



## SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal regulations require that all recipients of federal student financial assistance make satisfactory academic progress toward a degree or eligible certificate. Students applying for assistance through the Federal Pell Grant, Federal SEOG, Federal Work Study, Teach Grant, Oklahoma Tuition Aid Grant (OTAG), Oklahoma Tuition Equalization Grant (OTEG), Oklahoma's Promise, Direct Subsidized Loan, Direct Unsubsidized Loan, Direct Parent PLUS Loan and Direct Graduate PLUS loan programs must meet **THREE** requirements to maintain their financial aid eligibility at TU:

- 1 **QUALITATIVE:** Students must meet a required minimum cumulative grade point average.
- 2 **QUANTITATIVE:** Students are required to complete (pass) a minimum **67%** of hours they attempt.
- 3 **MAXIMUM TIME FRAME:** Students must complete their degree within a timely manner.

These **three** requirements are summarized in the following charts. Failure to meet ALL of these minimum academic standards will result in the loss of federal financial aid eligibility. Students are expected to know, based on this Satisfactory Academic Progress Policy, when they may be placed on **\*Financial Aid Warning, Financial Aid Suspension or Financial Aid Probation**. Satisfactory academic progress is reviewed at the end of each semester once grades have been posted to the academic transcript.

1. **Qualitative - Grade Point Average Requirement** - Each student must meet a required minimum cumulative grade point average to remain eligible for federal student aid.

| Satisfactory Academic Progress Policy Requirements | Undergraduate Students | Graduate Students | Law Students |
|--|------------------------|-------------------|--------------|
| Total Hours Attempted from all Institutions        | All Hours              | All Hours         | All Hours    |
| Minimum Cumulative GPA Requirements                | 2.00 GPA               | 3.00 GPA          | 2.00 GPA     |

2. **Quantitative – Satisfactory Completion of Semester Hours Requirement.** Students must also successfully complete and pass **67%** of all courses they attempt. Grades of A, B, C, D, F, P, I, W and MG are all considered attempted hours. All transfer and repeat hours are included in this calculation. Courses dropped within the first 3 weeks of the semester will not be included in the calculation. Please refer to the Financial Aid Satisfactory Academic Progress Standard Charts for Undergraduate Students, Graduate Students, PhD Students and Law Students.

| Percentage of cumulative attempted hours a student must complete to remain eligible for federal student aid | Undergraduate Students | Graduate Students      | Law Students           |
|---|------------------------|------------------------|------------------------|
| Students must successfully complete:  | 67% of attempted hours | 67% of attempted hours | 67% of attempted hours |

3. **Maximum Time Frame for Degree Completion** - Students must complete their degree program within an allotted timeframe to remain eligible for federal financial aid. The chart below indicates the timeframe in which a

degree must be acquired. Be aware that hour limits are cumulative; therefore, **all accepted hours from all institutions attended will be included**, even if a student did not receive federal student aid. The Office of Student Financial Services recommends that students contact their academic advisor to ensure they are taking the courses necessary to complete their degree. For federal financial aid purposes grades of A, B, C, D, F, P, I, W and MG are all considered in the attempted hours. Courses dropped within the first 3 weeks of the semester will not be included in the attempted hours. **All transfer and repeat hours are included in this calculation.** Once students reach their maximum timeframe (150% of the published length of the program) for their specified degree, they are no longer eligible for federal student aid. If there are extenuating circumstances that prevented acceptable progress, students may request an extension of eligibility by submitting a petition to the Office of Student Financial Services. All petitions for federal financial aid reinstatement should be received no later than the first day of class in the semester the suspension takes effect.

|  |   |  |
|--|---|--|
| <p><b>Attempted Hours Allowed For Earning a Degree:</b></p> <p><b>150% of the published length of the degree program</b></p> | <p>186 hours – 1<sup>st</sup> Bachelor’s Degree</p> | <p>54 hours – 1<sup>st</sup> Master’s Degree<br/> 135 hours – Ph.D.<br/> 132 hours - Law</p> |
|--|---|--|

**Repeated Coursework** – Students may receive federal financial aid consideration to repeat a previously passed course once. Student may repeat failed courses until they have attained a passing grade. An “Incomplete” grade (I) that remains on the academic record at the time satisfactory academic progress is reviewed will be treated as not completed, but the attempted hours will be counted. Upon completion of the Incomplete (I) course, the grade and course will be given due credit in future consideration.

