

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR FINANCIAL AID

Satisfactory Academic Progress (SAP) is required by federal law (34 CFR 668.34). When students accept financial aid, they also accept the responsibility for making satisfactory academic progress towards a degree. In order to maintain eligibility for financial aid funding, students must meet the Satisfactory Academic Progress requirements stated below. Federal regulations stipulate that SAP be used to evaluate student records at the end of each semester (summer, fall, and spring) even if the student is not receiving financial aid funding. Keep in mind that SAP Standards for receiving financial aid funding are stricter than the College's academic progress standards for enrollment. Just because a student meets the academic progress standards for enrollment does not mean the student will be eligible for financial aid funding to help cover his/her costs. Students who do not complete classes for which they enroll or fail to achieve the minimum standards may lose their eligibility for financial aid funding.

Students who are aware of learning or other disabilities should immediately contact the Academic Resource Center so that appropriate accommodations can be made. A student with a documented disability and/or functional limitations is still held to the same academic standards as other students. The student must be able to maintain Satisfactory Academic Progress in order to receive financial aid funding.

PLEASE NOTE: Wilmington College's SAP Policy is used to determine financial aid eligibility only. It does not reflect student's academic standing for continued enrollment in their program of study.

SAP Requirements:

1) Cumulative Grade Point Average (GPA)

Undergraduate students must maintain a minimum cumulative GPA of 2.0 or higher in order to receive financial aid. Graduate students must maintain a minimum cumulative GPA of 3.0 or higher in order to receive financial aid. Refer to the College Catalog to determine how the academic GPA is calculated.

2) Completion Rate (67% Rule)

All students must successfully complete 67% of all cumulative attempted credit hours. The percentage is calculated by dividing the cumulative number of earned hours the student has successfully completed by the cumulative number of hours the student has attempted. Percentages will not be rounded up.

- Course grades of A, A-, B+, B, B-, C+, C, C-, D+, and D will be considered attempted and successfully completed.
- Course grades of F, N, and W will be considered attempted and unsuccessfully completed.
- Course grades of P (pass) will be considered attempted and successfully completed, but it will not affect the student's grade point average.

- Course grades of I (incomplete) or NR (no grade reported) indicate a student has not yet completed the course, therefore, will not be considered as successfully completed. An incomplete grade does not earn credit or influence the grade point average. However, an incomplete grade will count toward total credits attempted. If an "I" or "NR" grade is later changed to a grade noting successful completion, the change will be caught in the next SAP review. If a SAP ineligible student believes the changed grade will bring him/her back in line with the SAP Policy, the student may submit an appeal requesting review of eligibility.
- Course grades of W (withdrawn from class) and DR (dropped after the 100% drop/add period) do not earn credit toward graduation or toward satisfying the minimum credit hours requirement; however, these credits will count toward your total attempted credits and could possibly affect the Maximum Timeframe requirement. Within the drop/add period (usually the first five days of a term), students may drop courses without a grade. These courses disappear from the academic record and will not count as attempted hours.
- Students with transfer, PSEO, CLEP, military, experiential learning, and/or Advanced Placement (AP) or IB (International Baccalaureate) credits will be initially considered eligible for financial aid funding and then must continue to meet the SAP requirements. Credits will be considered attempted and successfully completed and will be counted in the Maximum Timeframe requirement.
- Developmental and English as Second Language (ESL) courses (courses beginning with a "0") will be considered as attempted credits, but do not count as earned credits toward graduation. There is a limit of 12 semester hours of this type of coursework per student over his/her degree completion program.
- Repeated courses will be considered as additionally attempted credits; however, any successfully completed course (A, A-, B+, B, B-, C+, C, C-, D+, D, P grade) cannot be repeated with assistance from financial aid funds unless the student needs to meet an academic standard for a particular previously passed course, such as a minimum grade. In this case, only one repetition of the course is allowed to be funded with financial aid. Additional repeats of the course must be paid for by the student. Any unsuccessfully completed course (F or N grade) may be repeated until successfully completed. It should be noted that continuous repeats impact SAP status. Continuous repeats may be denied in a SAP Appeal review and may negatively impact the Maximum Timeframe requirement.
- Repeatable courses, such as, Varieties of Literature or Wilmington College Chorale, are permitted providing the topic varies or the student does not exceed the maximum times repeatable.
- Audit courses (AU) are not counted as either attempted or completed credits and are not eligible for financial aid funding.

