



JOHN CABOT UNIVERSITY

Satisfactory Academic Progress (SAP) Policy—US Federal Financial Aid

To remain enrolled in the Title IV Program and receive US Federal loans, all students must make Satisfactory Academic Progress (SAP), as measured by cumulative grade point average and the ratio of credits earned vs. attempted (completion rate). SAP assumes that the student registers for course loads within the minima/maxima during each regular academic year. In other words, students must complete their original program within 180 attempted credit hours.

Please note that SAP standards differ from those of the academic policy.

GPA Requirements

Students must maintain a minimum cumulative GPA of 2.0. A student with a Cumulative Grade Point Average (CGPA) below the minimum will be placed on warning and has one semester to bring her/his GPA up to the relevant standard, during which they still receive FSA funds.

If after the semester in warning, the student has not been able to bring her/his cumulative GPA to 2.0 or above, the student will become ineligible to receive Title IV aid and will remain ineligible until the 2.0 cum GPA has been reached, then the student's eligibility will be re-instated the semester following. If the student achieves the cum GPA of 2.0 during the semester in warning, her/his eligibility will be re-instated in normal status for the semester following.

Entering students: Should no credits be earned for the first semester at John Cabot, your eligibility will be evaluated by the Financial Aid Supervisor and depending on the circumstances; your right to a Federal Aid Warning may be suspended resulting in loss of eligibility for the following semester.

Conditional Admits: Transfer students may be placed on Federal Aid Warning for the entering semester at the discretion of the Financial Aid Supervisor in consideration of previous academic progress. If the student placed on Warning achieves a 2.0 GPA or above, Title IV aid will be reinstated in normal status for the following semester.

Successful Rate of Completion

The second component used to measure SAP is the maximum time a student may take to complete a program. Students must maintain a minimum cumulative completion rate of 67% (50% for 1st year students) of credits attempted. *Transfer students: Accepted transfer credits are considered in both credits attempted and credits earned for this percentage.



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Attempted credits	Required Completion
0-29	50%
30-120	67%

A student who does not complete the required percentage of credits will be placed on warning and has one semester to bring his or her completion rate up to the relevant standard. If the student falls short, s/he will lose eligibility until the required percentage is achieved.

What Counts as an Attempted Credit?

- Classes that require a C- as a minimum passing grade may be repeated and be eligible for financial aid if the student previously received a D in that class. Any other classes that are repeated will not be included in the total number of credits for the semester when determining financial aid eligibility. Credits attempted in repeated classes will be included in the cumulative credits attempted.
- Dropped or withdrawn classes count towards the cumulative credits attempted. Students may retake classes from which they have withdrawn. When retaken, these classes will be included in the total number of credits for the semester when determining financial aid eligibility.
- Incomplete classes do not earn credit, but influence grade point average and count in credits attempted, for the semester in which the student was registered for the class.
- Pass/fail classes are not calculated in the cumulative GPA, but will be included in credits attempted.
- Transfer credits are calculated into the credits attempted, but are not factored into the cumulative GPA.

Time Allowed to Complete a Program

Students must complete their educational program within a time frame no longer than 150% of the published length of the educational program. This translates to an attempted credit maximum of 180 credits.

If a student is pursuing a second undergraduate degree, only those credits which transfer will count towards the 150% limit. For transfer students, all accepted transfer credits will be factored into the pace of progression as credits attempted and earned.



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Financial Aid Warning

A student who is placed on SAP warning will have one semester to make satisfactory progress so as to not lose Title IV aid eligibility for future semesters.

In order to reestablish eligibility, the student must:

1. Complete all credit-hours attempted in any course for which tuition charges are assessed, *or* complete at least 12 attempted credit-hours (if attempting more than 12 credit-hours).
2. Attain the required 2.0 CUM GPA by the end of the warning period
3. Meet all other SAP requirements.
4. Other requirements as specified in the terms of the notification letter.

Students who are still failing to make satisfactory progress after the one semester warning period lose their Title IV aid eligibility unless they successfully appeal and are placed on probation which may include an Academic Plan.

Transfer students, and those who withdraw from JCU then reapply, who do not meet the SAP requirements will be automatically placed on Federal Aid Warning for the first semester. After which, if the student meets SAP requirements, her/his eligibility will be reinstated in normal status. If not, the below mentioned policy regarding Appeal and Probation will apply.

Appeals & Financial Aid Probation

When a student loses financial aid eligibility because s/he failed to make satisfactory progress after the one semester warning period, s/he may appeal that result on the basis of: injury or illness, death in the family, or other extenuating circumstances. The appeal must explain why s/he failed to make satisfactory progress and what has changed in her/his situation that will allow her/him to make satisfactory progress throughout the semester. In the event of a successful appeal, the student may be provided with an academic plan that will ensure satisfactory progress is made. Students who fail to meet the SAP requirements lose their Title IV aid eligibility.

Appeal Procedure

A student may appeal Title IV withdrawal by making a written request to the Financial Aid Supervisor within 14 days of the withdrawal notification. Within seven calendar days of receiving the request, the Financial Aid Supervisor will meet with the student to review the decision. If the appeal decision is not resolved to the student's satisfaction,



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s/he may ask to meet with the Dean to review the decision. If the Dean decides in the student's favor, the Financial Aid Supervisor will re-instate the student's eligibility according to the terms set by the Dean.

Financial Aid Probation

If a student appeals and is approved, and it is determined that s/he should be able to meet the SAP standards after the subsequent semester, s/he will be put in Financial Aid Probation for one semester, during which they will continue to receive FSA loans. Students who fail the SAP check after the end of the probationary semester may only continue to receive aid if they successfully appeal, and consequently are given a strict academic plan that ensures s/he will meet the standards by a specific time.

Academic Plan

Academic Plans are created on a case by case basis by the Financial Aid Supervisor and the Dean. The purpose of an Academic Plan is to assist students in meeting SAP standards by the time s/he graduates. The length of the Academic Plan can vary, depending on the time determined that the student needs to regain Title IV eligibility. Unlike Probation, an Academic Plan is specific to each student and requires that s/he follows the defined terms and conditions. As long as s/he meets the agreed upon terms, s/he will be reconsidered for financial aid at the end of each academic year. If the student fails to comply, their eligibility is at the discretion of the Financial Aid Supervisor and Dean.

Students who meet these standards will be re-instated in normal status with full Title IV eligibility for subsequent semesters.

Students on financial aid warning or probation, who do not meet these standards, will be withdrawn from Title IV aid.