

SATISFACTORY ACADEMIC PROGRESS

Federal regulations require students who are receiving Title IV (federal) financial aid to make deliberate and measurable progress toward their degree to continue to receive these funds. This requirement is referred to as Satisfactory Academic Progress or (SAP). At Hartwick College, SAP standards apply to students receiving assistance from federal aid programs (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, Federal Direct Subsidized/Unsubsidized Loans, Federal Direct PLUS Loans, Federal TEACH Grant), state funds, and Hartwick need and academic-based aid. The Office of Financial Aid evaluates academic progress at the end of every semester after grades are reported. The review is based on the entire academic record, even if a student did not receive financial aid for a previous semester(s) of enrollment.

It is important to note that Financial Aid SAP standards are separate from, and in addition to, the Academic Standards policy as published in the Hartwick College Catalog. SAP standards exist to ensure federal student aid recipients are progressing towards academic program completion. SAP measures academic performance based on three standards: cumulative grade point average (GPA), pace, and maximum timeframe.

Sections included in this policy are:

- SAP Standards
- Definitions
- SAP Review Process
- SAP Appeals
- Regaining Financial Aid Eligibility

SAP Standards

Federal regulations require that Hartwick College's Financial Aid SAP policy contain reasonable standards for measuring whether an otherwise eligible financial aid student is maintaining satisfactory academic progress in their educational program. The Department of Education considers an institution's standards to be reasonable if the standards are as strict as or stricter than the College's satisfactory Academic Standards for a student enrolled in the same educational program who is not receiving assistance under a Title IV. **All students must meet the following three SAP standards:**

Qualitative Standards – Cumulative Grade Point Average (GPA)

Federal regulations require the student to meet minimum cumulative GPA standards to retain eligibility for aid. Grades earned in prior attempts of repeated courses are excluded from the GPA calculation.

The chart below indicates the GPA required to maintain Satisfactory Academic Progress for Financial Aid. Transfer students are placed on the GPA chart based on the number of terms they have attended Hartwick.

GPA Chart

End of Semester	Minimum GPA – Required at the end of Semester*
First	1.00
Second	1.50
Third	1.80
Fourth-Twelfth	2.00

*GPA calculations are done at the end of both Fall and Spring semesters

* J term is not considered a semester

PACE Standards

PACE is defined by federal regulations as steady progress towards degree completion within the 150% time frame.

Hartwick is required to measure a student's PACE as a percentage as indicated below:

$$\frac{\text{Cumulative Number of Credits Successfully Completed}}{\text{Cumulative Number of Credits Attempted}}$$

For example, if a student successfully completes 24 credits but attempted 30, the student's pace is 80 percent ($24 / 30 = 80\%$)

The chart below indicates the PACE required to maintain Satisfactory Academic Progress for Financial Aid.

New Transfer students are placed on the PACE chart based on the number of transfer credits that have been accepted by Hartwick.

PACE Chart

Cumulative Attempted Credit Hours	PACE – Minimum required percentage of earned credit hours divided by attempted credit hours
0-18	50%
19-36	50%
37-54	67%
55-72	67%
73-180	67%

Maximum Time Frame for Degree Completion

Federal regulations specify that a student must complete his/her degree within 150% of the published length of the program. For example, an undergraduate student obtaining a bachelor's degree (120 earned credits) must complete the degree requirements within 150% of the time limit (180 attempted credits). A student becomes ineligible for federal financial aid when it becomes mathematically impossible for the student to complete the program within 150% of the published length. This maximum timeframe standard is applicable to federal aid eligibility as well as institutional grant and scholarship funds. Hartwick College policy limits the maximum number of terms for which a student may receive institutional grant and scholarship assistance based on their enrollment status and the number of transfer credits accepted by the College.

Definitions

Credits Successfully Completed: includes all courses for which students receive a passing grade of D- or better; transfer credits are included.

Credits Attempted: includes all courses for which students receive a passing grade of D- or better, pass, incomplete, "W", "F", "I", all transfer credits that are counted towards the degree are included. All credits attempted must be counted toward the maximum timeframe and pace calculation.

Incompletes: all courses for which students receive a provisional designation of "incomplete" must be counted toward the maximum timeframe and included in the calculation of pace.

Withdrawals: all courses for which students receive a "W" on the permanent record must be counted toward the maximum timeframe and included in the calculation of Pace.

Repeated Courses: all repeated courses must be counted toward the maximum timeframe and included in the calculation of pace. Repeated courses for which a student receives additional credit are counted both in the cumulative number of successfully completed and attempted credits. Repeated courses for which a student does not receive additional credit are not counted in the cumulative number of successfully completed credits but are counted in the cumulative number of attempted credits.

Transfer Credits: all pre-matriculation (including AP credits) and post-matriculation transfer credits must be counted toward the maximum timeframe and included in the calculation of pace. Transfer credits are counted in both the cumulative number of successfully completed and attempted credits.

Second Majors: students who elect to declare a second major must complete all degree requirements within the maximum timeframe; credits applicable to second majors are included in the calculation of pace.

