SATISFACTORY ACADEMIC PROGRESS (SAP) & STUDENT LOANS

1. PURPOSE
To comply with federal regulation, The American University of Paris (AUP) tracks the Satisfactory Academic Progress (SAP) of student loan recipients from the first date of enrollment at AUP. AUP evaluates SAP after the end of the fall and spring semesters. The first violation results in the student receiving a warning. The second violation results in loss of financial aid eligibility. Failure to maintain SAP may result in cancellation of financial aid awards, as described below.

2. WHO IS AFFECTED BY THIS POLICY
Students receiving Title IV aid, specifically Federal Stafford and PLUS loans.

3. LEGAL CONTEXT OR REGULATORY BODY
34 CFR 668.16, 668.34 (SAP); Federal Student Aid Handbook Volume 1, Chapter 1

4. POLICY STATEMENT
(a) SAP Requirements
Federal regulations require that the University track the academic progress of student loan recipients from the first date of enrollment at AUP, whether or not student loans were received at that time. Undergraduate students receiving student loans must meet AUP’s institutional requirements for minimum satisfactory performance as well as the following:

- **GPA**: The student must maintain a minimum cumulative GPA of 2.00 each semester (3.00 for graduate students);
- **Maximum Timeframe**: Students must complete their educational program within a period no longer than 150% of the published length of the maximum timeframe in credit hours of the educational program. For example, students enrolled in a 128-credit bachelor degree program who have attempted in excess of 192 credits (including transfer credits) do not meet the maximum timeframe, and therefore are no longer eligible for financial aid.
- **Completion Rate (Pace of Completion)**: The student must progress at a pace to ensure educational program completion within the maximum timeframe.
  - The pace of completion is calculated by dividing the number of successfully completed credits by the number of attempted credits. Students must pass at least 67% of all attempted credit hours with a grade of D- or better or Credit (C). To remain eligible for Title IV funds students must maintain a minimum cumulative GPA of 2.00.
  - **Non-passing grades**: F (failing), IN (Incomplete), or W (withdraw).
  - **Attempted credit hours**: Credits transferred from all other institutional sources will be considered attempted and completed credits in the evaluation of the completion rate standards, but these courses do not affect the calculation of the GPA. Students who have completed their degree requirements, but who are still attending courses, are NOT eligible to continue to receive aid even if they are below the maximum time frame.

Further details on W, IN, AU, F & R Grades, No Grade Reported, and Repeated Course Work:
- Course withdrawals (W) after the Drop/Add period are not included in the GPA calculation but are considered a non-completion of attempted course work.
- Incomplete (IN) grades are not included in the GPA calculation, and are considered a non-completion of attempted course work until the incomplete grade is replaced with a permanent grade and academic progress can be re-evaluated. In all cases where no grade is assigned, an “IN” grade will be used to determine satisfactory academic progress.
- An audit (AU) grade is not considered attempted course work. It is neither included in the GPA calculation nor in completion rate calculations.
- Grades of F are treated as attempted credits that were not earned, and so are included in both the calculation of GPA and minimum completion rate.
For a course that is repeated (R), the GPA computation will take account of the highest grade earned, but every repeated attempt will be included in the completion rate calculations.

(b) Warning Status
AUP evaluates SAP at the end of the fall and spring semesters. A warning status will be assigned to a student who was in good standing prior to the last SAP evaluation, but has now failed to make SAP. This is an alert to inform the student that if the SAP policy standards are not met during the warning semester, the student will no longer be eligible for future financial aid.

At the end of the Financial Aid Warning Semester, the SAP status will be re-evaluated to determine if the student has now made satisfactory academic progress to be considered for additional financial aid eligibility. If the student succeeds in meeting SAP requirements, the student regains financial aid eligibility. If the student is not making satisfactory academic progress, the student will lose their eligibility for financial aid. Students are entitled to receive loan disbursements during the warning status semester.

(c) Loss of Financial Aid Eligibility
If the overall SAP Policy requirements are not met at the end of the Financial Aid Warning semester, the student will lose his or her eligibility for financial aid. No financial aid will be disbursed during subsequent semesters until the student has made an appeal to the Office of Financial Aid and the appeal is granted for that semester. There are no exceptions to this requirement.

(d) Appealing to Reinstate Financial Aid
A student who is denied Title IV aid because of a failure to meet SAP requirements may appeal this determination by submitting an appeal in writing to the Deputy Director of Admissions and Financial Aid. The Office of Financial Aid will review the appeal and notify the student of its decision in writing within 14 working days after the review. All decisions made by the Office of Financial Aid are final. Students can appeal this decision under two circumstances:

(i) The student attends AUP and successfully completes sufficient coursework on their own to meet SAP standards, without benefit of aid, to re-establish his or her eligibility. The student then submits an official letter of appeal and the Office of Financial Aid grants the appeal. The student regains Title IV aid eligibility and is placed on Financial Aid Probation for one semester; or

(ii) The student appeals the loss of Title IV aid based on significant mitigating circumstances that seriously affect academic progress. Examples include, but are not limited to, serious illness, severe injury, death of a family member, or other extenuating circumstances. The appeal must include an explanation of why the student failed to meet SAP requirements and what circumstances have changed that will now allow the student to meet SAP requirements by the end of the following semester of enrollment. If the Office of Financial Aid grants the appeal, the student will regain Title IV eligibility and will be placed on Financial Aid Probation for one semester making them eligible to receive financial aid for one semester (see section 4e). If the Office of Financial Aid denies the appeal, the student will remain ineligible for Title IV funds but has the opportunity to appeal the decision in the future.

(e) Financial Aid Probation Status
A student who was denied Title IV aid because of a failure to meet SAP requirements and then successfully appealed that decision will be placed on Financial Aid Probation status. While in Financial Aid Probation status, the student is permitted to receive financial aid for one additional semester. Should the student not meet SAP standards at the end of the Probation semester, he or she will lose his or her eligibility for Title IV aid. If the student successfully meets SAP requirements, he or she will no longer be in Financial Aid Probation status and will regain his or her eligibility for Financial Aid.

5. RESPONSIBILITIES
   Office of Admissions and Financial Aid
   Works with The Office of the Registrar to evaluate a student’s SAP and notifies the student of changes to his/her student loan status (i.e. probation, denied). Evaluates letters of appeal and notifies students of decision in a timely manner.

   Student
   Understands this policy and meets SAP requirements.

6. DEFINITIONS
   Title IV
   Title IV of the Higher Education Act of 1965, as amended in 1998, (Title IV, and HEA program) establishes general rules that apply to federal student financial assistance programs.
7. APPROVALS & HISTORY
   This longstanding policy was reviewed in February 2022. The next review will take place in November 2025.

8. ISSUING OFFICE AND CONTACT
   The Office of Admissions and Financial Aid
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