

SMU FEDERAL AND INSTITUTIONAL FINANCIAL AID
SAP POLICY AND PROCEDURES POLICY

Advisory Notice to First Year, First Time Students – The number of hours earned at the end of a student's first Academic Year at SMU will be measured and any student who has earned less than 24 credit hours will be sent a letter **explaining the importance of making Satisfactory Academic Progress, the requirements for graduation and a brochure about the Learning Enhancement Center.** (Implemented end of spring 2007).

Formal Satisfactory Academic Progress is measured at the end of the spring term of a student's **second** Academic Year of enrollment at SMU (and at the end of every spring term thereafter) until student graduates OR, for a transfer student, at the end of a the **first** spring term of enrollment at SMU (and at the end of every spring term thereafter) until student graduates. Qualitative Measures and Quantitative Measures are taken. The end of each Spring Term represents the end of each Academic Year at SMU.

- **Qualitative Measure of Satisfactory Academic Progress**

At the end of the spring term of a student's 2nd year of enrollment (or first spring term for a transfer student), a student must be making Satisfactory Academic Progress measured by the student's cumulative gpa of 2.000 or better since that is the standard for graduation at SMU.

- **Quantitative Measure of Satisfactory Academic Progress**

At the end of the spring term of a student's second academic year (or at the end of the first spring term for a transfer student) a student should have met or exceeded these yearly guidelines in order to be awarded Federal and Institutional Aid for the upcoming year:

<u>Federal Aid</u>	<u>Institutional Aid (minimum hrs / year)</u>
Year 1 – 13% - 16 hours	Year 1 – 20% - 24 hours
Year 2 – 25% - 31 hours	Year 2 – 40% - 48 hours
Year 3 – 43% - 53 hours	Year 3 - 60% - 72 hours
Year 4 – 60% - 74 hours	Year 4 – 80% - 96 hours
Year 5 – 80% - 98 hours	Year 5 – 5 th Year Appeal Required
Year 6 – 100% - 124 hours	

Students earning the minimum number of hours each year should attend summer school for at Least two summers so as to graduate within the 4 to 5 year timeline.

SMU policy (**implemented end of Spring Term 2007**) will measure Quantitative Satisfactory Academic Progress by determining if a student has earned 80% of the classes he/she attempted.

These students, who are not making Quantitative or Qualitative Satisfactory Academic Progress, will be sent a letter that explains what action is necessary to make an appeal.

- **150 % Rule:**

Federal Regulations allow a student **150% of time** (12 semesters) to earn a 4 year degree and **150% of attempted hours** required for the student's particular degree (average of 183 hours). SMU requires students to complete an UG Degree in 8 semesters (5 to 7 semesters for a regular Transfer Student). In order for a student at SMU to be awarded financial aid for more than 8 terms (or 5 to 7 if a regular Transfer Student), a student must submit a 5th year appeal. If approved by the Appeals Committee, the student may be awarded Federal Aid and Institutional Need Based Aid for an additional semester or year. If the Appeals Committee does not approve the 5th year appeal, the student **may be awarded only Federal Aid (unless 150% of the hours for his/her degree has already been attempted)**.

- **The Appeal Process:**

Student is notified by letter that financial aid cannot be awarded due to SAP. This letter explains how to appeal and instructions on how to proceed. The Financial Aid Advisers have the responsibility of reviewing and approving an appeal. If the FA Adviser feels as if aid should be denied, the information, including the appeal and reasons why the FA Adviser believes aid should be denied, must be presented to the Appeals Committee.

The Appeals Committee is made up of the Director of Financial Aid, Associate Director of Financial Aid, an Admission's Counselor, Assistant Director of Financial Aid, and a member of the Bursar's Staff. The Appeals Committee will meet when necessary. FA Advisers should submit information for Committee review if they make the decision to deny aid but may submit information to Committee if help is needed in making the decision to approve aid.

- **Requirements for Making an Appeal:**

A personal letter from Student to his/her Financial Aid Adviser is required. The letter should explain student's mitigating circumstances.

Mitigating circumstances are considered to be any circumstance that prevents a student's from successfully completing the required number of hours attempted or earning the required 2.000 cumulative gpa necessary for satisfactory academic progress.

Examples of mitigating circumstances – student illness, family illness, other family problems, emotional upsets, interpersonal problems with other students, problems adjusting to college life, balancing school, work, etc. (the FA Adviser has the responsibility, using professional judgment, to determine if other circumstances documented by the student can be considered)

The Student's **Academic Adviser** should sign the Appeals Instructions Letter for the student confirming student was advised that Financial Aid may be in jeopardy if a 2.000 cumulative gpa and full time enrollment are not maintained.

