



SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR FINANCIAL AID ELIGIBILITY

Federal financial assistance programs are authorized under Title IV of the Higher Education Act of 1965 as amended, and require the establishment of minimum standards of academic progress toward degree completion that students must meet to maintain eligibility for financial aid. While students meeting these standards are generally eligible for aid, some aid programs require higher standards that may preclude the student from qualifying for those programs. The Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility applies to all federal Title IV Student Aid Programs. This policy applies to all students seeking or receiving assistance whether or not aid may have been received previously.

Undergraduate Students

The undergraduate student category includes students pursuing their first or subsequent undergraduate degree(s), teacher certification, multiple major and/or minor concentrations.

GPA requirement (Qualitative Standard): Students must meet the requirements for continued enrollment at FMU based on the *Academic GPA Requirements* outlined in the University Catalogue. One exception are students during their sophomore year who have earned less than a 2.0 cumulative GPA. Whether it is at the end of the Fall or Spring semester, the SAP status for these students will be updated to 'ineligible' and future financial assistance (including Spring) will be suspended.

Satisfactory Academic Progress Pace Completion (Quantitative Standard): Satisfactory Academic Progress Pace Completion percentage is calculated by hours earned divided by hours attempted. Students are allowed 150% of the normal timeframe to complete their first undergraduate degree. FMU requires a minimum of 120 hours for most undergraduate degrees; therefore, the SAP policy requires the degree to be completed within the maximum time frame of 180 attempted hours (includes hours attempted at all institutions). Students must meet the required SAP Pace Completion of 67%. SAP Progress Pace Completion percentage is assessed at the end of both the Fall and Spring semester. A student not meeting the SAP standards at the end of Fall will not have Spring aid suspended with the exceptions outlined under *Termination of Financial Assistance Eligibility*. The student will, however, receive an email and/or updated banner on the Patriot Portal encouraging use of the Spring semester to improve SAP Progress Pace Completion percentage.

The SAP percentage of credit hours completed does not consider hours attained through AP, IB, CLEP, unaccepted transfer credits, audit or non-credit courses, NOTE: Courses with withdrawn status must be counted in attempted hours. Therefore, if the student wishes to drop a course from his/her schedule, it is important to drop the class prior to the end of the Drop/Add Period. Otherwise, the course will be included in the total attempted hours.

Graduate Students

GPA Requirement (Qualitative Standard): Graduate students must meet the GPA requirement to be allowed to continue enrollment in the FMU Graduate program as is outlined in the University Catalogue.

Satisfactory Academic Progress (Quantitative Standard): Graduate students are allowed 150% of the normal time frame to complete their first graduate degree. Graduate students who have attempted more than the 150% timeframe (includes transfer, research and thesis) will cease to be eligible for financial aid. Graduate students must successfully complete 67% of the cumulative hours attempted. NOTE: Courses with withdrawn status are counted in attempted hours. Therefore, if the student wishes to drop a course from his/her schedule, it is important to drop the class prior to the end of the Drop/Add Period. Otherwise, the course will be included in the total attempted hours.

Information Applicable to All Students

Termination of Financial Assistance Eligibility

The SAP of all students receiving financial assistance is assessed at the end of the Fall and Spring semesters. At the end of the Fall semester, students not making satisfactory academic progress are notified and encouraged to use the Spring semester to meet the SAP requirements. Financial assistance eligibility is not suspended at the end of a Fall semester with the following exceptions:

1. Students for whom the Fall semester brings their attempted hours up to the maximum level (example: 180 for undergraduates, 54 for education and business graduates, 86 for psychology graduates).
2. Students who were approved by petition through the Fall semester only. At the end of the Spring semester, students who received financial assistance during the Spring semester are evaluated. Those who do not meet the minimum satisfactory academic progress standards will be notified by email and/or updated banner on the Patriot Portal that their financial assistance is suspended.
3. Students who were approved by petition through Fall and Spring but do not meet the stipulations outlined on their Patriot

Portal.

4. Students with less than a 2.0 cumulative GPA during the sophomore year of college.

At the end of the Spring semester, students not meeting the SAP GPA and/or percentage and are not automatically approved by meeting FAC standards are notified on their Patriot Portal that they are ineligible for future Federal and certain State aid.

Reinstatement of Financial Aid Eligibility

Eligibility for financial assistance may be reinstated in one of three ways:

1. To regain eligibility to apply for Federal financial aid at FMU, you must improve your SAP percentage of hours completed to at least 67% by enrolling in and completing courses with personal funds or an alternative loan. Ways to improve your SAP percentage are by completing all courses for which you enroll and/or by taking coursework at another institution that will transfer to FMU.

2. The approval of a *Satisfactory Academic Progress Petition Form* submitted by the student to the Office of Financial Assistance. The petition must be complete and include documentation of any unforeseeable unusual circumstances that prevented the student from performing their best academically.

Description of Terms:

Withdrawal: Students will be evaluated based on the number of enrolled hours at the end of the Drop/Add period. Withdrawn courses are included in the attempted hour calculation.

SAP Suspension: Students who are not in compliance with the SAP policy at the annual review, which occurs after Spring semester grades are available, will be placed on SAP suspension making them ineligible to receive financial aid. Students on SAP suspension may enroll at their own expense or file a petition.

Termination of Aid: Students who are dismissed from the Francis Marion University for any reason are suspended from financial aid eligibility.

SAP Probation: Students who file successful petitions may be continued on financial aid for an additional semester after which they must be re-evaluated. E.G., a student files a petition at the end of Spring semester and it is approved and the student chooses to enroll in summer school, then the student would be re-evaluated for full SAP compliance at the end of summer. The student may need to file another petition and be approved in order to receive any financial aid awarded for the Fall semester.

Readmit Policy: Students applying for readmission to the University are eligible for financial aid consideration if: (1) they meet the SAP standards in effect at the time of readmission; or (2) they file a petition and it is approved.

Repeat/Transfer Credits: Repeated courses and transfer hours accepted by FMU will be counted in both attempted hours and hours earned when calculating SAP Completion percentage.

Academic Renewal: SAP status is not affected by academic renewal. Students not meeting SAP fall under the same policy requirements as students who have not been granted academic renewal.

Second Degrees: Students who are completing a second degree will be required to petition once they reach their maximum time frame. This Petition will require documentation from the student's academic department indicating the number of credit hours needed to complete their second degree.

Change of major: Students who need to remain enrolled beyond their maximum time frame (180 attempted hours for undergraduates) due to a change of major will be required to submit a petition.

SAP Petition form: The *SAP Petition form* is available here: [Financial Assistance SAP Policy](#). Petitions for reinstatement of eligibility are the responsibility of the student. The petition must include the semester(s) for which reinstatement is requested. Petitions must specifically identify and explain the unforeseeable mitigating circumstances that were beyond the control of the student. The petition must provide a specific resolution to circumstances and supporting documentation as indicated on the petition form.

Students submitting a *SAP Petition* remain ineligible to receive aid during the petition process. Students whose petitions are approved may have their eligibility for aid reinstated. Financial aid may be awarded if the student meets routine eligibility criteria, subject to availability of funds.

Aid programs covered by SAP standards include, but are not limited to: Pell, SEOG, SC Need Based Grant, Federal Work-Study, loans such as, Subsidized/Unsubsidized Stafford Direct, and PLUS, and certain State and private aid.

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