Office of Financial Aid

Satisfactory Academic Progress (SAP) Policy

Effective fall 2019

General Information

Before a student receives federal, state and institutional student aid*, federal regulations require that the student meet and continue to meet some basic academic progress standards. These standards are known as the Satisfactory Academic Progress (SAP) Policy. The following policy represents Texas A&M International University's implementation of the federal financial aid regulations regarding the qualitative (GPA) and quantitative measures (PACE towards degree completion, and Maximum Timeframe Credit) that are required, as well as the University's Satisfactory Academic Progress (SAP) appeal process.

This policy is available on the University website. Students can print the policy from the website or pick up a copy at the Office of Financial Aid. https://www.tamiu.edu/finaid/SAPP.pdf

This policy takes effect fall 2019. The first monitoring period under these rules will occur after fall 2019 grades are declared official by the Registrar's Office. If a student has a hold for SAP from a prior term (i.e., summer 2019 or earlier), they may appeal as directed in the appeal guidelines noted in this policy.

These standards apply to all students, regardless of whether or not the student has received previous financial aid or transferred in from another institution.

The qualitative and quantitative measures required of each student are listed below.

Students are required to meet the following **THREE** standards to maintain TAMIU financial aid eligibility:
Qualitative measure:
•   Students are required to maintain an institutional cumulative grade point average (GPA Requirement), and
Quantitative measure:
•   Successfully complete a percentage of total hours attempted (Completion Percentage Requirement, PACE), and
•   Complete a degree in a timely manner (Maximum Timeframe Requirement).

Both quantitative measures go hand in hand in order to ensure that the student is going to be able to complete their degree in a timely fashion. The average undergraduate program requires 120 hours and when that is divided by the 180 hours allowed we calculate the PACE at a 66.67% rounding up to 67%. When a student does not maintain their PACE at the minimum then the possibility of graduating within the time frame is reduced.
As soon as it becomes apparent a student will be unable to complete his or her academic program within the maximum time frame, either by falling below the pace standard or when it becomes mathematically impossible to complete his or her program within the maximum time frame, the student is ineligible for Title IV aid.

Includes the Federal and State Work-study Programs. Other programs such as the TEXAS Grant, and TAMIU Scholarships have their own eligibility criteria that must also be met. These programs may change without notice; please see the Financial Aid website for the most current information.

Students not meeting these SAP standards will receive communication via email to their DUSTY email address. All students should check their Dusty and **Uconnect** accounts regularly for financial aid and hold statuses.

Students on financial aid WARNING or approved SAP appeals may experience a delay in receiving funds the following term because **ALL** the current term's grades need to be checked before any aid can be released.

Categories of Students: Students are categorized into undergraduate and graduate students. Students are not categorized by their enrollment status. Students enrolled less than half time are held to the same standards as full time students.

Change of Major: The maximum time frame for degree completion does not change or increase due to a change of major. All attempted hours are counted until completion of a degree.

Credit by Examination: All hours earned thru credit by examination, such as CLEP or AP, in combination with enrollment in regular courses are used in the calculation of PACE and Maximum Timeframe. Grades other than credit will be used in GPA calculation.

English as a Second Language (ESL): These preparation courses are for enrichment and not for credit. Students cannot receive financial aid for these courses; therefore, these courses are not taken into consideration for SAP.

Grades: For financial aid purposes, grades of A, B, C, D, F, FN, S, CR, P, U, NC, IP, W, WS, and I are all considered attempted hours.

Grades of – In Progress: In Progress grade (code of "IP") do not affect a student's cumulative GPA for SAP, but count as credit hours attempted toward both PACE and Maximum Time Frame.

Grades of – Satisfactory/Credit/Pass: These three grade codes of "S", "CR", "P", do not affect a student's cumulative GPA for SAP, but count as credit hours attempted toward both PACE and Maximum Time Frame.

Grades of – Unsatisfactory/Non-Credit: These two grade codes of "U" and "NC", do not affect a student's cumulative GPA for SAP, but count as credit hours attempted toward both PACE and Maximum Time Frame.