***\*Please note: Financial Aid Warning, Financial Aid Probation and Financial Aid Suspension are separate from Academic Probation and Academic Suspension.***

**Satisfactory Academic Progress (SAP) Evaluation**

Satisfactory Academic Progress is evaluated at the conclusion of each academic semester after grades have been posted. All attempted and transfer hours are counted during this evaluation. Courses dropped within the first 3 weeks of the semester will not be included in the SAP evaluation.

- **Good Standing** – students that are enrolled in an eligible program, in compliance with satisfactory academic progress and receiving federal aid.
- **A Financial Aid Warning** – students are placed on Financial Aid Warning if they do not meet both requirements I and II of the Satisfactory Academic Progress Policy (SAP). During this warning status, financial aid eligibility and payment of funds will be continued throughout the Financial Aid Warning period. Note: A warning is not given to students regarding maximum time frame, it is the student's responsibility to know how many hours they have attempted and where they stand. Students that have been placed on Financial Aid Warning may be removed from that status and return to Good Standing by meeting the completion rate and/or cumulative grade point average requirements as set forth in the Satisfactory Academic Progress Policy by the end of the Financial Aid Warning term. A student who returns to good standing after the Financial Aid Warning period and then does not meet SAP at the end of the next term, can be placed on Financial Aid Warning again. However, a student cannot be placed on a Financial Aid Warning status for consecutive terms.
- **Financial Aid Suspension** - will be required for students who fail to meet either requirements 1 and 2 at the conclusion of their Financial Aid Warning. Students placed on Financial Aid Suspension have had consecutive terms of SAP non-compliance. Students cannot receive funds from the federal aid programs listed above while

suspended. The Financial Aid Officer will determine if the Financial Aid Suspension can be appealed. Students will be allowed to appeal their first suspension and if approved, will be put on Financial Aid Probation.

- **Financial Aid Probation** – is assigned to students who were on Financial Aid Suspension, appealed and have received an appeal approval. The status of Financial Aid Probation is given for the next period of enrollment to demonstrate satisfactory academic progress. The student will receive an approval letter along with a list of conditions that must be performed for reinstatement of federal financial aid for the upcoming semester. Students can be placed on Financial Aid Probation for one payment period per appeal at The University of Tulsa. The student must comply with the completion and grade point average requirements by the end of the semester. After grades for the semester are posted to the student academic transcript, the Student Financial Services Office will review the academic performance of the student to determine if the satisfactory academic progress requirements are met. If the student meets the SAP requirements at the completion of the semester, federal financial aid is continued for future semesters. If the student cannot mathematically achieve SAP standards in one payment period, an academic plan will be required.
- **Financial Aid Academic Plan** – is the status assigned to students who were on Financial Aid Suspension, appealed and have received an appeal approval but cannot achieve SAP standards within one payment period. Students in this category must follow an individually designed Academic Plan developed by the Academic Advisor to ensure achievement of satisfactory academic progress standards over an assigned period of time. Students remain eligible for federal aid as long as the conditions of the Academic Plan are met.

**Rules are applied uniformly to all students whether or not aid has been received previously.**

### **Financial Aid Appeal Process**

A student with extenuating circumstances may appeal a Financial Aid Suspension by submitting a Financial Aid Satisfactory Academic Progress Appeal form to the Office of Student Financial Services within two weeks of the date of the letter of suspension. Appeals must explain in detail why the student failed to meet the minimum academic standards, what extenuating circumstances caused the failure and how the situation has since improved. Examples of extenuating circumstances include, but are not limited to, illness, medical issues with immediate family members or a death in the family. Personal or financial issues with family, friends, or roommates are not considered extenuating circumstances. The Financial Aid Appeals Committee will evaluate all documentation submitted and the student's appeal will be approved or denied. The results of the appeal will be emailed to the student's TU email account within approximately ten working days from the submission date. **If the appeal is denied**, the student is responsible for paying for their own educational costs until the student improves his/her scholastic record to meet the minimum standards of academic progress. Students who were denied due to maximum time frame are responsible for paying for their own educational costs for the remainder of their degree program.

**If the appeal is approved**, the student will either be:

1. Placed on **Financial Aid Probation** for one semester only, or
2. Placed on an **Academic Plan** designed for completion rate and/or cumulative grade point average improvements until the standards of the SAP policy are met, not to exceed one year from the date of the Academic Plan.

