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 Albany State University’s (ASU) 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)
- Federal TEACH Grant
- 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

ASU’s definition of satisfactory academic progress for receiving financial aid includes the following:

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 Albany State University, including learning support after 30 hours 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 versus 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 120 credit hours, a student may attempt a maximum of 180 hours (120 x 1.5=180) before becoming ineligible for financial aid. Please see the chart below for more detailed information.

<table>
<thead>
<tr>
<th>Program</th>
<th>Maximum Attempted Hours Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Associate’s Degree</td>
<td>90 semester hours or 150% of required hours (maximum hours will be adjusted for programs greater than 60 hours)</td>
</tr>
<tr>
<td>Second Associate’s Degree</td>
<td>153 maximum semester hours or 150% of required hours allowed for first associate’s degree**2</td>
</tr>
<tr>
<td>First Bachelor’s Degree</td>
<td>180 semester hours or 150% of required hours (maximum hours will be adjusted for programs greater than 120 hours)**3</td>
</tr>
<tr>
<td>First Master’s Degree</td>
<td>45 semester hours (maximum hours will be adjusted for programs greater than 30 hours)</td>
</tr>
<tr>
<td>Bachelor - Double Major</td>
<td>Determined based on program requirements as requested, contact the Office of Financial Aid for more information.</td>
</tr>
</tbody>
</table>

1 The Maximum Length of Study does not extend beyond the completion of coursework for a degree program
2 Students who were enrolled at both institutions (Darton State College and ASU) at the time of the consolidation will have a separate Satisfactory Academic Progress Policy in an attempt to mitigate effects of the consolidation.

<table>
<thead>
<tr>
<th>After First Bachelor Degree is Earned</th>
<th>Maximum Attempted Hours Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second Bachelor’s Degree</td>
<td>270 semester hours</td>
</tr>
<tr>
<td>Second Master’s Degree</td>
<td>75 semester hours</td>
</tr>
</tbody>
</table>

1 The Maximum Length of Study does not extend beyond the completion of coursework for a degree program
2 No hours for additional programs beyond the second degree

(please note: financial aid can only apply toward those courses required for the program even though all courses are counted in SAP)

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 Office of the Registrar 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 courses will meet degree requirements. If it is determined that a student takes coursework that does not meet his/her degree requirements, the student is required to repay all or a portion of the financial aid received. Repayment amounts will depend on how the ineligible coursework affected the financial aid award.

Changing Majors

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 ASU, 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 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 financial 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 financial 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.

**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 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.

**SAP Determination**

All new, first-time freshmen students are considered to meeting SAP during their initial term of enrollment at ASU. All transfer student SAP calculations will be determined using transfer hours accepted by ASU 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 students have 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 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 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 or view the Satisfactory Academic Progress Appeal Process instructions on the Financial Aid page of the ASU website. 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.
- Submit all appropriate documentation 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.
• First appeals will be reviewed by the SAP Appeals Committee.
• Subsequent appeals 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 ASU 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 next published fee payment deadline.
• Appeal approval is determined on a case-by-case basis and is not guaranteed.

Probation Status
Students who lose financial aid eligibility, but have an approved SAP appeal are placed on financial aid PROBATION. 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 OSFA 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 re-established.

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.

Return of Title IV Funds
Students who receive financial aid are subject to the Repayment/Return of Funds Policy. Students who withdraw, drop classes or complete zero credits for the period of enrollment for which they have been charged tuition and received financial aid may have to repay a portion of the grants and/or loans they received, as well as any tuition Albany State University returns to financial aid programs as a result of withdrawal. This policy does not apply to work study earnings received. If it is determined, at any point, that a student never attended a course/courses in a semester where financial aid was received, a repayment of all funds received will be required. Students who remain enrolled greater than 60% of the payment period are considered to have earned 100% of the aid received and will not owe a repayment of financial aid. If a student completes at least one course they will be subject to the 2018-2019 Satisfactory Academic Progress Policy, rather than the Repayment/Return of Funds Policy. Please note that the Financial Aid Repayment/Return of Funds Policy and Albany State University’s tuition refund policy are separate. The financial aid “return of funds” policy described below has been established by the U.S. Department of Education and must be followed for all aid recipients.

Determining Date of Withdrawal/Last Date of Attendance
The date of withdrawal used to determine whether or not a student owes a repayment of financial aid funds, and the amount of repayment, is determined as follows:

• The date the student began the institution’s withdrawal process or officially notified the institution in writing of intent to withdraw. Withdrawals are considered official when a student completes and submits an add/drop form to the Office of the Registrar prior to withdrawal deadlines for the semester.

OR, if a student did not withdraw or notify the institution of the intent to withdraw (unofficial withdrawal), the last date of attendance is determined as follows:

• The latest date of attendance posted by the faculty member(s) will be used if that date is past the 50% point of the semester. If the latest date is not past the 50% point of the semester, and multiple dates are reported, the latest date of attendance posted by the faculty member(s) will be used as the last date of attendance.

For assistance with withdrawing from all or some of your courses for a semester, please contact the ASU Office of the Registrar at 229-500-4358.

Funds are returned to the following sources in order of priority, as established by Congress
1. Unsubsidized Direct Loans
2. Subsidized Direct Loans
3. Direct PLUS Loans (parent or graduate)
4. Federal Pell Grants
5. Federal Supplemental Educational Opportunity (FSEOG)
6. Federal Teach Grant

Determining Repayment Amount
There are six basic steps in the formula for calculating the amount of funds that must be returned to the financial aid programs:

1. Determine date of withdrawal/last date of attendance and percentage of payment period attended by the student
2. Calculate the amount of financial aid earned by the student
3. Compare amount earned and amounts disbursed/could have been disbursed to determine amount unearned
4. If amount earned is greater than amount disbursed, determine late/post-withdrawal disbursement amount
5. If amount earned is less than amount disbursed, determine amount of financial aid that must be returned
6. Calculate portion of funds to be returned by the institution and/or student

Both Albany State University and the student have specific responsibilities under this policy. Students who owe a repayment due to the Financial Aid Repayment/Return of Funds Policy must pay that obligation/debt before regaining eligibility for additional assistance. Students may be unable to register for future semesters or receive copies of official transcripts until the obligation/debt is satisfied.