

SMU Federal and Institutional Financial Aid Satisfactory Academic Progress (SAP) Policy and Procedures

Formal SAP 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 a student graduates or, for a transfer student, at the end of the first spring term of enrollment at SMU (and at the end of every spring term thereafter) until a student graduates. Both qualitative and quantitative measures are taken. The end of each spring term represents the end of the academic year at SMU.

First Year, First Time SMU 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 SAP, the requirements for graduation, and a brochure about the Learning Enhancement Center (implemented end of spring 2007).

Qualitative Measure of Satisfactory Academic Progress

At the end of the spring term of a student's second year of enrollment (or first spring term for a transfer student), a student must maintain SAP as measured by the student's cumulative SMU grade point average (GPA) of **2.000 or better**. This is the standard for graduation at SMU and is not rounded.

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 must meet or exceed the following annual guidelines in order to be awarded federal and institutional aid for the upcoming year:

Federal Aid

Year 1: 13% or 16 hours
Year 2: 25% or 31 hours
Year 3: 43% or 53 hours
Year 4: 60% or 74 hours
Year 5: 80% or 98 hours
Year 6: 100% or 124 hours

Institutional Aid (minimum hrs / year)

Year 1: 20% or 24 hours
Year 2: 40% or 48 hours
Year 3: 60% or 72 hours
Year 4: 80% or 96 hours
Year 5: 5th Year appeal required

Students only earning the minimum number of hours each year are strongly encouraged to attend summer school for at least two summers so as to graduate within the 4 to 5 year timeline.

SMU policy (implemented at end of spring 2010) will measure quantitative SAP by determining if a student has earned a minimum of 75% of the classes attempted at SMU.

Students who are not meeting quantitative and/or qualitative SAP standards will be sent a letter that explains what action is necessary to make an appeal.

Measuring Attempted Hours and Earned Hours

Each financial aid applicant's academic transcript is reviewed to determine the percentage of attempted hours that were earned. This completion percentage is then translated into queries used to monitor students' academic progress and to determine the quantitative measure of Satisfactory Academic Progress (implemented end of spring 2007).

Earned hours and attempted hours all count toward the quantitative measure of 150% of hours a student may attempt when working toward a degree (including multiple undergraduate degrees). All hours attempted must count toward this total and includes the following:

- Withdrawals and failures are evaluated as attempted but not earned hours
- Transfer and consortium hours are included as attempted and earned hours but not calculated in the SMU GPA
- Repeated classes and First Year Repeat courses are included as attempted hours. These are included in the SMU GPA, but only one of the two courses is included toward earned hours.
- Incomplete courses count toward attempted hours and, if never completed, the student is assigned a failing grade which is included in the SMU GPA. Incomplete courses that are subsequently completed count toward attempted and earned hours and are included in the SMU GPA.
- Summer courses count toward attempted and earned hours and are calculated in the SMU GPA.
- Pass /Fail courses are counted in attempted and earned hours (not in the SMU GPA) if passed. Courses assessed as failed are counted in attempted hours but not earned hours. SMU offers several Pass/Fail courses that are required for a student's degree.
- Earned hours count toward attempted hours and are included in the SMU GPA.

Appeal Process

Students who are not meeting SAP standards are notified via their individual SMU webmail account that financial aid cannot be awarded. The email advises them to obtain a copy of the SAP appeal form which contains instructions on the appeal process and how to proceed. In most cases of first-time students who are not meeting SAP, financial aid advisors have the responsibility of reviewing and making a decision regarding an appeal. However, if the advisor cannot make a decision, the student's complete SAP appeal documents, including the unofficial transcript noting all SMU credit hours attempted and completed, must be presented to the Appeals Committee.

The Appeals Committee is made up of an Associate Director of Financial Aid, an Assistant Director of Financial Aid, and at least two (2) members of the Enrollment Services staff (from Admission, Student Financial Services, Registrar, and/or Enrollment Resources). The Appeals Committee will meet when necessary and will make the decision to approve or suspend aid.