The student's approval letter will explain all requirements that must be met during his/her probationary period to continue to receive financial aid.

### **Removal from Financial Aid Suspension Without Appealing**

To re-establish federal financial aid eligibility without completing the appeal process noted above, students must meet all the criteria listed in the Office of Student Financial Services Satisfactory Academic Progress Policy. A student on Financial Aid Suspension can re-establish eligibility by meeting the standards of the SAP Policy by achieving a completion

rate of **67%** and a required minimum cumulative grade point average without federal and/or state financial aid assistance.

### **Changing Majors**

Students who change majors should contact the Office of Student Financial Services regarding how this will impact your satisfactory academic progress for federal financial aid.

### **Study Abroad or Consortium Classes**

Any student who has completed a semester with study abroad or has a consortium agreement as a visiting student with another college or university must wait until the study abroad/visiting student grades have been submitted to TU to determine satisfactory academic progress. The student cannot receive federal financial aid for the semester following the study abroad/visiting student semester until the grades are received from the college or university in which the student was enrolled as a study abroad/visiting student and posted to the student's TU academic transcript.

If you are a Presidential Scholar with no federal financial aid, your next semester's funds will not disburse until academic transcripts have been received from the study abroad/visiting student program. All Presidential Scholars must complete at least twelve (12) credit hours per semester with a minimum 3.25 cumulative gpa. After study abroad/visiting student grades are posted to the student's TU academic transcript, eligibility for Presidential Scholar funding will be determined.

### **Changing from Undergraduate to Master's or from Master's to Doctoral Programs**

If the student is beginning a new degree level, satisfactory academic progress begins in a clear status for the new program.

### **Students Who Have Been Out of Attendance for Over a Year**

The University of Tulsa reviews satisfactory academic progress each payment period. If the student was not making satisfactory academic progress when last enrolled, provided it was more than a year ago, the student can be placed on Financial Aid Warning for the first payment period.

### **Part-Time Students**

If the student receives part-time federal financial aid, the required hours completed for satisfactory academic progress will be reduced proportionately.

### **Transfer Hours**

Transfer hours that are accepted by TU and are applied toward the student's current program, will be included as both attempted and completed hours.

### **Audit Courses**

Grades of audit (AU) are not counted in the total hours attempted for any semester or as successful completion of the course. Students cannot receive federal financial aid for audit courses.

### **Independent Courses**

Independent courses may count toward successful completion of hours attempted if they are completed by the last day of the semester. For information about eligibility and payment of federal financial aid for this type of course, please contact the Office of Student Financial Services.

### **Leave of Absence**

The academic leave of absence policy for The University of Tulsa has no bearing on Federal Financial Aid as it pertains to the withdrawal and refund process.

### **Student Responsibility**

Students are held responsible for reading and understanding the Satisfactory Academic Progress eligibility requirements and knowing their status at the end of each semester. For questions, contact the Office of Student Financial Services at (918) 631-2526.

## **SPECIAL CIRCUMSTANCES**

**Summer Course Work** – Summer credits earned either at TU or transferable from another institution into the student's program may be used to meet the credit hours earned requirement. Grades do not transfer. Students are allowed to enroll at TU for summer courses to make up their deficiency.

**Transfer Students** – Financial aid satisfactory academic progress requirements for students transferring into TU will be based on all credits accepted into their program.

**Tuition Refund Policy** – Students who withdraw from courses receive refunds according to the following schedules, which are calculated from the date the application for withdrawal is received by the advising office of the student's program. Non-attendance of classes does not constitute official withdrawal. Federal financial aid recipients withdrawing completely will have their Title IV aid returned to the proper aid accounts as determined by the Office of Student Financial Services pursuant to federal guidelines.

**Study Abroad Information** - Enrollment in a study abroad program, approved for credit by TU, will have enrollment at TU for purposes of applying for federal financial aid. TU will be considered the home school and will be responsible for processing federal financial aid. Note: If the student will be applying for Tuition Benefit, only one term of a study abroad program is covered by Tuition Benefit.

The Center for Global Education (CGE) Study Abroad Budget form submitted by CGE to the Office of Student Financial Services will be reviewed by the student's financial aid counselor. The figures provided on this form are considered to be estimated pending final review of the student's study abroad cost of attendance (budget) by the financial aid counselor.