Grades of – Dropped/Withdrew: These two grade codes of "W" and "WS", do not affect a student's cumulative GPA for SAP, but count as credit hours attempted toward both PACE and Maximum Time Frame.

Incomplete Courses: Incomplete courses (code of "I") do not affect a student's cumulative GPA for SAP, but count as credit hours attempted toward both PACE and Maximum Time Frame. At the end of each enrollment period "I" grades are not calculated into a student's GPA for SAP, nor are they considered a completed course. Upon receiving an official grade for an "I" course, the student is required to meet with a financial aid Advisor to update their records.

Institutional GPA: Only courses taken at TAMIU are used for this calculation. This GPA is used for SAP calculation. All grades under the grades definition are used for SAP calculation except for the grades of "CR, I, IP, NC, P, S, U, W, WS" see above for definition.

Overall Hours: All institutional attempted hours plus all transfer attempted hours are used to calculate overall hours.

Registered Courses of Record: courses registered as of census date for the term. This number of courses will be used to determine the Cost of Attendance, aid eligibility, and SAP status for the term. The Pell grant will be set for this number of hours and will only be adjusted if student is reported as never attending. No other adjustments will be done. If student fails to pay balance of tuition and fees by payment deadline, the Pell grant will not be adjusted. The Registrar will reduce class load based on total payment available, includes financial aid.

Remedial Courses (Developmental): Remedial courses will not count towards GPA but it will count towards PACE and Maximum Time Frame calculations.

Repeated Courses: Title IV funds will only pay for one repeat of a previously passed course. A previously passed course repeated for a third time is not calculated into enrollment status for Title IV payment. All repeat courses will count toward attempted hours for Pace and Maximum Time Frame calculations, whether the student received financial aid or not.

Title IV Aid: All federal programs are part of Title IV funding. This includes: Federal Pell Grant, Federal SEOG Grant, Federal work-study, Federal Community work-study, Federal Subsidized loan, Federal Unsubsidized loan, Federal Parent-Plus loan, Federal Graduate Plus loan, and Federal TEACH Grant.

Transfer Hours: All accepted transfer hours will count towards attempted hours for PACE and Maximum Time Frame calculations, whether the student received financial aid or not.

Withdrawal with Record: Withdrawal courses with record do not affect a student's cumulative GPA for SAP, but count as credit hours attempted toward PACE and Maximum Time Frame calculations.

SAP Definitions and Monitoring Periods

Students will be monitored based on their most recent academic status and student type (undergraduate or graduate) for the semester just ended. A review of academic progress is done at the end of each term for all students enrolled during that term, regardless of whether the student received financial aid.

SAP Definitions:

- **Satisfactory Academic Progress (SAP)** is **evaluated** after grades have been posted at the end of each academic semester. All attempted hours are counted during this evaluation. Rules are applied uniformly to all students whether or not aid has been previously received.

- A **Financial Aid WARNING** is given for one semester to students who do not meet SAP requirements under sections 1 and 2 (see below) for the first time. Students on financial aid warning qualify to receive financial aid funds.
- **Financial Aid Suspension** is given to a student who fails to meet SAP requirements. Students who reach the maximum timeframe are place on financial aid suspension, there is no warning period for this. Students on financial aid suspension cannot receive financial aid funds.

Monitoring Periods:

- The **first** time a student falls below SAP standards for Comprehensive GPA or PACE, they will generally be placed on **"WARNING"** and will remain eligible for financial aid.

- The **second consecutive** time a student falls below the SAP standards for Comprehensive GPA or PACE, they will be placed on financial aid suspension and have a **"SUSPENSION HOLD"** placed on their account, making the student ineligible for financial aid.

For example: if a student receives a PACE warning one semester and the following semester meets PACE standard; but now has a GPA warning, the student will be ineligible for financial aid the following semester. This is considered two consecutive semesters of violating the SAP Policy standards.

