Financial Aid

Satisfactory Academic Progress (SAP)

2/28/2013
Policy:

In order to receive federal, state or institutional financial aid, all matriculated students must demonstrate satisfactory academic progress toward the attainment of a degree. These policies apply to all degree, certificate and certification programs. At Montclair State University, the satisfactory academic progress is determined annually for any program that is more than one year in length. For programs less than a year in length, SAP is monitored at the end of each term (payment period). All financial aid applicants are subject to the standards outlined here whether or not they have received aid in the past. These standards have been developed in accordance with federal, state, and institutional regulations that govern financial aid programs. *It is very important to recognize that this policy is different from the University standards of academic performance.*

Aid Programs Affected by Academic Progress

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Federal Work-Study Program
- Federal Perkins Loan
- Federal William D. Ford Direct Loans (including the subsidized and unsubsidized student loans, Federal Parent Loan (PLUS) and Federal Grad PLUS)
- TEACH Grants
- New Jersey State Programs
  - Tuition Aid Grant (TAG)
  - Governor’s Scholarship Program
  - Educational Opportunity Fund (EOF)
  - NJ Stars
  - NJCLASS Loans
- University Grants and Scholarships

There are three distinct dimensions to the satisfactory academic progress standards:

- completing the degree requirements within an established **timeframe**,  
- maintaining the minimum required **grade point average** (GPA), and  
- achieving a minimum rate of **progression** each year.

These standards also include an opportunity to appeal the denial of financial aid if the student has faced unusual circumstances which prevented the student from attaining the minimum standards described in this document.

Students who were determined to be ineligible for financial assistance in a prior year, but who have since improved their performance are required to notify the Financial Aid Office for the reinstatement of their aid. Please be aware that the Satisfactory Academic Appeals Committee will not automatically reinstate a student’s aid.
PART 1: Program Guidelines

A. Undergraduate Students:

1) Timeframe:
Federal regulations allow a student to receive funding for up to 150% of the normal timeframe required to complete their academic program. The majority of undergraduate programs require at least 120 credits for graduation; therefore, the maximum timeframe for students in these programs is 180 credits. Programs that require more than 120 credits for a degree will have a higher maximum timeframe.

WARNING: Due to individual financial aid program limitations, students that attempt and complete only the minimum amount of credits required each semester (e.g. 12 credits per semester) may run out of eligibility for specific types of aid (Pell Grants, Direct student loans, State TAG grant) prior to completing their degree.

2) Grade point average required:
Undergraduate students must maintain at least a 2.0 GPA each year. The University’s minimum GPA for graduation is at least a 2.0 Cumulative GPA.

3) Progression:
At the end of the Spring semester, a student’s progress will be measured by comparing the number of attempted credits (any course for which the student has remained enrolled past the Drop/Add period) with the credits earned (any course with a grade).

A student must complete sixty-seven percent (67%) of cumulative credits attempted to maintain satisfactory academic progress.

B. Graduate Students:

1) Timeframe:
All graduate students will have 150% of the length of their program (measured by credits) plus additional time to complete their thesis (1 additional year) or dissertation (2 additional years).

2) Grade point average required:
Graduate students must maintain at least a 3.0 GPA after attempting 12 or more credits.

3) Progression:
Graduate students must complete seventy percent (70%) of their attempted credits.

C. Teacher Certification/Abbott School District Students

1) Timeframe:
Students in these programs must complete their program within 150% of the program length.

2) Grade point average required:
Students must achieve a 2.0 minimum cumulative GPA.
3) **Progression:**
Students must complete 67% of their attempted credits.

**D. Other Certificate and Certification Programs:**

1) **Timeframe:**
Students in these programs must complete their program within 150% of the program length.

2) **Grade point average required:**
Students must achieve a 2.0 minimum cumulative GPA.

3) **Progression:**
Students must complete 67% of their attempted credits.

**PART 2: General Information**

**A. Withdrawal from courses after Drop/Add**
Credits for any dropped course will remain in the total number of attempted hours but are not added to the earned credits. This will have a negative effect on the total number of earned credits for the year. The GPA is not affected by these classes as there is no grade.

**B. Incomplete courses**
Credits will be counted when determining the number of credits attempted. When a grade is received, the grade will be included in the GPA calculation and the course is added to the number of credits earned. The student is responsible for informing the Financial Aid Office that their INC grade has been changed. Failure to convert and Incomplete to a final grade will negatively affect the SAP calculation.

**C. Repeated courses**
These courses are counted each time the course is taken and will be included in the total number of attempted hours. When a course is successfully completed, the credits are added to the total number of earned credits hours. For a first repeated course, the new grade replaces the prior earned grade for the GPA calculation.

**D. Pass/Fail Grades**
These courses are counted in the total number of attempted hours. When a course is successfully completed, the credits are added to the total number of earned credits hours. Failing a course of this nature will negatively impact the progression of the student. The grade is not included in the GPA calculation.

**E. Failing Grades**
These grades have a serious negative impact on the student’s academic record as the credits are counted as attempted but not in earned. These include the following grades: F (Failing), N (Unacceptable, must repeat) and M (Missing, no grade submitted).

**F. Transfer credits**
Transfer credits accepted by the University and applicable to the declared major/degree will be added to both the attempted credits and earned credits. These courses will count toward the maximum timeframe. The grades for transfer credits are not included in the GPA calculation.