Disbursement of student loans will credit the student's account in the Bursar's Office no earlier than 10 calendar days prior to the first day of class of the study abroad program.

Please contact the Office of Student Financial Services to inquire about the forms required to apply for federal financial aid for a study abroad program and to learn how it will affect the next semester's federal financial aid when you return to TU. Future federal financial aid of **all** study abroad students will not be released until the grades from the study abroad program are received and posted to the student's TU academic transcript. TU reviews the student's Satisfactory Academic Progress (SAP) every semester which is why study abroad grades must be posted to the student's TU academic transcript before future federal financial aid can be released. This is an effort to remain in compliance with regulations associated with federal financial aid.

If you are a Presidential Scholar with no federal financial aid, your next semester's funds will not disburse until academic transcripts have been received from the study abroad program. All Presidential Scholars must complete at least twelve (12) credit hours per semester with a minimum 3.25 cumulative gpa. After study abroad grades are posted to the student's TU academic transcript, eligibility for Presidential Scholar funding will be determined.

**Visiting Student Information** - Enrollment in a visiting student program, approved for credit by TU, will have enrollment at TU for purposes of applying for federal financial aid. TU will be considered the home school and will be responsible for processing federal financial aid. The student cannot receive federal financial aid from the institution in which the student is enrolled as a visiting student.

Disbursement of student loans will credit the student's account in the Bursar's Office no earlier than 10 calendar days prior to the first day of class of the visiting student program.

Please contact the Office of Student Financial Services to inquire about the forms required to apply for federal financial aid for a visiting student program and to learn how it will affect the next semester's federal financial aid when you return to TU. Future federal financial aid of **all** visiting students will not be released until the grades from the visiting student program are received and posted to the student's TU academic transcript. TU reviews the student's Satisfactory Academic Progress (SAP) every semester which is why visiting student grades must be posted to the student's TU academic transcript before future federal financial aid can be released. This is an effort to remain in compliance with regulations associated with federal financial aid.

If you are a Presidential Scholar with no federal financial aid, your next semester's funds will not disburse until academic transcripts have been received from the study abroad program. All Presidential Scholars must complete at least twelve (12) credit hours per semester with a minimum 3.25 cumulative gpa. After visiting student grades are posted to the student's TU academic transcript, eligibility for Presidential Scholar funding will be determined.

**Withdrawal Policy** – TU's refund policy refers to the amount owed by a student for various categories of university charges when a student withdraws, drops out or is expelled within a given time frame of a term. The withdrawal policy may change without notice. Students withdrawing during a term at TU will receive a refund based on the following calculations.

| Undergraduate, Graduate and Law Students  |               |
|---|---------------|
| <u>Tuition, Fees, Room and Board</u>      | <u>Refund</u> |
| Up through 1 <sup>st</sup> day of classes | 100%          |
| Day 2 through end of 1 <sup>st</sup> week | 90%           |
| Weeks 2 and 3                             | 50%           |
| Weeks 4 through 7                         | 25%           |
| Remainder of semester                     | 0%            |

**Return of Title IV Funds** – Federal financial aid recipients withdrawing from all classes during a semester will have their Title IV funds returned to the federal programs according to federal guidelines. TU will first determine the percentage of the

semester the student completed. The percentage completed will be the number of days attended divided by the number of days in the semester. If the percentage completed is 60% or less, the return of funds calculation will be used.

If the student has completed 60% or less of the semester, TU will apply the calculated completed percentage to the total awarded Title IV aid for which the student established eligibility before withdrawing. This calculation will be earned aid. The earned aid will be subtracted from the total disbursed aid to determine the amount of unearned aid to be returned to the federal Title IV funds, TU will return the unearned aid to the Title IV programs.

**Title IV Return of Funds Distribution Policy** – For all students receiving federal Title IV funds, returns are distributed back to the programs in the following order up to the full amount received from each program for the term.

1. Direct Unsubsidized Loan
2. Direct Subsidized Loan
3. Direct Graduate PLUS Loan
4. Direct Parent PLUS Loan
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grant (FSEOG)
7. Teacher Education Assistance for College and Higher Education Grant (TEACH)

Sample return of funds calculations are available for review in the Office of Student Financial Services, Collins Hall.