



SATISFACTORY ACADEMIC PROGRESS: FEDERAL STUDENT AID POLICY

INTRODUCTION

To remain in the program and graduate, a student must maintain satisfactory academic progress. The College's general Satisfactory Academic Progress (SAP) policy is applied consistently to all students. Since the educational program at the College is semester-based, the Dean's Office reviews every student's academic progress at the end of each semester.

Federal regulations also mandate certain minimum standards of satisfactory academic progress for students receiving federal student aid. The College's SAP policy for federal student aid purposes is referred to as the school's "federal student aid" SAP policy and must be at least as strict as the school's "general" SAP policy for students. Information about the College's "general" SAP policy can be found on the College's website in the section labeled "[Regulatory Information](#)." For the remainder of this document, SAP refers to Thomas Aquinas College's federal student aid SAP policy, unless noted otherwise.

The College's federal student aid SAP policy applies to students receiving any type of federal student aid, including Pell Grants, Direct Student Loans and Direct Parent PLUS Loans. Most state-funded student aid programs follow the same requirements as federal student aid.

The standards for determining satisfactory academic progress at Thomas Aquinas College are composed of three separate measurements:

- Grade Point Average (GPA),
- Satisfactory Completion of Attempted Credit Hours and
- Maximum Credit Hours allowed to complete the degree program.

All students receiving federal student aid must be in a degree program. This requirement, of course, is satisfied by all students attending Thomas Aquinas College since all students in attendance are enrolled in a program leading to a degree of Bachelor of Arts in Liberal Arts.

SAP is evaluated at the end of each semester. All attempted credit hours are counted during this evaluation. Students who fail to achieve minimum standards for grade point average and completion of classes may lose their eligibility for all types of federal and state aid.

The College's federal student aid SAP policy is disclosed to students and prospective students through the College's website.

The three components of the College's SAP requirements are explained below.

GRADE POINT AVERAGE

The grade point average is the qualitative measurement used for academic work at Thomas Aquinas College. A student must maintain a cumulative GPA of 2.0 ("C" average) or better, and must also maintain a *semester* GPA that is at least a C average.

If anyone's cumulative or semester GPA is below a 2.0, the Financial Aid Director sends the appropriate letter to the student, either a Financial Aid Warning letter or a Financial Aid Suspension letter. (See below for more information about those statuses.)

SATISFACTORY COMPLETION OF SEMESTER HOURS (PACE)

Pace of completion is the quantitative measurement of the number of credit hours completed each semester. The pace is statutorily calculated by dividing the cumulative number of credit hours earned by the cumulative number of credit hours attempted:

$$\text{Pace} = \frac{\text{Cumulative Credit Hours Earned}}{\text{Cumulative Credit Hours Attempted}}$$

In order to continue receiving federal student aid, students must complete at least 67 percent of the cumulative credit hours attempted to ensure they will graduate within the maximum time frame. (See below for a discussion of maximum time frame.) All attempted credit hours are counted whether or not federal student aid was received. This calculation includes all credit hours in which a student was enrolled at the time of withdrawal. The College measures the student's progress at the end of each semester.

Grades of A, B, C or D denote satisfactorily completed credit hours. The credits hours for failed courses, as well as for incomplete courses and courses from which the student has withdrawn, do not count as credit hours earned (numerator) but do count as credit hours attempted (denominator).

Because of the fully prescribed curriculum, students with incomplete courses cannot move forward to the next term until those courses are completed.

Due to the unique nature of the College's educational program, credits from other institutions do not transfer and consequently are not included in the calculation of a student's completion rate

MAXIMUM TIME FRAME FOR DEGREE COMPLETION

Under federal student aid regulations, the "maximum time frame" allowed for degree completion is 150 percent of the published length of the program. The published length of the Bachelor's Degree program at Thomas Aquinas College is eight semesters. Therefore, the maximum time frame a student can receive federal student aid at Thomas Aquinas College is twelve semesters. Bear in mind, however, that due to the College's prescribed curriculum, each semester's classes are taken as a fixed and integrated set of five to six courses, and requests to repeat a semester are rarely granted more than once in a student's time at the College.