- The **first time** students are in violation of the Maximum Timeframe Requirement, they will be placed on financial aid suspension and have a **"SUSPENSION HOLD"** placed on student's account, making them ineligible for financial aid. There is no "WARNING" period for the Maximum Timeframe Requirement.

- Change of grades that occur after the end of term process, including SAP calculation process, will be factored in the SAP calculation at the time of the next formal evaluation with the automatic process for all students with one exception. Students can submit a personal request to our office for an individual system push to recalculate the SAP standing for them when a change of grade have occurred.

1. Minimum Grade Point Average (GPA) Requirement

SAP Requirements	Undergraduate Students	Graduate & Doctoral Students*
Minimum cumulative TAMIU GPA Requirement	2.0	3.0
First-time students at TAMIU are eligible to apply for financial aid the first semester of enrollment, regardless of GPA.	Must meet 2.0 cumulative TAMIU GPA requirements at the end of each semester at TAMIU.	Must meet 3.0 cumulative TAMIU GPA requirements at the end of each semester at TAMIU.

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*For Graduate students includes students pursuing a Master's degree and/or Doctoral Degree.

How to Regain Financial Aid Eligibility for Minimum GPA Requirement:

- Enroll in courses at TAMIU and successfully complete (pass) enough credits to raise GPA to the minimum level described above.
- Only courses taken at TAMIU are calculated in the GPA requirement. Transferring course work from another institution will assist the student in completing degree requirements, but will not help raise the TAMIU GPA.

2. Completion Percentage Requirement (PACE)

Undergraduate students must successfully complete (pass) 67% of ALL courses attempted. ALL courses include courses taken at TAMIU and all transfer hours. Successfully passing grades are D or higher. **Note: All partial credit hours will be rounded UP to the nearest hour (66.5+% = 67%).** First-time students at TAMIU are eligible to apply for financial aid the first semester of enrollment, regardless of PACE.

Graduate students must successfully complete (pass) 50% of ALL courses attempted. ALL courses include courses taken at TAMIU and all transfer hours.

PACE	Undergraduate Students**	Graduate & Doctoral Students
Student must pass:	67% of overall attempted hours	50% of overall attempted hours

Calculating PACE:

$$\frac{\text{Total OVERALL hours passed}}{\text{Total OVERALL hours attempted}} = \text{PACE \% (percentage)}$$

**Sample 1: 60 hours passed / 72 hours attempted = 0.8333 which is 83% of PACE completion
**Sample 2: 48 hours passed / 72 hours attempted = 0.6666 which is 67% of PACE completion

How to Regain Financial Aid Eligibility for PACE Requirement:

- Students must enroll in and successfully complete courses to meet PACE requirement.
- The start of a first graduate program or doctoral program restarts PACE count.

Maximum Timeframe Requirement

Students are expected to complete degree requirements in a timely manner and aid will be available for up to the following number of attempted hours:

First Bachelor's Degree	180 Overall Attempted Hours
Additional BA Degrees/Stem Work (including 1st BA attempted hours)	225 Overall Attempted Hours
First Master's Degree	75 Overall Attempted Hours
Additional MA Degrees/Stem Work (including 1st MA degree attempted hours)	105 Overall Attempted Hours
First Doctoral Degree (does not include other graduate work)	114 Overall Attempted Hours

Once a student maximizes the allotted credit hours, he/she is no longer eligible for financial aid. The Office of Financial Aid recommends that students who have attempted 90 hours toward a Bachelor's degree logon to TAMIU's **DegreeWorks** to ensure they are enrolled for the necessary courses to complete their degree. DegreeWorks is located on the 'Records & Registration' tab in Uconnect. Students must meet with an academic advisor to review their degree audit to plan their enrollment accordingly.

**Note that both PACE and Maximum Timeframe are measured in credit hours only, regardless of full-time or part-time attendance.

How to Regain Financial Aid Eligibility for Maximum Timeframe Requirement:

- Student can submit an appeal to request a review of his/her current standing and the plan of progression towards completing their degree program.
- A successful appeal of maxed hours **CANNOT** override the regulations on Pell Grant Lifetime Eligibility, Lifetime Federal Student Loan Limits or any other state or institutional program that has a maximum eligibility limit.