Requirements for Submitting an Appeal

Four (4) items are required before an appeal may be reviewed for a student who is not maintaining Satisfactory Academic Progress:

1. Formal letter from student explaining any mitigating circumstances. Mitigating circumstances are considered to be any situations beyond a student's control that prevents a student from successfully completing the required number of hours attempted or earning the required 2.000 cumulative SMU GPA necessary for SAP.

Some examples of mitigating circumstances include student illness, family illness, other family problems, emotional upsets, interpersonal problems with other students, problems adjusting to college life, balancing school, employment obligations, etc. The financial aid advisor has the

professional judgment to determine if other circumstances documented by the student can be considered.

2. Degree/graduation plan from student which is signed by academic advisor.
3. Completed SAP Appeal Form which is also signed by the student's academic advisor confirming that the student was advised that financial aid may be in jeopardy if a 2.000 cumulative GPA and full time enrollment are not maintained.
4. Unofficial transcript obtained by financial aid advisor through Records which documents the student's cumulative SMU GPA and enrollment history.

Appeal Decision Process

If an SAP Appeal is approved, the financial aid advisor will award aid (using professional judgment) for the semester only on a financial aid probation status, make a comment on the 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 semester only as a probation period. This email will suggest that the student can receive help with classes if needed through resources offered at the Learning Enhancement Center (LEC), an on-campus center that offers help with class work for all enrolled students through tutoring, testing, and counseling. The financial aid advisor should also attach a document to the email giving the student the LEC information, location, phone number and website found at <http://www.smu.edu/alec/home.html>

Financial aid advisors who have approved an appeal and awarded aid for this probation period must keep the student's name and/or appeal documents in a file to review when grades are posted at the end of the probation term. A student whose cumulative SMU GPA is 2.000 and successfully completes at least 75% 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 SMU GPA is below a 2.000 and/or has not completed 75% of the hours attempted in fall will be sent an email explaining that financial aid will not be awarded for spring unless an additional SAP appeal is submitted and approved. All instructions for an appeal are sent again to the student.

When a subsequent appeal is submitted, the financial aid advisor may approve it and follow the same procedures. However, students who are not meeting SAP standards for consecutive or multiple terms are likely to be presented to the Financial Aid Appeals Committee for review and a decision.

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 do not require school certification or payment plans) will be suggested to student. The student may decide to self pay or take a leave of absence. **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 75% of the hours attempted and have a 2.000 or better cumulative SMU 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 if financial aid has been suspended for a semester.**

If the Financial Aid management team overturns the decision to suspend aid to a student and allows the student to receive aid for a probation term after taking into consideration all of the appeal documents presented, the financial aid advisor will award the student for the term. The student will be notified electronically via self service (Access.SMU). Advisors will again send a personalized email encouraging student to take advantage of the LEC on campus.

150% Rule

Federal regulations allow a student 150% of time (e.g. 12 semesters) to earn a 4 year degree. Most SMU undergraduate degrees require completion of 122 credit hours. Hence, 150% of attempted hours required to complete most 4 year degrees is 183 hours. SMU requires students to complete an UG degree in 8 semesters (5 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 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 the degree have already been attempted).

Financial aid can no longer be awarded to a student who is otherwise eligible and would benefit from additional aid if the quantitative measures (150 % of hours earned and/or enrollment of 12 semesters) are at their maximum limit. However, even in cases like this, financial aid administrators may exercise professional judgment concerning these situations if a student submits the appropriate appeal documents. The financial aid advisor or Appeal Committee should make every effort to investigate the possibility of mitigating circumstances before withholding aid. These SAP appeals are usually reviewed by the Appeals Committee.

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 the 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: Transfer and test credit hours may be excluded in the 150% determination for a student who enrolled at SMU as a transfer student. The financial aid advisor or Appeals Committee may use professional judgment to award aid to the student in this scenario.

The above represents two examples when a decision could be made to award financial aid after a student has reached the maximum time/credit hours using quantitative measures. Documentation supporting professional judgment by the financial aid advisor should be placed in imaging and appropriate comments made on the financial aid comment screen using comment code FSAP.