A student becomes ineligible for federal student aid (via the maximum time frame element) when it becomes mathematically impossible for him to complete the program within 150 percent of the published length of the program.

Any semesters in which a student is not enrolled at Thomas Aquinas College will not count toward the maximum time frame. A student's entire academic record at Thomas Aquinas College is used in calculating the maximum hours he is allowed to receive federal student aid. Students exceeding the maximum time frame will be denied further federal student aid and are not eligible for a warning period. (See below for an explanation of a warning period.)

REVIEWING SATISFACTORY ACADEMIC PROGRESS

A student's satisfactory academic progress, both for federal student aid purposes and for general SAP purposes is evaluated at the end of each semester. When reviewing SAP decisions, the College will, of course, take into account mitigating circumstances which affect the student's progress, such as severe illness or injury or a death in the immediate family. Any other basis for an appeal will be reviewed on a case-by-case basis. If a student has any question about his academic standing or progress, or questions the College's judgment that he has not been making general SAP, he should speak with the Dean. (See "Procedures for Lodging Complaints and/or Appeals" below.)

FINANCIAL AID WARNING

A Financial Aid Warning is given the first time a student fails to meet SAP. Students will automatically be given a warning semester, when the required GPA or pace of completion is not met. Students will continue to be eligible to receive federal student aid (and institutional aid) during this warning semester but if at the end of this warning semester the student does not meet SAP, he will become ineligible for federal student aid. Students who have reached the maximum credit hours allowed (see above) are not eligible for a warning semester.

The SAP warning period will last for only one semester, during which time the student will be notified, by letter, of the SAP issue and warned that they may be placed on Financial Aid Suspension and will lose financial aid eligibility if at the end of the warning semester they fail to meet the required standard.

Students who fail to make SAP after the warning period will lose their eligibility for federal student aid unless they successfully appeal, in which case they will be placed on Financial Aid Probation.

Students whose semester GPA and/or cumulative GPA are below 2.0 for two consecutive semesters are usually dismissed from the program by the Dean.

Students who have reached the maximum credit hours allowed for the program are not eligible for a probationary semester and will be placed on Financial Aid Suspension immediately.

REPEATING COURSEWORK AND MID-TERM WITHDRAWALS

Due to the fully prescribed curriculum, if a student was dismissed for academic reasons or withdrew mid-semester, he will have to wait until the next academic year to repeat a semester. He must appeal to the Dean for permission to return. If his appeal is granted, his eligibility for federal student aid depends upon whether he had a Financial Aid Warning status in the most recent semester he last attended. If he had a Financial Aid Warning status in the most recent semester he last attended, he will have a "Financial Aid Suspension" status for the semester of his return. This means he will not be eligible for federal student aid for that repeated semester. At the end of the repeated semester, the student must meet SAP standards in order to regain eligibility for federal student aid and, more importantly, to remain in the program.

The student may appeal for federal student aid eligibility in the repeated semester, but appeals are granted only if the reason for the repetition was beyond the control of the student. (See "Procedures for Lodging Complaints or Appeals", below.) If the student's appeal is granted, he will be placed on Financial Aid Probation and will be allowed to receive federal student aid for one repetition of the courses. At the end of the semester, the student must meet financial aid SAP standards in order to continue receiving federal student aid.

In the repeated semester, the student will be eligible for an institutionally-funded work-study position if the Financial Aid Director determines that the student has financial need, but he will be eligible only for the remainder of any institutionally-funded grant aid that was not used in the last semester he attended, if he has documented continuing need. (There will be unused grant aid only if the student withdrew mid-semester.) An exception to this rule may be provided if the Financial Aid Director judges that the reason for the repetition was beyond the control of the student. (See “Procedures for Lodging Complaints and/or Appeals” below.)

When a student repeats a semester, the total *attempted* hours will increase with each repeat, but the student may earn hours for a successfully *completed* course only once. Therefore, repeating courses negatively affects the student’s ability to satisfy pace of completion and maximum time frame measures.

