purposes per federal regulations.

REPEATED COURSEWORK & ACADEMIC RENEWAL

Repeated courses do not count toward the overall earned credit hours if no credit toward graduation is awarded the semester in which the course is repeated. Repeated courses, however, do count as attempted hours. Please see the university's policy on Grading in the University Catalog.

Financial aid will not be disbursed on repeated coursework once a course has been passed unless a course has been deemed repeatable for credit by the university.

Students applying for Academic Renewal through the Students First Office will be reviewed by the Office of Financial Aid and Scholarships for compliance with the SAP policy and may have to appeal for consideration of financial aid. All grades earned at UNCG will continue to be counted toward a student's GPA calculation for SAP compliance, even if those grades are forgiven during the Academic Renewal process.

EXCEPTIONS

- A grade of IP is **not satisfactory** for undergraduate courses. A grade of IP is only satisfactory for graduate students enrolled in thesis (699), dissertation (799), and some approved capstone courses for some degrees.
- Grades of W, AP credits, and Early College credits **must be counted in total attempted credit hours.**
- Students that have been given credit for a course based on an AP exam and now want to take the course at UNCG will be eligible for financial aid for the first retake of the course. Prior to retaking the course students must submit an appeal to the University Registrar's Office to gain approval to receive academic credit.
- The following grades are not considered as making up credit hour deficiencies for reinstatement of financial aid: Advanced Placement (AP), CLEP courses, and grades of F, WF, W, NR, or I.
- Students are no longer eligible for financial aid once they have completed the degree requirements for their degree. Students are not eligible for financial aid for courses not required for the degree.
- Accepted transfer credits that appear on the UNCG transcript must be counted in the total attempted credit hours.

STUDY ABROAD STUDENTS

- Study abroad students (undergraduate and graduate) must comply with all requirements of the Satisfactory Academic Progress Policy.
- International institutions can take longer to send final transcripts back to UNCG, therefore compliance for semesters studied abroad will be reviewed at the end of the summer semester of the academic year.
- All transcripts from study abroad institutions must be received and evaluated by the university by July 31st. If a study abroad transcript is not received by the July 31st deadline, a student will be marked as non-compliant with the Satisfactory Academic Progress Policy for the next term.

FINANCIAL AID WARNING

Students who fail to meet the requirements of the SAP policy, and who have previously been in good financial aid standing (compliant with the SAP policy), may be placed on a status of Financial Aid Warning.

- Students on Financial Aid Warning are not required to submit any additional SAP documentation to the Office of Financial Aid and Scholarships.
- Students will be eligible for anticipated financial aid disbursements for the upcoming term (as long as other qualifications are met).
- Students may be placed on Financial Aid Warning more than once, but not in consecutive terms.
- If a student does not meet the requirements for good financial aid standing for a second consecutive semester, the student will be considered non-compliant with the SAP policy and must complete a SAP appeal to have eligibility reinstated.
- Students are strongly encouraged to seek on campus and/or off campus resources that will help ensure academic success.
- Students who have exceeded the maximum time frame to graduate are not eligible for Financial Aid Warning.

UNUSUAL ENROLLMENT HISTORY (UEH)

Students identified by the U.S. Department of Education as having an Unusual Enrollment History (UEH) must have their status reviewed by the Office of Financial Aid and Scholarships to determine financial aid eligibility. If the enrollment history review is satisfactory, the student's financial aid application will continue to be processed. If a student is notified that they are ineligible for financial aid due to UEH, the student may appeal the enrollment review decision through the Satisfactory Academic Progress Appeal process.

1) An appeal includes an explanation of why the student did not receive academic credit at a previously attended institution and, if applicable, at the institution that performed the review.
2) The explanation may also include extenuating circumstances that explain the failure to earn academic credit such as an illness, family emergency, a change in living arrangements, and/or military obligations.
3) The explanation may also include academic reasons which may explain the failure to earn academic credit. For example, the student might explain that the first period of enrollment was at an institution that presented unexpected academic challenges, or that the student determined, before completing any academic credit, that the academic program did not meet their needs.
4) Documentation explaining why the student failed to earn academic credit must also be provided. The documentation must support the reasons given by the student for their failure to earn academic credit and that the student did not enroll only to receive credit balance funds.
5) If there are no extenuating circumstances as to why a student failed to earn academic credit at a previously attended institution or at UNCG, the student may appeal based on earning academic credit at their own expense.

APPEALS

Students who failed to meet the standards of this policy, are not eligible for Financial Aid Warning, and wish to reinstate their financial aid eligibility **must submit an appeal.** Students are not eligible to receive financial aid assistance until an appeal has been approved. Your appeal should be based on one of the following conditions listed below.

