



SATISFACTORY ACADEMIC PROGRESS POLICY

UNDERGRADUATE STUDENTS

Federal regulations require students who are receiving financial aid to make deliberate and measurable progress toward your degree in order to continue to receive financial aid. This requirement is referred to as Satisfactory Academic Progress or SAP.

Loyola will monitor your academic progress to ensure that you maintain a minimum cumulative GPA and make steady progress toward degree completion. This policy applies to federal, state, and need-based institutional aid. Students who do not meet the SAP requirements may lose their financial aid eligibility. If extenuating circumstances led to your noncompliance, you may submit an appeal to the Office of Financial Aid for consideration.

Only students with a current year FAFSA on file will be evaluated. If you do not have a current FAFSA on file, you will not be evaluated until a FAFSA is received for the upcoming academic year. The SAP review is based on the entire academic record, even if you did not receive financial aid for previous semesters of enrollment.

The University measures academic performance based on cumulative grade point average (GPA), pace of progression, and maximum timeframe. To be eligible for financial aid, students must comply with all of the following requirements:

Cumulative Grade Point Average (GPA)

- First-year students are required to have a cumulative GPA of at least 1.80 at the end of their first and second semesters.
- By the end of the first semester of sophomore year and each semester thereafter, students must maintain a cumulative GPA of at least 2.00.

Pace of Progression

- Complete at least 67 percent of your attempted credits. This calculation is performed by dividing the total number of credits successfully completed by the total number of credit hours attempted.
- Attempted credit hours include the following whether or not paid for with financial aid: Earned hours, grades of F, I, P, S, U, W, NG, NR, GL, transfer credits, and courses taken from a change in major. Repeated courses for grade improvement count as hours attempted, but only count once if passed as hours earned. Audit and non-credit classes are not eligible for financial aid and are not counted in SAP calculations.
- Note: Federal financial aid will pay for only one repeat of a previously passed course (D or higher).

Maximum Time Frame

- To remain eligible for financial aid you may not attempt more than 150% of the credits required to receive a first undergraduate degree (i.e., 120 credits required x 1.5 = a maximum of 180 credits may be attempted).

EVALUATIONS AND NOTIFICATIONS

Satisfactory academic progress is evaluated annually at the end of each spring term (after grades are posted). Students who fail to meet one or more of the SAP standards will be notified electronically via your Loyola email account.

The SAP policy applies to financial aid eligibility; it does **not** impact registration or academic standing. It is separate from the academic standard required by the University for continued enrollment. Students failing SAP are ineligible for financial aid for subsequent enrollment periods. You are permitted to attend Loyola, but at your own expense until you demonstrate academic progress toward your degree.

APPEAL PROCESS

Students who do not meet the SAP requirements have the right to petition the Satisfactory Academic Progress Appeals Committee to have their aid reinstated when extenuating circumstances exist. Circumstances which are considered extenuating are those which are unusual or extraordinary such as death of a relative, injury, illness, family or financial difficulties. An appeal may not be based upon the need for assistance or lack of knowledge that assistance was in jeopardy. The committee will review the appeal and notify the student of their decision in writing via your Loyola email account.

- Appeals must be submitted in writing. The appeal must include an explanation of why you were unable to meet the SAP requirements and the circumstances that have changed which would allow you to make SAP at the next evaluation. You may include supporting documents.
- You must also meet with your academic advisor to create an academic plan. This plan must demonstrate that, if followed, you will be able to meet SAP standards at the next evaluation or by a specified point in time. This plan must be presented with your appeal letter.
- Written appeals must be filed within 30 days of notification or prior to the last day of add/drop for the semester in which aid is desired, whichever comes first.

Students should not assume that a SAP appeal will be approved and must accept responsibility for paying tuition and fees if the appeal is denied. SAP Appeals Committee decisions are final, and may not be appealed to another source.

FINANCIAL AID PROBATION AND REINSTATEMENT

When an appeal is approved, eligibility for aid will be reinstated on a probationary basis for one semester. Your academic performance in that probationary semester will be reviewed to determine the status for the upcoming semester.

- If the requirements for satisfactory academic progress are being met, your eligibility will be reinstated.
- If you are successfully following an academic plan, but still not meeting the SAP standards, you will be permitted aid eligibility for the upcoming semester. The next review will take place at the annual SAP evaluation period or according to the terms of your plan, whichever comes first. As long as a student continues to meet the requirements of the academic plan at each scheduled review period, the student is eligible to receive financial aid.
- If it becomes mathematically impossible to meet degree completion and/or grade point requirements prior to the maximum time frame, the student immediately becomes ineligible for future financial aid.

Satisfactory Academic Progress Standards are subject to change based on changes to federal financial aid legislation and regulations, or University policies and procedures. If changes are made, students must abide by the new SAP standards.