Withdrawals do not affect a student’s cumulative GPA for SAP but count as credit hours attempted toward both pace of completion and maximum time frame. Students who withdraw prior to the first day of class will not be penalized for SAP purposes. Should a student withdraw after the first day of class, those hours will count toward a student’s pace of completion and time frame calculation.

NOTE: Per federal guidelines, students may receive federal financial aid funding for only one repeat of a previously passed course.

If a semester is repeated, only the grades for the most recent work are shown on the transcript and used to calculate the student’s grade point average that is reported on his transcript. This is known as “academic renewal.” For federal student aid (FSA) purposes, however, grades earned in the previous semester are not excluded from the calculation of the student’s “FSA GPA”. The FSA program regulations make no provision for the concept of academic renewal. As a consequence, if a student repeats a semester, his FSA GPA is calculated differently than the GPA that is on his transcript. The FSA GPA includes all semesters completed. A student’s eligibility for continuing FSA requires that his cumulative FSA GPA be 2.0 or better.

APPEALS PROCESS

Students who are placed on Financial Aid Suspension may submit a written appeal to the Financial Aid Office. Appeals should state why the student failed to meet satisfactory academic progress and what has changed that would allow the student to re-achieve the requirements at the end of the next semester.

Students are encouraged to, but are not required to, include supporting documentation with their appeal. Appeals will be accepted only in the case of extenuating circumstances, such as death in the family, illness or injury to the student or immediate family member, or mitigating circumstances beyond the student’s control.

FINANCIAL AID PROBATION

If an appeal is submitted and the Financial Aid Director determines the student can meet the satisfactory academic requirements at the end of the next semester, an appeal is granted. The student will be placed on Financial Aid Probation and can continue to receive federal student aid for the subsequent semester. At the end of the probationary semester, students not in compliance with SAP requirements are no longer eligible for federal student aid.

Financial aid probation is different from academic probation. Students on academic probation who have been allowed by the Dean to continue attending Thomas Aquinas College can receive federal student aid only if they meet the terms of financial aid SAP.

PROCEDURES FOR LODGING COMPLAINTS OR APPEALS

The College has long held that relatively informal procedures are best for a small community. Consequently, the procedure for lodging complaints is simple. The student who wishes to complain about either a grade or a recording error is to address the Dean, the Registrar, or some other appropriate official either in writing (which is preferable) or orally. The student should clearly identify which grade or record he believes should be corrected.

Complaints about Student Grades: The tutor who has taught a particular class makes the final determination of a student's grade. The Dean or Registrar informs the tutor in question of any complaint, and consults with him about whether the grade shall be changed. It is usually best for the student to speak directly to the tutor before appealing to the Dean or Registrar, though this is not required.

Appeals about general SAP: If a student questions the College's judgment that he has not been making general SAP, he should speak or write to the Dean. Appeals must contain (a) the basis on which the student is filing an appeal (e.g., a severe illness or injury, a death in the immediate family, or some other special circumstance), (b) an explanation of why these circumstances caused the student to fail to make SAP, and (c) a description of what has changed in the student's situation that will allow him to demonstrate SAP at the next evaluation. All decisions on appeals are final. Students will be notified of the disposition of their appeal in writing and/or by e-mail.

Appeals for Financial Aid Eligibility in cases of SAP-related financial aid suspension: When a student is ineligible for federal financial aid due to SAP-related financial aid suspension, he may appeal for financial aid. Appeals for financial aid eligibility must be made in writing to the Director of Financial Aid and must contain (a) the basis on which the student is filing an appeal (e.g., a severe illness or injury, a death in the immediate family, or some other special circumstance), (b) an explanation of why these circumstances caused the student to fail to make federal student aid SAP, and (c) a description of what has changed in the student's situation that will allow him to demonstrate federal student aid SAP at the next evaluation. Appeals are not automatically granted. All decisions on appeals are final. Students will be notified of the disposition of their appeal in writing and/or by e-mail.