Appeal Process

A student not meeting SAP standards due to *extenuating circumstances* may appeal their financial aid suspension by submitting an Appeal of Financial Aid Satisfactory Academic Progress. Examples of extenuating circumstances include a major medical condition or hospitalization of self or immediate family member, death of immediate family member, or victims of violent crimes. Personal or financial issues with family, friends, or roommates are not considered extenuating circumstances.

The Financial Aid Appeal Committee will **only** evaluate appeals for students who have a FAFSA or TASFA and all other requirements complete. Students should make payment arrangements with the Bursar's Office while their appeal is being reviewed to ensure that they do not get dropped for non-payment. **The student will be notified thru Dusty email or other, if available, when appeal results are ready.** Federal regulations do not allow the decisions of the Committee to be overturned by another institutional office or official.

Appeal: A Financial Aid Appeal is a request to re-evaluate the termination status of financial aid. The submission of an appeal **is only a request for review and does not guarantee a change in status.**

- A student's complete appeal request should include:

  - Satisfactory Academic Progress Appeal Form found at: https://www.tamiu.edu/finaid/forms.shtml,
  - Student's detailed typed letter explaining in detail why he/she failed to meet minimum satisfactory academic standards, the extenuating circumstances that caused failure to comply, and how the situation has improved to ensure academic success,
  - Student's supporting documentation that may be pertinent to the student's appeal.

Students are limited to one appeal per semester, unless there are unforeseen circumstances.

Financial aid eligibility can be re-established once the student meets SAP standards. Students who continue enrollment before re-establishing eligibility are required to pay for charges through personal means.

Appeal Results and Appeal Definitions

Appeal Results:

Students will be notified through their Dusty email (and other if available) that the appeal results are ready. Students will be asked to setup an appointment to review results with a financial aid Advisor. Students will be given an acknowledgement form that must be signed and dated explaining the results discussed.

If **APPROVED**, the student will be offered aid as applicable. Student must submit award letter decision within five business days or aid will be cancelled.

Student will fall under one of the following categories:

1. Placed on Probation for one semester only, or
2. Placed on continued probation as stipulated on the Academic Plan established for success by the Financial Aid Appeal Committee.

If **DENIED**, the student is responsible for paying their own educational costs until the student improves his/her scholastic record and meets the minimum standards. Students who were denied due to maximum timeframe are responsible for paying their own educational costs for the remainder of their degree program.

Appeal Definitions:

- **Probation:** A status granted to students whose appeal has been approved to receive aid for one period of enrollment. Additional periods of enrollment may be granted if following a required Academic Plan (which may include documentation requirements not directly related to academic performance).

- **Academic Plan:** Based on the discretion of the Financial Aid Appeals Committee, students who have had continuous struggles with regaining and maintaining the minimum SAP standards may have an individualized academic plan created for them which outlines additional requirements that must also be met. Individual academic plans will be documented and agreed upon by the student and a financial aid staff. Students placed in an Academic Plan status will be reviewed each semester to ensure they are meeting their Academic Plan requirements. If a student is unable to meet the minimum requirements of their Academic Plan, they will be ineligible for financial aid and will be placed on financial aid suspension.

- **Ineligible:** Failure to meet probation requirements or an Academic Plan will result in the student being placed automatically on Financial Aid Suspension. The student will no longer be eligible to receive financial aid until SAP standards are met.

Student Acknowledgement and Responsibility

I acknowledge the Satisfactory Academic Progress Policy (SAPP) and that I am responsible for reading and understanding the eligibility requirements and knowing my status at the end of each semester. If questions arise, I will contact the Office of Financial Aid at (956) 326-2225, financialaid@tamiu.edu, or visit with my financial aid advisor.

This policy is available on-line on the Office of Financial Aid website, https://www.tamiu.edu/finaid/SAPP.pdf

Note: Financial aid warning, probation, and suspension are separate from academic probation and suspension.

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