1) **Extenuating circumstances beyond the student's control:** These circumstances must have prohibited the student from meeting the standards of this policy during the semester in which they failed to meet the policy. Those circumstances must now be resolved. Documentation must also be included. Appeals submitted without documentation of extenuating circumstances will be denied.
2) **Meet the minimum completion rate and/or GPA standards without financial aid:** These hours may be earned at UNCG, or they may be earned at another institution and must be accepted by UNCG for any term after the deficiency occurs. Students should get prior approval from the University Registrar's Office to ensure that courses taken at another institution will be transferred to UNCG. The Office of Financial Aid and Scholarships will verify hours accepted.

    - Students may submit a simple statement explaining that they have met the minimum completion rate and/or improved the GPA to the minimum standard (2.0 or greater for undergraduate students and 3.0 or greater for graduate students) without financial aid.
    - Please note that transfer credits from another institution will not impact a student's UNCG GPA, accepted transfer credits will only impact minimum completion rate.
    - Now that the student is compliant with the terms of the SAP policy, no other documents are required.

If an appeal is denied, students may submit a second appeal as long as there is new or more detailed information as well as additional documentation. Students who have a second appeal denied are eligible to submit a final appeal as long as there is new or more detailed information as well as additional documentation.

Policy Acknowledgement: Any information and documentation provided in the Satisfactory Academic Progress Appeal process is being used to qualify for federal student aid. Under penalty of perjury, this information must be complete and accurate. Providing false or misleading information to obtain federal student aid is a federal offense that can result in fines and incarceration. Suspected cases of fraud will be reported to the Dean of Students Office at UNCG and the U.S. Department of Education - Office of Inspector General.

Appeal Priority Deadline: The appeal priority deadline is indicated on each term's Academic Calendar. Any appeals submitted after this deadline will be reviewed in the order they are received.

Students will need to pay their bill to avoid cancellation of their classes. Students should be prepared to pay all charges owed to the University until a decision is made on the Financial Aid Appeal and financial aid is awarded. If your Financial Aid Appeal is approved, you are not guaranteed replacement of any previously awarded financial aid package.

Financial Aid Probation: Students who failed to make Satisfactory Academic Progress, who have appealed, and have had an appeal approved, will be placed on Financial Aid Probation. Students on Financial Aid Probation who maintain compliance with the SAP policy after the probationary semester will be restored to good financial aid standing.

APPEAL PACKET

An appeal packet must include the following documents:

1) Letter of explanation regarding the extenuating events/circumstances that merit an appeal such as an illness, a family emergency, a change in living arrangements, and/or military obligations. Documentation of the extenuating circumstances referenced in the letter of explanation is also required.
2) Academic success plan: this plan should detail how the student is going to use on campus and/or off campus resources to receive assistance while working on skills and issues. For more information on academic resources, please visit https://success.uncg.edu/departments/.
3) Juniors/Seniors (students with 60 or more earned hours) must also submit an approved graduation plan signed by an advisor. The graduation plan must include the courses needed to graduate and the semester each course will be taken. Students should visit the Students First Office, academic advising centers, or faculty advisors for assistance with graduation plans. For more information on graduation plans, please visit Grad Plan 101.
4) Graduate students must also submit an approved plan of study signed by their advisor.

FULL-TIME DEFINITION

- Full-time enrollment for undergraduate students is 12 credits hours per term.
- Full-time enrollment for graduate students is 9 credits hours per term. Graduate students ***must*** enroll in at least 4.5 semester hours (half-time) at the graduate level (courses numbered at 500 or above) to be eligible to receive financial aid.

34 CFR 668.2, General Definitions of Student Assistance General Provisions, defines the terms undergraduate student, graduate student, half-time enrollment, and full-time enrollment.

LICENSURE & CERTIFICATE PROGRAMS

Students enrolled in eligible licensure and certificate programs may receive financial aid only for those courses that are required to complete the licensure or certificate program. For a complete list of eligible licensure and certificate programs, visit https://spartancentral.uncg.edu/financial-aid/eligibility-for-student-types/

DISBURSEMENT OF AID & SCHEDULE ADJUSTMENT

You may be required to repay funds to UNCG if your financial aid is disbursed, and then your total credit hours are reduced before the last day of Schedule Adjustment, or if you are marked as never attending a course for which you received aid.

REMEDIAL COURSES

Currently UNCG does not offer any remedial courses, but if they were taken in the past, those credits are included in total attempted hours. Additionally, credits from remedial coursework will be counted in the calculations for completion rate and maximum time frame.