If an Appeal is approved, the Financial Aid Adviser will award aid (**using professional judgment**) for the fall semester only, make a comment on FA comment screen (**using comment category FSAP**), place documents in imaging and notify the student via email and self service (access.smu) that aid has been awarded for fall only (**probationary period**). This email will suggest that the student can receive help with classes if needed through resources offered at The Learning Enhancement Center. This on campus center offers help with class-work for all enrolled students through tutoring, testing, and counseling. The Adviser should also attach a document to the email giving student

information, location, phone number and website of the LEC.
<http://www.smu.edu/alec/home.html>

Financial Aid Advisers who have approved an appeal and awarded aid for this probationary period must keep student's name in a file to review when grades are posted at the end of the fall term.

A student whose cumulative gpa is 2.000 and hours completed equals 80% of classes attempted in the fall, will be awarded financial aid for spring and notified electronically via student's self service (access.smu).

A student whose cumulative gpa is still below a 2.000 AND/OR has not completed 80% of the hours attempted in fall, will be sent an email/letter explaining that he/she will not be awarded financial aid for spring unless an additional appeal is approved. All instructions for an appeal are sent again to the student.

When the appeal is returned, the FA Adviser may approve it and follow the same procedures. However, if it is the opinion of the FA Adviser the student should not be approved for spring aid, this information supporting the decision (including the student's letter and SAP form) must be presented to the FA Appeals Committee for review and approval before the student is denied aid.

If the Appeals Committee agrees that student should be denied aid based on the newest appeal, notification will be sent to student via email and alternative options (such as private loans that need no school certification) will be suggested to student. This Student may decide to self pay or sit out the semester. However, a student does not gain eligibility for financial aid by sitting out a semester. That student will need to make an additional appeal to once again be considered. Students who elect to self pay for the semester must earn 80% of the hours attempted and/or have a 2.000 or better cumulative gpa when this self pay semester is completed. If student does not meet these standards the student's information should be reviewed in depth to see if qualifications are being met for aid. A student does not automatically regain eligibility for financial aid just because he/she has had aid suspended for a semester.

If the Appeals Committee overturns the decision and allows aid for spring after taking into consideration the information presented, the Adviser will award student for spring and student will be notified electronically via self service (access.smu). Advisers will again send a personalized email encouraging student to take advantage of the LEC on campus.

The Quantitative measures (150 % of hours earned and enrollment of 12 semesters) should be at their maximum before financial aid can no longer be awarded to a student who is otherwise eligible and would benefit from additional aid. However, even in cases like this, there is room to make a **professional judgment** concerning these situations and the FA Adviser should make every effort to investigate the possibility of mitigating circumstances before withholding aid.

Use of Professional Judgment When Students May Have Exceeded 150% Rule

Changed Majors: A student who has attempted 150% of the hours needed to earn his/her degree because the student has changed majors, is an example in which professional judgment can be used to allow additional hours to be attempted.

Transfer Students: if the student originally came to SMU as a Transfer Student Financial Aid may **exclude transfer hours** from the maximum number of hours

attempted and, using Professional Judgment, create a situation in which the student could be awarded.

The above represents two examples of when a decision could be made to allow aid after a student has reached the maximum time/hours frame for quantitative and quantitative measures. **Documentation supporting professional judgment** by the Financial Aid Adviser should be placed in imaging and appropriate comments made on the FA Screens.

A student is allowed to appeal each time SAP is measured and found to be below the acceptable standard. However, there is a point in any annual review when a student's attempted hours and number of semesters enrolled point to the fact that he/she will never graduate in the required 150% time frame (12 semesters). This may be due to the student's history of withdrawals, drops, etc. If it is the opinion of the FA Adviser that it will be impossible for a student to graduate in the time required, then Financial Aid must not be offered any longer. This final decision is to be made by the Financial Aid Appeals Committee after all information is presented by the FA Adviser. Student will be notified via email. Documentation supporting this decision must be placed in imaging and a comment made on the FA Screen.

- **Measuring Attempted Hours and Earned Hours:**

Earned hours and attempted hours all count toward the quantitative measure of 150% of hours a student may attempt when working toward a degree. (Hours for all UG degrees and 150% measure attached). All hours attempted must count toward this total and that includes:

Withdrawals and failures = attempted but not earned hours

Transfer hours and consortium hours = attempted and earned hours not toward gpa.

Repeated classes and First Year Repeat - both count toward attempted hours and gpa one counts toward earned hours.

Incompletes – count toward attempted hours and if never completed student is assigned a failing grade and this grade counts toward gpa. Incompletes that are completed count toward attempted and earned hours and gpa.

