SECTION ONE: GENERAL POLICY STATEMENT

Maintaining satisfactory academic progress is one of many federally mandated criteria viewed in determining students’ eligibility for continued receipt of financial aid. In order to remain eligible, students must meet both a quantitative and qualitative standard. The standards measure students’ performance in the following areas: maximum time frame to complete a course of study, credit hour completion rate, and cumulative grade point average (GPA). These satisfactory academic progress standards apply to all financial aid programs including Federal Direct loans. If at any point it is clear that a student will be unable to meet the standard for graduation, the student becomes ineligible for federal aid. Schools are required to include all coursework attempted (including accepted transfer credits) even if aid was not received. SAP is measured at the end of each term and a student is placed in a SAP status depending on their standing in the categories below.

SECTION TWO: QUANTITATIVE STANDARDS

Maximum timeframe and credit hour completion rate are the two components of Quantitative Standards for SAP. Students are required to complete their program of study within a reasonable timeframe based upon the average length of their program. Financial aid eligibility will be suspended for students who fail to complete their program of study within maximum program length outlined below. Students who have exceeded their maximum program length may appeal for additional eligibility as long as they have not already completed the requirements of their degree and adhere to an academic plan set by their advisor that includes all required coursework to complete. Failure to follow the plan will result in a loss of aid eligibility. Electives not needed for actual degree completion will not be considered unless they complete degree requirements.

Maximum Timeframe

Maximum timeframe is 150% of the published length of your program of study. For example, it takes 120 credits to complete a bachelor’s degree x 1.5 = 180 credits to complete your program and still be eligible for financial aid.

Credit Hour Completion Rate

The credit hour completion rate reflects the pace at which students must progress through their education program to ensure that they are able to complete their program within the maximum time frame. At the end of each academic term, students’ academic progress will be measured by comparing the cumulative number of attempted credit hours against the cumulative number of credit hours earned. For all students, attempted hours are defined as all courses in which they are enrolled after the add/drop period has ended for the term and for which academic credit will be earned. This means that courses from which students withdraw after the add/drop period has ended will be considered attempted hours. All attempted hours will be counted whether or not financial aid was received.

Attempted hours also include the following courses:
Withdrawals, incompletes, no grades and failing grades
Failing grades in pass/fail courses
Courses taken as credit/no credit
Repeated coursework
Transfer credits, including credits from domestic and international study abroad programs

All students, whether full-time or part-time are expected to complete the % of cumulative attempted credit hours during all terms of enrollment, including summer as outlined below.

<table>
<thead>
<tr>
<th>Credits Attempted</th>
<th>Percentage Passed</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 12 credits</td>
<td>24%</td>
</tr>
<tr>
<td>12.010 to 24 credits</td>
<td>50%</td>
</tr>
<tr>
<td>24.010 to 54 credits</td>
<td>55%</td>
</tr>
<tr>
<td>54.010 to 75 credits</td>
<td>62%</td>
</tr>
<tr>
<td>75.010 + credits</td>
<td>67%</td>
</tr>
</tbody>
</table>

SECTION THREE: QUALITATIVE STANDARDS
Please refer to the University’s grading system and how grade point averages are impacted by incompletes, withdrawals, repeat courses and transfer credits.

Cumulative GPA
All students are required to maintain a cumulative at the end of each term. The chart below outlines the cumulative GPA you must achieve at the end of each term based on your completed credit hours.

<table>
<thead>
<tr>
<th>Credits Attempted</th>
<th>GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 12 credits</td>
<td>1.5</td>
</tr>
<tr>
<td>12.010 to 24 credits</td>
<td>1.7</td>
</tr>
<tr>
<td>24.010 to 53 credits</td>
<td>1.9</td>
</tr>
<tr>
<td>53.010 + credits</td>
<td>2.0</td>
</tr>
</tbody>
</table>

SECTION FOUR: EVALUATION OF ACADEMIC PROGRESS
At the end of each academic term students will be evaluated for satisfactory academic progress. Students who do not meet satisfactory academic progress will be notified of their status by email to their University email address. There are 4 statuses a student may be placed in depending on where the fall within the SAP assessment for the term.

MEETS: If you are in this status you are currently meeting all the requirements for satisfactory academic progress.
WARNING: If you were in a MEETS status and fail to meet any of the requirements at the end of the term you will be placed in a WARNING status. You will be notified of the component(s) of SAP policy you are failing to meet and this status will not impact your aid for the next term. It
serves as your opportunity to meet the SAP at the end of the next term and return to MEETS or if you are unsuccessful, FAILED status.

**FAILED:** If you fail to meet any of the components of SAP after your term of WARNING, you are considered to be failing SAP and will be ineligible to receive federal aid. You may submit a satisfactory academic progress appeal.

**PROBATION:** If you appeal and are approved, you will be placed in a PROBATION status and must meet the terms and conditions of your appeal. This can include following an academic plan which will require you to meet with your academic advisor and follow the plan that is outlined to receive your aid.

If you are able to get your SAP status into alignment with the policy when next assessed your status will revert to MEETS and should you fail to meet the SAP requirements in subsequent terms your status changes will follow what was outlined above (MEETS>WARNING>FAILED).

**SECTION FIVE: THE APPEAL PROCESS**

Students who are on Financial Aid Suspension due to failure to meet the satisfactory academic progress standards have two options:

1. Appeal your Financial Aid Suspension-complete and submit a Satisfactory Academic Progress Appeal (available on our website) with corresponding documentation for review. OR
2. Complete sufficient coursework on your own, without the benefit of aid to re-establish your eligibility.

Not attending classes or taking time off from coursework will not re-establish your eligibility as your SAP status will not change. Failing to meet SAP standards DOES NOT impact your academic standing or ability to take classes, it only impacts your eligibility to receive funding.

Once the completed appeal is received, the information will be reviewed by the UMA Office of Financial Aid. Based upon the documentation submitted, the Financial Aid Office will approve or deny the appeal. Students will be notified of the decision by email no later than two weeks after the completed appeal is received.

**Appealing decisions of the UMA Office of Financial Aid**

1. The UMA Office of Financial Aid may deny a student’s appeal. A student with a denied appeal will not be eligible for federal, state or institutional financial aid until they are able to meet the satisfactory academic progress standards. They may elect to apply for a private education loan to cover their educational expenses if unable to pay out of pocket.

2. The UMA Office of Financial Aid may approve a student’s appeal based upon an academic plan developed by the academic advisor and the student. In this case, the student will not be required to meet the satisfactory academic progress standards set forth in the policy but must follow the academic plan instead. If the student fails to follow the academic plan the student is
no longer eligible for financial aid until they either meet the satisfactory academic progress standards without the benefit of aid or successfully appeal their status.

When a student submits an appeal, the decision of the UMA Office of Financial Aid is final and cannot be appealed further.