Satisfactory Academic Progress:

To be eligible to receive Title IV federal student aid (i.e., Pell Grant, Direct Student Loan, Perkins Loan, FSEOG, Work-Study, PLUS Loans), **students must maintain satisfactory progress as stated in East Stroudsburg University's Financial Aid Satisfactory Academic Progress (SAP) Policy.** This policy complies with the U.S. Department of Education federal regulation Section 668.32.

Satisfactory Academic Progress (SAP) Requirements

A student must meet **all** of the following requirements in order to be making satisfactory academic progress for Title IV aid:

- Successfully complete 66.67% of the total cumulative credits attempted. Credits attempted are
 credits you were enrolled in including credits for courses you failed or withdrew from. Transfer
 credits that have been accepted will be included in credits attempted when determining SAP.
- 2. Undergraduate students must have a cumulative grade point average (CGPA) of at least 2.000. Graduate students must have a cumulative grade point average of at least 3.000.
- Each student will be reviewed for progress on an annual basis after the completion of the spring semester. The review determines student aid eligibility for the next enrollment period (which includes the summer session and/or the following academic school year).

Maximum Time Frame

The federal government defines the maximum timeframe as 150% of your program's published length, as measured in credit hours. For example, a typical undergraduate degree requires 120 credits which would result in a maximum timeframe of 180 credit hours (120 x 150%). To maintain eligibility for federal financial aid (including loans), you must be able to complete all of your degree requirements before exceeding the maximum timeframe. Once the Financial Aid Office determines that you cannot complete your degree in the maximum timeframe, we are required to terminate your aid immediately (not once you reach the maximum timeframe).

Students enrolled in minors and/or a second major are not provided a longer maximum timeframe. Therefore, pursuing minors and second majors can negatively impact a student in regard to the maximum timeframe.

Graduate students may receive federal aid for up to 72 cumulative credits attempted.

In order to regain eligibility for federal aid, students must demonstrate that you can complete your degree within the federal maximum timeframe. To do so, you either need to graduate with fewer credit attempts or complete a Satisfactory Academic Progress appeal.

Effect of Incompletes, Withdrawals, Failures, and Repeats

All Incompletes, withdrawals, failures, and repeats are included as attempted credits when determining SAP for financial aid. Remedial courses successfully completed will count towards satisfactory academic progress. However, remedial courses do not count towards graduation.

Definitions

Credits Attempted: Credits for which a grade of A, A-, B+, B, B-, C+, C, C-, D, E, F, I, L, P, S, U, W, X, Y, Z has been received.

Successfully Completed Credits: Credits for which a grade of A, A-, B+, B, B-, C+, C, C-, D, L, S, or P has been received. Grades of E, F, I, U, W, X, Y, Z and grades in repeated courses do not count as successfully completed credits.

Repeated classes will not count toward academic progress if the class was passed the first time the student was enrolled and received a passing grade. Only repeated classes that the student originally failed will be counted toward academic progress. Each time a class is repeated it will be included in the cumulative credits attempted.

Eliminating Deficiencies

If a student is deficient in credits and/or GPA at the end of the academic year, summer school classes may be used to eliminate the deficiency. No federal financial aid will be provided to help defray summer costs. Students may apply for an <u>alternative/private loan</u> or should discuss payment options for summer school with the staff in Enrollment Services.

If students opt to not enroll in <u>summer</u> school at ESU to help eliminate their deficiency, please note the following:

- Transient clearance must be obtained prior to taking courses elsewhere to ensure that these credits will be accepted at ESU;
- Courses taken elsewhere will not affect the GPA. If the student's deficiency is in GPA, taking
 courses at another institution will not make up that deficiency. The only exception is students
 who were approved to participate in the Pennsylvania's State System of Higher Education
 Visiting Student program.
- In addition, credits received from Advanced Placement Exams, College Level Examination Program (CLEP) tests or any other type of prior learning will not be used to satisfy a credit deficiency.

Reentry to East Stroudsburg University

A period of non-enrollment does not reinstate financial aid eligibility. Students who are readmitted to ESU will have their financial aid progress reviewed and all previous coursework will be measured according to these procedures upon reentry.

Financial Aid Satisfactory Academic Progress Appeals

The Financial Aid Office reviews academic progress annually. Students who do not meet the satisfactory academic progress requirement are notified of their ineligibility for Federal Title IV Aid and have the

option to appeal. Important Note- A student's Satisfactory Academic Progress (SAP) status is reviewed after spring grades are posted and can impact summer financial aid eligibility. The satisfactory academic progress (SAP) appeal can be located on the students MyESU portal after being notified of their ineligibility for title IV aid. All appeals must be done leading up to or within the academic year in question. Appeals for previous aid years cannot be reviewed. The submission of an appeal application does not guarantee the reinstatement of eligibility for federal aid. Students are strongly encouraged to make payment arrangements with the Bursar's Office while their appeals are being considered.

Recognizing the personal and sensitive nature of a student's request, the appeal materials are held in strict confidentiality and should be addressed to the Financial Aid Appeals Committee. It is important to complete and submit this application in the manner described. Some examples of reasons for an appeal may include:

- 1. The death of an immediate family member (parent, spouse, sibling, child).
- 2. Any interruptions of study due to direct or indirect contact with the Covid-19 virus.
- 3. Serious illness (physical or mental) of the student that may have necessitated withdrawal from all classes in order to recover, or that may have contributed to the student doing poorly in his/her classes.
- 4. Other documented unexpected circumstances beyond the student's control.

Appeals may take up to 14 business days to review. Incomplete applications will not be reviewed.

To ensure your SAP appeal is completed within a timely manner, please adhere to the listed deadlines for submitting an appeal:

- Fall 2022 Semester Application Deadline: December 2nd, 2022
- Spring 2023 Semester Application Deadline: April 21st, 2023
- Summer 2023 Semester Application Deadline: July 21st, 2023

Any appeals submitted after the deadline will be reviewed for the term the student indicates at the time of submission. Any appeal submitted past the deadline may be subject to retroactive federal direct loan authorizations, however they may be deemed ineligible for any other types of federal aid retroactively.

All students are subject to the progress requirements regardless of previous receipt of federal financial aid during that time.

If a student is not making SAP, the school may place the student on financial aid probation and may disburse Title IV, HEA program funds to the student for the subsequent payment period if –a) the school evaluates that the student is not making satisfactory academic progress; b) the student appeals the determination; and c) the school determines that the student should be able to make satisfactory academic progress during the subsequent payment period and meet the school's satisfactory academic progress standards at the end of that payment period, or the school develops an academic plan for the student that, if followed, will ensure that the student is able to meet the school's satisfactory academic progress standards by a specific point in time.

Students granted an appeal will receive their federal aid for the appeal period granted only. A student who applies and has their SAP appeal approved will be in good academic standing until our next annually run SAP review. The denial of an appeal does not prohibit students from enrolling at ESU, but students are responsible for their university balances. Students will not receive federal aid until satisfactory academic progress is met. Students are required to notify the Office of Financial Aid once they have met the Satisfactory Academic Progress requirements.

Note: The above appeal process is for Federal Title IV aid only. This does not apply to the Pennsylvania State Grant program (PHEAA).