3) Maximum Timeframe (150% Rule)

Undergraduate students must complete their program of study within 150% of the standard timeframe required to earn their degree. The Maximum Timeframe is 150% of the number of credit hours needed to complete degree requirements. Graduate students must complete all requirements of their program within 7 academic years from the date of initial enrollment.

- If SAP review determines a student cannot mathematically finish his/her degree program within the Maximum Timeframe or the student cannot raise his/her cumulative GPA to the 2.00 (3.0 graduate students) minimum requirement or meet the completion rate requirement within one semester, the student will be placed on Financial Aid Suspension.
- Undergraduate students who change their major prior to completion may do so; however, students will be expected to complete all degree requirements before reaching 186 attempted credit hours.
- Undergraduate students who declare a double major and/or minor will be expected to complete all degree requirements before reaching 186 attempted credit hours.
- Students who have previously completed the requirements for a degree and who wish to earn a 2nd degree may do so; however, all attempted credits that fill degree requirements, including elective requirements, will be counted. Students working towards a 2nd degree can receive Federal Stafford Loan funds only and are subject to the same borrowing limits. Limits are not increased for a 2nd degree.
- Students who have completed the academic requirements to receive his/her degree will no longer be eligible for financial aid funding for additional classes, regardless of whether or not the student has received the degree.

SAP STATUS:

Financial Aid Good Standing Status

Students who are meeting all of the SAP Standards are considered in good standing and are eligible for financial aid funding.

Financial Aid Warning Status

For the first occurrence of not meeting one or more of the SAP Standards, the student will be immediately placed on Financial Aid Warning, which means the student is one semester away from losing his/her financial aid eligibility. A warning is intended to alert students to a current deficiency in their academic progress. Students are still eligible for financial aid; however, should student not meet SAP Standards again, financial aid will be suspended. Students must meet with the Associate Vice President of Academic Affairs to develop an Academic Plan for success. The student will be removed from warning status if all SAP Standards are met at the end of the warning semester. If the student does not meet SAP Standards at the end of the warning period, he/she will be placed on financial aid suspension. Students can only receive financial aid funding for one semester under this "warning" status.

Financial Aid Probation Status

Students who fail to meet SAP Standards, but appeal and have their financial aid eligibility reinstated for one additional semester are placed on Financial Aid Probation. During the probationary period, students are given one semester to satisfactorily meet the SAP Standards. An Academic Plan developed by the Associate Vice President of Academic Affairs will be provided to the student to ensure the student will be able to meet all SAP Standards within a given period of time. If standards are met at the end of the probationary period, the probation status is removed and the student will regain financial aid eligibility for the next semester of enrollment. If standards are not met at the end of the probationary period, the student will be placed on Financial Aid Suspension. Students will normally be allowed only one probationary semester during their academic program.

Financial Aid Suspension Status

For the second occurrence of not meeting SAP Standards, the student will be immediately placed on Financial Aid Suspension. As long as a student is on suspension, he/she is not eligible for any financial aid funding. Students must pay their educational expenses from personal funds while on financial aid suspension. An Academic Plan developed by the Associate Vice President of Academic Affairs will be provided to the student to ensure the student will be able to meet all SAP Standards within a given period of time. Student may appeal this status; however, submitting an appeal does not guarantee approval.

SAP REINSTATEMENT:

Students who lose financial aid eligibility because they are not meeting SAP Standards may use any semester to regain eligibility in one of the following ways:

- 1) By successfully appealing loss of eligibility. To appeal, the student must submit a Satisfactory Academic Progress (SAP) Appeal for Financial Aid Form with supporting documentation.
- 2) By completing one full-time semester (12 credit hours for undergraduate students or 6 credit hours for graduate students) at Wilmington College at his/her own expense (without financial aid funding). The student must demonstrate he/she is capable of completing a semester without any failures, incompletes, withdraws, or grades lower than a "C". Courses taken must be chosen in consultation with the Associate Vice President of Academic Affairs. Student must advance toward attaining a degree and show progress within student's SAP Academic Plan for graduation. Once the student regains eligibility, financial aid will be awarded the following semester subject to the availability of funds. If the student does not meet all SAP standards at the end of the semester, the student will not be eligible for financial aid funding until all of the standards are met.
- 3) By completing one full-time semester or two full-time quarters at another college/university. Keep in mind that credits taken elsewhere will not resolve the Cumulative GPA component of SAP, but may be used to resolve the Completion Rate requirement. The student must demonstrate he/she is capable of completing a semester without any failures, incompletes, withdraws, or grades lower than a "C". If this requirement is met, the student will have the option to submit an appeal for financial aid reinstatement.