A student is allowed to appeal each time SAP is measured and found to be below the acceptable standards. However, there is a point in any annual review when a student's attempted hours and number of semesters enrolled indicate that the student will not graduate in the required 150% time frame (12 semesters). This is usually found in cases when the student has a history of withdrawals, drops, incomplete courses, and/or unearned credit for completed courses. **If the Appeals Committee determines that it is not possible for a student to graduate within the time limit required, then financial aid must not be offered any longer and be denied.** This final decision is made by the Financial Aid Appeals Committee after all SAP appeal documents are submitted. These students will be notified via email of this determination; a formal letter explaining this decision is usually sent to the student via mail. Documentation supporting this decision must be placed in imaging and a comment made on the financial aid comment screen using comment code FSAP. The Satisfactory Academic Progress indicator on Package Status Summary is also set to Denied.

Students Ineligible for Financial Aid

SMU does not offer federal or state 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 their first term of enrollment (Upward Bound Program, Athletes, and Academic Prelude). However, the University does offer scholarships to students in the Upward Bound Program.

Students Enrolling in Multiple Degree Programs

A student who has earned enough hours to graduate and is confirmed by the academic advisor that the student has completed all the academic requirements for a degree will not be awarded additional aid. Students who apply for aid to earn a 2nd undergraduate degree may be awarded federal Stafford loans (and federal parent PLUS loans for dependent students) if the student has not reached his/her aggregate limit and meets all other requirements for financial aid. The student's loan eligibility and grade level will be determined by the number of hours completed toward the 2nd degree.

Definition of Length of Time ½ Time Students May Enroll and Receive Aid

A student whose academic program is usually defined by ½ time enrollment (i.e. 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 ½ time for a normally full time program will be given 12 semesters to earn the undergraduate degree as long as the attempted hours does not exceed 150% of hours needed to complete the program.** Students enrolling in the Evening Degree Program at SMU must transfer in a minimum of 45 credit hours with a 2.5 transfer GPA and will also 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 is 122; hence, 183 hours represents 150%.

Repeat Classes

The University allows a student to repeat classes. Both hours attempted when the class is first completed and the repeated hours count in attempted hours. Each grade counts toward the cumulative SMU GPA, but only one class counts toward graduation.

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. There are 10 weeks of instruction in summer.

Graduate Students and 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.

Goal of Financial Aid in Maintaining Satisfactory Academic Progress Policy

The goal of the SMU policy regarding SAP is to establish written SAP policy and procedures that assure compliance with federal regulations and meet the needs of students and SMU. The SMU SAP Policy is as strict as or stricter than the policy used for students who are not receiving financial aid. The committee involved in developing this policy included academic advisors, the Registrar's Office, and the Financial Aid Office.

Updating and Dissemination of the Undergraduate SAP Policy and Procedures

Undergraduate SAP Policy and Procedures will be reviewed and updated after the completion of each fall semester by the Associate Director of Financial Aid for Compliance and then approved by the Director of Financial Aid. When deemed necessary, a committee of students is also convened to submit policy suggestions. Any policy changes will become effective at the end of each spring term when SAP is measured. These policies and procedures are published on the SMU financial aid website at www.smu.edu/financial_aid Copies may also be provided upon request by a financial aid advisor.

APPENDIX

1. Letter to First Year Students
2. LEC Brochure
3. LEC Flyer
4. Letter to students regarding the SAP appeal process
5. SAP Appeal Form
6. Chart of UG Hours for Degree and 150% Chart

DEFINITIONS

First Year Forgiveness (Repeat Policy): Students who enter the University directly from high school 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: University allows 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 SMU GPA at the end of the spring term used to measure Satisfactory Academic Progress

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 credit hours a student enrolled

Earned Hours: The number of credit hours a student completed

Prepared by: Peggy Park
Date: November 28, 2006
Revised: February 8, 2007
Updated: April 16, 2007
Updated: May 21, 2007
Updated: November 13, 2007

Updated by: Consuela Mitchell
Updated: 12/9/2008
Revised: 2/17/2010

V:\ShareSpace\FinAid\Procedures\2010-2011 Procedures\SMU SAP Policy and Procedures