Satisfactory Academic Progress (SAP) 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 Southern California University of Health Sciences (SCU) Office of Financial Aid (OFA), SAP is reviewed each term. 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 APPROVED APPEAL WITH ACADEMIC PLAN status as described below. **The Financial Aid SAP policy should not be confused with your academic PROBATION, DISMISSAL or GOOD standing status.** Failure to maintain SAP will result in the loss of all federal, including:

- Federal Pell Grant
- Federal Work-Study Program
- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Federal Direct Unsubsidized Healthcare Loan (Doctor of Chiropractic students only)
- Federal Direct PLUS Loan (for parents and graduate students)
- Other Grant and/or Scholarship programs which require Satisfactory Academic Progress verification

SAP Evaluation Components

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

I. **Grade Point Average (Qualitative Measure)**

Students are required to maintain a minimum 2.0 (2.75 for PA students) cumulative GPA. **All attempted hours at Southern California University of Health Sciences, including repeated coursework and Accelerated Science courses that are applicable to the degree, 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.

II. **PACE of Progression (Quantitative Measure)**

Completion Ratio -- Students must successfully complete a minimum of 67% (**NO** rounding) of the cumulative credits attempted at the end of each term/payment period. Grades of F, W, WC, WF, AU, U, IC, IP, CR, GR and NR do not indicate successfully completed courses. They will be counted as attempted, but not earned hours. The grade of MW for military withdrawal is excluded from this calculation.

III. **Maximum Time Frame**

Students may be eligible to receive financial aid for up to 150% of the credits required for their degree program. Example: If a bachelor program requires 120 credits, a student may attempt a maximum of 180 credits before becoming ineligible for financial aid. 120 x 150% = 180 credits. If a student is unable to complete a degree or certificate program within the 150% timeframe calculation, the student is ineligible for financial aid as the student is not capable of completing the requirements within the regulatory guidelines.

SAP Evaluation Periods

Satisfactory Academic Progress is reviewed, and eligibility determined at the end of each term/payment period. Payment periods may vary by program. For credit hour programs, an academic year is defined as 24 credit hours and 30 weeks of instructional time. A payment period for purposes of financial aid is equivalent to one term of enrollment. As a result, all components of SAP are reviewed at the end of each term to ensure students are meeting the minimum standards.

SAP Determination

All new, first-time students are considered meeting SAP during their initial term of enrollment at SCU. SAP will subsequently be calculated after grades are posted at the end of each term/payment period.

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.

Repeated Courses

Credit hour programs: 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. For purposes of federal financial aid, a 'D' grade or better is considered passing.

Completed Program of Study

A student who completes the academic requirements for a program is not eligible for further Title IV aid for that program. The Office of the Registrar will determine if the student has completed all course requirements for the degree. 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 term of enrollment will have to pay out of pocket with an alternative funding source.

Additional Degrees/Certificates

Students who complete a certificate or academic degree and seek additional certificates or academic degrees from SCU will be reevaluated for SAP at the start of the new certificate/degree. Any course taken in a prior degree or certificate that is included in the new degree or certificate requirements is counted in the SAP calculation made for the new program.

Transfer Students

Transfer students are also subject to the 67% Minimum Pace of Completion and the Maximum Allowable Total Attempted Hours based on their transfer credits accepted into SCU. The minimum GPA requirement will be calculated based on coursework taken at SCU.

Readmission and Re-Enrollment

University approval of readmission or re-enrollment **does not** supersede SAP requirements. All attempted credits will continue to be included in SAP status determination. For purposes of financial aid, all coursework previously taken at SCU will be included when determining your eligibility for federal aid, even if you are permitted to restart your program academically.

Warning Status

Students who are not meeting SAP qualitatively [2.0 (2.75) cumulative GPA] and/or quantitatively (67% completion) are placed on warning for falling below the minimum standards. A student can receive financial aid for one term with a status of WARNING. Students are notified via their SCU email when they are placed on WARNING status and no appeal is necessary to receive aid while in this status. Students must meet the SAP requirements at the end of their next term of enrollment or financial aid eligibility is lost. Students may only be placed on Warning if they were meeting the SAP standards for the immediately preceding term.

Financial Aid Suspension

Financial Aid suspension occurs when a student who is currently in WARNING 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 satisfactory 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 start of the term to prevent possible cancellation 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

- ✓ Download and review the SAP Appeal Form from the financial aid section of the MySCU website.
- ✓ You will be required to provide a detailed explanation of mitigating circumstances, supporting documentation, and a statement explaining what has changed with your circumstances that will now allow you to be successful.
- ✓ The completed form along with all appropriate supporting documentation must be submitted online via the Financial Aid Portal on My SCU at: https://jfa.scuhs.edu:21380/jenzabarfa-studentselfservice-ui/login.html#/signin by the deadline for the following term of enrollment. If you are a returning user, login with your SCU network username and password. Please note that you MUST be an admitted student to begin the SAP appeal process. Please contact 877-796-2350 if you are having trouble logging in.
  - o **NOTE**: *Appeals submitted after the deadline will be accepted but may not be reviewed prior to the next term of enrollment. Meeting this deadline does not guarantee that funds will be available, only that a decision will be made by the start of the term.)* Appeals will not be approved without sufficient supporting documentation. **Incomplete appeals may result in automatic denial.**
- ✓ Appeals will be reviewed by the Office of Financial Aid. 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 appeal 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 SCU 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 start of the term of enrollment.
- ✓ Appeal approval is determined on a case-by- case basis and is not guaranteed.

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 re- established.

Regaining Student Financial Aid Eligibility

If financial aid eligibility is lost and no mitigating circumstances are presented in the appeal process, a student must regain eligibility by taking courses at his/her own expense until minimum SAP standards are met. A student may be awarded Federal Pell Grants, Direct Loan, or Graduate PLUS loans for the term **in which the student begins meeting minimum SAP standards, or the term 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.