Keep in mind that submitting an appeal does not guarantee the appeal will be approved nor does it guarantee the student will be readmitted to Wilmington College nor does it guarantee the student will receive financial aid funding.

Simply sitting out of school for a semester or two will not restore eligibility for a student who has lost eligibility to receive financial aid funding due to not meeting SAP Standards.

Students who have been academically suspended/dismissed from Wilmington College by the Academic Affairs Office, but are subsequently given permission to re-enroll are not automatically eligible to receive financial aid funding. Admission/Re-admission decisions are separate from funding decisions.

SAP APPEAL PROCESS:

Students who fail to meet the Satisfactory Academic Progress Standards for Financial Aid have the right to appeal the suspension of their financial aid funding. The appeal cannot be based upon the student's need for assistance or student's lack of knowledge that his/her funding was in jeopardy. Appeals must be based on some type of extenuating circumstance (death, illness, accident, natural disaster, activation into military service, previously undiagnosed learning disability, etc.) that impacted negatively upon student's ability to meet the required standards and what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress at the next evaluation. The SAP Appeal process is a two part process. Submitting an appeal does not guarantee approval. The appeal process is a request for an exception to the SAP Policy. Not all circumstances will warrant an exception to the SAP Policy.

- 1) The student must submit a Satisfactory Academic Progress Appeal for Financial Aid Form to the Student One Stop Center including a detailed statement explaining the extenuating circumstance(s) along with third party documentation (doctor's statement, death certificate, police report, activation papers, etc.) verifying his/her claim. In addition, the appeal must address what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress at the next evaluation. The appeal will be reviewed and a determination of whether or not the appeal has merit will be made. Appeals submitted without all required documents within the required timeframe, will be considered incomplete and denied due to lack of sufficient evidence.
- 2) The student must also complete an Academic Plan with the Associate Vice President of Academic Affairs. Approval/denial of the SAP Appeal will be dependent upon the student's Academic Plan and his/her ability to meet the terms of Satisfactory Academic Progress.

Appeals can only be approved if the Financial Aid Appeals Committee determines that the student will be able to meet the SAP Standards after the next payment period or if the student has agreed to follow an Academic Plan that, if followed, will ensure the student can meet SAP Standards by a specific point in time.

If the appeal is approved, the student will receive financial aid funding for the appealed semester subject to the availability of funds. At the end of that semester and subsequent semesters, the student's academic progress will be

reviewed and the conditions of the student's appeal will be evaluated. If the conditions of the appeal are not met, the student will no longer be eligible for financial aid funding until such time as SAP Standards are met. If the conditions of the appeal are met, the student will continue to be eligible for financial aid funding; however, the conditions of the appeal will still be reviewed each semester.

Appeals will be reviewed within two weeks of submission. The student will be notified in writing via their WC email account and a letter sent to the student's home address of approval or denial of appeal along with the conditions that must be met. Students who fail to meet the conditions outlined in their individualized Academic Plan during their conditional semester will not be permitted to submit a subsequent appeal.

If the appeal is denied, the student will not receive financial aid until SAP Standards have been met. All decisions of the Financial Aid Appeals Committee are final.

Keep in mind that due to the limited amount of time between semesters, a complete review of all financial aid recipients' SAP standards may not be possible before financial aid funds are credited to the student account or bills are due; therefore, a student who is subsequently determined to be ineligible under the SAP Standards will have their funds returned to the appropriate federal and/or state agency and the student will be billed for the amount owed to the college.

ACADEMIC AMNESTY:

Wilmington College has an academic amnesty program called Fresh Start, which gives a former WC student a one-time opportunity to earn a bachelor's degree with forgiveness for past academic performance. While this option may permit a student to be re-admitted into a degree program, for financial aid purposes, there is no such provision. Federal regulations require the institution to always include courses applicable to a student's major in evaluating a student's satisfactory academic progress. In most cases, students re-entering WC under the Fresh Start Program, will be ineligible for financial aid funds.