

# Financial Aid Satisfactory Academic Progress Policy

Federal regulations, HEA Sec. 484(c) §668.16, 668.34, require institutions participating in Title IV federal financial aid programs to develop academic progress standards and review student records to ensure they are complying with these standards and making adequate progress toward their academic goals. At Columbus State University's (CSU) Office of Financial Aid (OFA), SAP is reviewed each semester. Students who do not meet the minimum SAP standards are not eligible for financial aid, unless they have been granted a WARNING, APPROVED APPEAL, or PROBATION status as described below. **The Financial Aid SAP policy should not be confused with academic PROBATION or GOOD STANDING.** Failure to maintain SAP will result in the loss of all federal and state aid, including:

- Federal Pell Grant
- Federal Supplemental Education Opportunity Grant (SEOG)
- Iraq and Afghanistan Service Grant
- Federal Work-Study Program
- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Federal Direct PLUS Loan (for parents and graduate students)
- State of Georgia Financial Aid Programs including the Georgia HOPE Scholarship Programs
- Other Grant and/or Scholarship programs which require Satisfactory Academic Progress verification

## Components of SAP

CSU's definition of satisfactory academic progress for receiving financial aid includes the following three components:

### 1. Grade Point Average (Qualitative Measure)

Students are required to maintain a minimum 2.0 undergraduate / 3.0 graduate cumulative Financial Aid GPA. **All attempted hours at Columbus State University, including learning support and repeat courses, as well as most transfer hours regardless of whether or not you received financial aid for those terms of enrollment are included in SAP evaluation** (exclusions: transfer courses accepted as "NO CREDIT"). Grades that are not associated with quality points cannot be used to calculate the GPA. They do, however, count as attempted hours.

### 2. PACE (Quantitative Measure)

Completion Ratio -- Students must successfully complete a minimum of 67% (**NO** rounding) of the cumulative credit hours attempted (cumulative earned hours/cumulative attempted hours). Grades of F, W, WF, U, I, and NR do not indicate successfully completed courses. They will be counted as attempted, but not earned hours.

### 3. Maximum Time Frame

Students are allowed to receive financial aid for up to 150% of the hours required for their degree program.

Example: If a bachelor program requires 123 credit hours, a student may attempt a maximum of 185 hours before becoming ineligible for financial aid. Please see the chart below for more detailed information:

Program	Maximum Attempted Hours Allowed
First Associate's Degree	108 semester hours
First Bachelor's Degree	185 semester hours
First Master's Degree	54 semester hours
Specialist Degree	81 semester hours
Doctoral Degree	175 semester hours

<b>Program</b>	<b>Maximum Attempted Hours Allowed</b>
Bachelor's - Double Major	Determined based on program requirements as requested, contact the for more information.
<b>After First Bachelor's Degree is Earned**</b>	<b>Maximum Attempted Hours Allowed (includes all attempted hours)</b>
Second Associate's Degree	162 semester hours (150% of maximum hours allowed for first associate's degree)**
Second Bachelor's Degree	278 semester hours
Second Master's Degree	81 semester hours
<i>**No hours for additional programs beyond the second degree**</i>	

### Eligible Coursework Requirement

Federal regulations require that financial aid funds can only be used to pay for coursework that is required toward the completion of the official degree on record in the Registrar Office at the time of taking the coursework. A student is expected to know and understand his/her degree requirements and work with an academic advisor to ensure that classes will meet degree requirements. If it is determined that a student takes a class that does not meet degree requirements, the student is required to repay all or a portion of the financial aid received while taking ineligible coursework.

### Changing Majors

Undergraduate students who change majors during the academic year are strongly encouraged not to withdraw from any classes as they still must successfully complete a minimum 67% of the hours attempted at CSU, **including all hours accepted in as transferable credit**. Students who change majors or degree programs are at risk of exceeding eligibility limits before obtaining a degree. Students who decide to change majors or degree programs should do so early in their academic career so as not to jeopardize future eligibility for student financial aid at the University. **Major changes are not considered mitigating circumstances for financial aid appeal purposes.**

### Remediation / Learning Support Enrollment

Students cannot receive financial aid for more than 30 semester hours of remedial coursework (Learning Support and Regents courses). If these courses must be taken beyond 30 semester hours, students must enroll at their own expense.

### Repeated Courses

All repeated courses and grades will be included in SAP calculations. Students may only receive Title IV Aid for one repeat of a previously passed course.

Students who wish to retake a previously passed course in their final term of enrollment for their program should contact the Office of Financial Aid to determine how this may affect their awards.

## Completed Program of Study But No Degree Earned

A student who completes the academic requirements for a program, but does not yet have a conferred degree, is not eligible for further Title IV aid for that program. Adding an additional major, minor, or concentration will not permit the student to extend the length of a degree and eligibility for financial aid funding.

The Office of the Registrar, after approving the audit, will determine if the student has completed all course requirements for the degree. This includes courses for double majors or minors. After your audit for degree has been completed, you will be identified as a potential graduate. If you fail to meet graduate requirements, you may no longer be eligible to receive financial aid funds.

Students who are not eligible to receive financial aid funding through the Office of Financial Aid for the next semester of enrollment will have to pay out of pocket with an alternative funding source.

## Undergraduate Transfer Students

Undergraduate transfer students are also subject to the 67% Minimum Pace of Completion, the Maximum Allowable Total Attempted Hours and the minimum 2.0 overall GPA requirement. As previously stated, **all hours attempted while enrolled at the University and all transfer hours accepted by the University are included in SAP determination.**

## Study Abroad/Student Exchange Programs/Consortium Courses

Hours enrolled in Study Abroad, Student Exchange or Consortium courses are counted as attempted hours when applying SAP standards. **These grades do not count as successfully completed hours until a transcript is received by the Office of Undergraduate Admissions and grades are entered on the student's academic transcript.**

Students should contact OFA once Study Abroad, Student Exchange or Consortium grades are entered so OFA can determine if the student now meets the 67% Pace of Completion for SAP.