Additional Degrees: students who pursue a second undergraduate degree at Hartwick College are only eligible to receive Federal Direct Loans; all credits applicable to the second degree are counted toward the maximum timeframe and included in the calculation of pace.

SAP Review Process

The Financial Aid Office will review a student's academic progress at the end of each payment semester and will evaluate student progress based on the qualitative and quantitative standards outlined earlier. Students who are not in good standing will receive a notice from financial aid concerning their status. Only students in a warning, suspension or probation status will be sent a notification. Financial Aid's SAP Review will result in a student being placed on one of the following statuses:

Good Financial Aid Standing: A student who has met the SAP qualitative and quantitative standards listed above is making satisfactory academic progress toward degree completion. This student is in good financial aid standing with the College and is eligible to receive assistance under federal Title IV, state, and institutional financial aid programs during the next semester of enrollment provided the student remains in good academic standing with the College and meets all other program requirements.

Financial Aid Warning: If, for the first time, a student has not met all SAP qualitative and quantitative standards listed above, the student will be placed on Financial Aid Warning for the next enrolled term. A student on Financial Aid Warning may continue to receive assistance under federal Title IV, state, and institutional financial aid programs for a one-semester warning period provided the student remains in good academic standing with the College and meets all other program requirements. The Financial Aid Warning status will be assigned automatically without an appeal or other action required by the student. A student must meet satisfactory academic progress standards by the end of the Financial Aid Warning period to remain eligible to receive financial aid. A student who has returned to good financial aid standing, but, at a later date, does not meet SAP standards, can be placed on a second term of Financial Aid Warning.

Financial Aid Suspension: A student who fails to meet SAP qualitative and quantitative standards by the end of the warning period will be suspended from financial aid. Under Financial Aid Suspension, a student will no longer be eligible to receive assistance under federal Title IV, state, and institutional financial aid programs. The student has the option to appeal this status for Financial Aid Probation. Students without an approved SAP Appeal must repair deficiencies and meet satisfactory academic progress standards to regain eligibility for federal, state, and institutional financial aid.

SAP Appeals

As stated above, students on Financial Aid Suspension may appeal to have their eligibility reinstated for one term of Financial Aid Probation if mitigating circumstances prevented them from meeting the requirements. Supporting documents must come from a third-party professional source. Documentation from family and/or friends and pictures will not be accepted. Such extenuating circumstances would include but are not limited to:

1. Illness, accident, or injury experienced by you or a significant person in your life
 - Documentation required: physician's statement, police report, or other documentation from a third-party professional; hospital billing statement
2. Death of a family member or significant person in your life
 - Documentation required: a copy of the obituary or death certificate
3. Divorce experienced by you or parent
 - Documentation required: attorney's letter on law firm's letterhead or copy of divorce decree
4. Personal problems or issues with your spouse, family, roommate, or other significant person. This may include
 - Documentation required: written statement from medical doctor, counselor, attorney, or other professional advisor
5. Other special circumstances.

The following circumstances are not considered extenuating and beyond the student's control:

- Not knowing the deadline or procedure
- Work conflicts
- Incarceration resulting from a guilty verdict
- Voluntary overtime
- Not needing or wanting a class, not doing well in a class, or having too heavy of a course load

- Wishing to improve your GPA

Students who wish to appeal Financial Aid Suspension must adhere to the following procedure:

1. Submit a student statement and third party documentation.
2. Meet with your designated student success coach or specialist to develop an academic plan.
3. Submit all documents to the Office of Student Financial Aid **PRIOR** to the deadline stated on the instructions form.

Note: Submitting the SAP Appeal DOES NOT guarantee approval or reinstatement of financial aid eligibility.

During the SAP Appeal Review, the SAP Review Committee will carefully evaluate the student's unique circumstances, federal Title IV requirements, and Hartwick College policy. Notification will be sent to the student as to the outcome of the appeal review. SAP Appeal Reviews will result in one of the following outcomes:

Not Approved: Students will remain on Financial Aid Suspension and will not be eligible to receive federal Title IV, state or institutional financial aid until all SAP deficiencies have been repaired.

Approved for Financial Aid Probation: A student who has an approved SAP appeal will be granted a one-term probation period. Students on Financial Aid Probation are eligible to receive assistance under federal Title IV, state, and institutional financial aid programs during the next semester of enrollment. If a student fails to meet satisfactory academic progress standards by the end of this probation period, the student will be again placed on Financial Aid Suspension. If placed on Financial Aid Suspension again, the student has the option to appeal with an approved Academic Plan.

Regaining Eligibility

Students who have been placed on Financial Aid Suspension may re-establish their eligibility to receive federal, state, and institutional financial assistance by one of the two paths described below:

- Successfully appeal Financial Aid Suspension for an approved term of Financial Aid Probation or for Financial Aid Probation under an approved SAP Academic Plan.
- Achieve minimum SAP quantitative and qualitative standards by completing courses without receiving financial assistance. To enroll, all students must meet Academic Standards as outlined in the College Catalog.