G. Changes in Major
The SAP calculation will be performed for the current declared major. Students are allowed to have their SAP calculated for a total of two different majors in their career at Montclair. If a student is in their third major and is not making satisfactory academic progress, the student will be ineligible for any additional financial aid.

H. Double Majors or Majors and Minors
Students studying for a double major or a major and a minor will have their SAP calculated based on the program requirements for both majors and the major/minor.

I. Remedial Courses
Remedial courses taken within a program of study are included in attempted credits. The grades are not included in the GPA calculation.

J. Readmitted Students
Students readmitted to the college after a period on non-attendance must have their SAP status determined prior to the awarding of any financial aid.

K. Number of Appeals accepted
Students can submit up to two appeals per each program at the University. A program is defined as undergraduate, graduate, certificate or certification. If the student experiences extenuating circumstances beyond the second appeal, it is recommended that they contact the Financial Aid Office.

L. Maximum Timeframe
All students are expected to complete their program within 150% of the program length. Students who exceed the maximum timeframe can appeal with appropriate documentation. This should be a very rare occurrence.

PART 3: Notification Process

Students not making Satisfactory Academic Progress toward their degree will receive correspondence via their campus e-mail address. This correspondence includes the email and an attached letter with a full explanation of the University’s policy and appeal process.

PART 4: Appeal Procedures

Students have the right to appeal their status by submitting an appeal to the Financial Aid Office by the deadline stated in the email. Generally, the Satisfactory Academic Appeals Committee will consider appeals that involve circumstances beyond the student’s control that had a negative impact upon the student’s academic performance.
In order to appeal, the student **MUST submit a typed statement** which includes:

1. a narrative of the extenuating circumstances (e.g., the student or an immediate family member suffered a serious illness or injury, death of a close relative, separation or divorce) that prevented the student from meeting the minimum requirements, **and**
2. a reasonable explanation of the expectation that the event/circumstances will not recur **and**
3. A description of their academic plan to succeed in their program of study as well as carefully review their academic history before submitting the appeal.

Students are permitted to submit any additional documentation that they feel will explain their circumstances and support their appeal. *Late appeals will not be accepted.* The deadline to appeal for the coming academic year (fall, spring and summer) will be stated in the e-mail correspondence (typically early July).

The appeal will be reviewed by a committee; all committee decisions are final. The committee will only accepts appeals submitted via e-mail, fax or in person as long as they are typed. *Again, no late appeals will be accepted.*

Students subject to academic suspension or dismissal based on their cumulative GPA who appeal to the Scholastic Standing Appeals Committee (SSAC) and are approved to continue at the University, will be eligible for Title IV aid but will be notified regarding the additional paperwork which must be submitted to reinstate their Federal Title IV Financial Aid. Students will be informed via email when the SSAC committee renders its decision; required documentation and deadline dates will be included in the message.

**Appeal Approval Conditions:** Appeals can only be approved if the Financial Aid Appeals Committee determines that the student:

- will be able to meet the university's satisfactory academic progress after the next payment period; or
- has agreed to follow an academic plan that, if followed, will ensure that the student can meet the university's satisfactory academic progress guidelines by a specific point in time.

**If an appeal is granted:** Students whose appeals are granted will receive aid on a conditional basis for one semester. The Appeals Committee will review the student's record at the end of the semester to determine his/her status for the following semester. Students who fail to meet the conditions outlined in their individualized academic plans during their conditional semester will not be allowed to submit a subsequent appeal.

**NOTE:** The institution has a right to establish the number of credits a student may take during their probation period.

Any student with an approved appeal will have their aid reinstated. Additional requirements (filing an academic plan) will be posted to the student’s WESS account. It is the student’s responsibility to complete all the requirements and submit all requested documents. Future aid eligibility will be based on completing and meeting the stated conditions of this policy.
Students who do not wish to appeal or whose appeal is denied may receive alternative/private loans. Visit [www.montclair.edu/financialaid/loans/privateloans](http://www.montclair.edu/financialaid/loans/privateloans) for more information regarding private loans.

**PART 5: Re-establishing Eligibility**

Students not making Satisfactory Academic Progress can re-establish eligibility for Federal, State and institutional aid in several ways:

- Attend the summer term and successfully complete the semester with credits and grades sufficient to bring the student back into Satisfactory Progress

- Attend Montclair at their own expense (some students may qualify for an alternative loan) and successfully complete the semester or year with credits and grades sufficient to bring the student back into Satisfactory Progress

- Attend another institution and transfer sufficient credits to bring the student back on track for their progression (this option does not work for raising the GPA). Transfer credits will impact the maximum timeframe calculation.

- The institution may recommend the student to interrupt their attendance for one or more academic periods.

- The institution may recommend attendance at another institution in order to re-establish eligibility.

A period of non-enrollment will not restore eligibility to a student who has failed to make satisfactory progress.

**Justification:**

2012-13 FSA Handbook, Vol. 1 Student Eligibility, Ch. 1 School-Determined Requirements, Standards of Academic Progress, pp. 1-8 – 1-12.

HEA Sec. 484(c), 34 CFR 668.16(e), 668.32(f), and 668.34 [The SAP regulations were rewritten in 2010 and appear in the October 29, 2010, *Federal Register.*]