## Excessive Elective Courses

Students found to be enrolling in an excessive number of elective courses may have their financial aid revoked as these do not contribute to making satisfactory progress toward earning a degree.

## Academic Renewal

University approval of Academic Renewal **does not** supersede SAP requirements. All attempted hours will continue to be included in SAP determination. More information on Academic Renewal can be found in the CSU catalog.

## SAP Determination

All new, first-time freshmen students are considered to be meeting SAP during their initial term of enrollment at CSU. All transfer student SAP calculations will be determined using transfer hours accepted by CSU for credit. SAP will subsequently be calculated after grades are posted at the end of each semester.

## Warning Status

Students who are not meeting SAP qualitatively (2.0 undergraduate or 3.0 graduate cumulative GPA) and/or quantitatively (67% completion) are allowed to receive financial aid for one term with a status of WARNING. **Students are notified by email when they are placed in a WARNING status and no appeal is necessary to receive aid for this status.** Students must meet the SAP requirements at the end of their next term of enrollment or lose financial aid eligibility. Students may only be placed on Warning if they were meeting the SAP standards for the immediate preceding term. Students will only be allowed one warning per academic year.

## Financial Aid Suspension

Financial Aid suspension occurs when a student has failed to maintain satisfactory academic progress. When financial aid is suspended, students are no longer eligible for aid until they are meeting the terms of academic progress for financial aid both qualitatively and quantitatively, or have an approved financial aid appeal. **Students on financial aid suspension are ineligible for aid. Therefore, it is the student's responsibility to pay all tuition and fees by the payment deadline to prevent cancelation of registration.**

## SAP Appeals

Students who lose their financial aid eligibility may appeal based on mitigating circumstances. Mitigating circumstances are defined as unanticipated and unavoidable events or situations beyond a student's control that prevented him or her from successfully completing courses or meeting the terms of a prior appeal.

Examples of **acceptable** mitigating circumstances could include (but are not limited to) serious accident or illness of the student, serious illness or death of immediate family member (parents, grandparents, siblings, spouse, children), and/or unexpected financial obligations, etc.

Examples of **unacceptable** mitigating circumstances include (but are not limited to) withdrawal to avoid a failing grade, too many courses attempted, voluntary change of major, limited number of tests/assignments, disagreement with instructor, voluntary change in work hours, being out of school for a number of years, and/or incarceration.

The Office of Financial Aid realizes that students may not be able to continue their education without financial assistance; however, this is not a reason that will be considered for an appeal. Approval of all appeals is determined on a case-by-case basis and is not guaranteed.

## SAP Appeal Process

- Please log into [columbusstate.verifymyfafsa.com](http://columbusstate.verifymyfafsa.com). If you are a New/Returning user, login with your CSU email/username and password. Please note that you **MUST** be an admitted student with a FAFSA for the aid year attending to begin the SAP appeal process. Once logged in you will see an outstanding task titled "SAP Appeal". Click on the task and then click "view form".
- You will be required to provide a detailed explanation of mitigating circumstances, supporting documentation, and a statement explaining what has changed that will allow you to be successful.
- The completed form along with all appropriate supporting documentation must be submitted online by the deadline for the following term of enrollment. **(NOTE: Appeals submitted after the deadline will be accepted but may not be reviewed before the fee payment deadline. Meeting this deadline does not guarantee that funds will be available, only that a decision will be made by the fee payment deadline.)** Appeals will not be approved without sufficient supporting documentation. **Incomplete appeals may result in automatic denial.**
- Appeals will be reviewed by the SAP Appeals Committee. Appeals recommended for approval will be reviewed by the Director of Financial Aid and may require a meeting with the student at the Director's discretion. The Director's decision is final and may not be appealed.
- Notification of the appeal decision and conditions of any approval will be sent by mail and/or email to your CSU email account.
- If assigned an academic plan and the conditions of that plan are not met, the appeal will be rescinded and financial aid eligibility will be immediately suspended. Students will be notified by mail and/or email.
- Students whose appeals are denied or rescinded will be required to pay tuition/fees in full by the published fee payment deadline for the particular term of enrollment.
- Appeal approval is determined on a case-by-case basis and is not guaranteed.

## Academic Plan

Students who lose financial aid eligibility, but have an approved SAP appeal are placed on an academic plan. Students in this status may continue to receive aid for one semester or for the amount of time designated in the aid academic plan

---

outlined in the appeal approval. Students on financial aid PROBATION will have their progress checked at the end of each semester. Failure to meet any part of the academic plan will result in the appeal being rescinded and the immediate loss of financial aid eligibility. **It is important to note** that all stipulations and requirements of an OFA approved academic plan are final and are not subject to further consideration by the University's Satisfactory Academic Progress Appeals Committee.

### **Student Financial Counseling May Be Required**

Students who previously received Federal Direct Student Loans or previously failed to maintain SAP may also be required to complete additional financial counseling before eligibility for student financial aid can be reestablished.

### **Regaining Student Financial Aid Eligibility**

A student may be awarded Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Direct Loans and state financial aid (HOPE Scholarship, Zell Miller Scholarship, etc.) for the semester **in which the student is now making SAP or the semester for which a SAP appeal and/or an academic plan has been approved.**

---

**All other rules and regulations governing federal and state student financial aid programs still apply.**