Summer hours count toward attempted and earned hours and gpa

Pass /Fail courses – Passing is counted in attempted and earned hours (not counted in gpa). Failing is counted in attempted hours but not earned hours. SMU has a few Pass/Fail courses that are required for a student's degree.

Earned hours count toward attempted hours and toward gpa

SMU does not offer Federal Financial Aid to students who enroll in **non-credit or remedial courses** or to those students who attend the University in the summer for probationary or remediation status before the first year (Upward Bound Program, Athletes and Academic Prelude). However, the University does offer scholarships to students in the Upward Bound Program.

Financial Aid must look at a Student's Transcript in order to see attempted vs earned hours. The Technology Team has lifted the information on attempted/earned hours from the students' transcripts for this use and translated it to queries. Financial Aid will use these queries to determine this quantitative measure of Satisfactory Academic Progress. (Implemented end of Spring Term 2007)

- **Earned Hours = Enough for a Degree and Students enrolling for a 2nd Degree**

A Student who has earned enough hours to graduate and it is confirmed by his/her Academic Adviser that this student has completed all the academic requirements for a degree will not be awarded additional aid. Student's who apply for aid to earn a 2nd Undergraduate Degree may be awarded Stafford Loans if the student has not reached his/her aggregate limit and meets all other requirements for financial aid. The student's loan eligibility will be determined by the number of hours accepted toward the 2nd Degree.

- **Definition of the length of time a student may enroll if attending ½ time:**

A student, whose Academic Program is usually defined by ½ time enrollment such as the SMU Evening Degree Program OR a student who makes the decision to only enroll half time each semester in pursuit of a full time degree, will be allowed additional time to complete the program. Students enrolling in half time for a normally full time program will be given 12 semesters to finish as long as the attempted hours does not exceed 150% of hours needed to complete the Program (attached). Students enrolling in the Evening Degree Program at SMU must transfer in a minimum of 45 credit hours with a 2.5 gpa and will be allowed 12 semesters to complete the program. This is contingent upon attempted hours (counting transferred hours) not exceeding 150% of the number of hours needed. Number of hours to complete the Evening Degree Program and most full time degree programs = 122. 183 hours = 150%.

- **Repeat Classes:**

The University allows a student to repeat classes – both hours attempted when the class is enrolled in the first time and when it is repeated count in attempted hours. Each grade counts toward the cumulative gpa. Only one class counts toward graduation.

- **Updating and Dissemination of UG SAP Policy and Procedures:**

Undergraduate SAP Policy and Procedures will be reviewed and updated each fall term by a Committee of FA Advisers and a panel of Students then approval by the Director of Financial Aid. Any policy changes will become effective at the end of each spring term when SAP is measured. These Policies and Procedures will be published on the Financial Aid Website.

- **Definition of an Academic Year at SMU**

An Academic Year is defined by fall and spring semesters (15 weeks each) and 30 weeks of instructions. Summer Term is defined as a trailer to the Academic Year and consists of 4 mini terms for Undergraduates. These include May Term, Summer I, Summer II, and August Term. Weeks of instructions in summer = 10.

- **Graduate Students – Satisfactory Academic Progress**

Graduate students are subject to academic performance standards in their area of study. As long as students are allowed to continue in the degree program for which they are enrolled, they are considered to be making satisfactory academic progress.

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v/sharespace/finaid/07-08Procedures/07-08 SMU Federal and Institutional Financial Aid SAP Policy & Procedures

APPENDIX

Letter to First Year Students

LEC Brochure

LEC Flyer

Letter to Student regarding Appeal

Appeal Form

Chart of UG Hours for Degree and 150% Chart

DEFINITIONS

First Year Forgiveness (Repeat Policy) – Students who enter the University directly from HS may repeat up to three courses for which a grade of D+ or lower was received providing these courses were taken during a student's first year. Courses must be re-taken during the next year.

Repeats – The University will allowed a student to repeat a course. However, both grades count toward gpa and but only one course counts toward graduation.

Qualitative Measure – a student's cumulative gpa at the end of the spring term when Satisfactory Academic Progress is measured.

Quantitative Measure – the number of hours a student has attempted and earned by the end of the spring term when Satisfactory Academic Progress is measured

Attempted Hours – The number of classes a student enrolled in.

Earned Hours – The hours a student completed.

The Goal of Financial Aid When Creating This SAP Document: Establish written SAP Policies and Procedures that assures compliance with Federal Regulations and that meet the needs of the Students and SMU. This SAP Policy is strict as/or stricter than the policy used for students who are not receiving financial aid. The Committee involved in formulating this Policy included Academic Advisers, Registrar's Office and Financial Aid Office