Corban University Financial Aid Satisfactory Academic Progress Policy (SAP)

Federal Financial Aid regulations require that all financial aid recipients progress at a reasonable rate toward achieving a degree or certificate. Corban University uses the same policy in regard to state and institutional aid. Progress is measured by: (1) the student's cumulative grade point average, (2) pace of progression (the number of cumulative credits earned in relation to those cumulatively attempted), and (3) the maximum time frame allowed to complete the academic program. These requirements apply to all semesters regardless of whether or not the student received financial aid. Progress is reviewed at the end of each semester. However, Corban's separate **Academic Probation policy**, administered by the Registrar's Office, reviews the semester GPA instead of the cumulative. For this reason the Financial Aid Office also reviews the semester GPA in addition to the cumulative.

1. CUMULATIVE AND/OR SEMESTER GRADE POINT AVERAGE. Undergraduate students who drop below a 2.00 cumulative and/or have a semester GPA less than 2.00 will be placed on **Financial Aid Warning**.

Graduate students who drop below a 3.00 cumulative and/or have a semester GPA less than 3.00 will be placed on **Financial Aid Warning**.

- **2. PACE OF PROGRESSION.** Students who fail to complete the **required 67%** of credits attempted will be placed on **Financial Aid Warning**. This is a cumulative calculation, not per semester.
- **3. MAXIMUM TIME FRAME.** Students must complete their degree within the 150% of attempted credits. Students are no longer eligible to receive financial aid if it becomes mathematically impossible to complete their degree within 150% of the published length of their program. This is not based on a calendar progression but rather is based on the number of credits required for the degree or certificate.

Students who do not meet the standards of Satisfactory Academic Progress (SAP) at the end of a semester will automatically be placed on **Financial Aid Warning** for the following semester. Financial aid may still be received during the warning semester. At the end of the warning semester the student must have achieved satisfactory academic progress as outlined above or they will be placed on **Financial Aid Suspension** status. Students placed on suspension status may appeal and if the appeal is granted they will be put on **Financial Aid Probation** and receive aid for another semester. Please see more information about these statuses below. Notification of status changes will be communicated to the student by mail or email using their Corban email account.

Financial Aid Warning: Students may receive financial aid for the semester they are on warning. If they fail to meet the necessary SAP requirements at the end of their warning semester, their financial aid will be suspended until they have regained satisfactory progress status. When a student has been placed on financial aid warning for a semester and has regained SAP at the completion of that semester, the student will be removed from financial aid warning and will be eligible to receive financial aid.

Financial Aid Suspension: Financial aid suspension will result in the loss of eligibility for all federal, state and institutional aid, including grants, scholarships, loans and work-study. If a student successfully completes a semester without receiving financial aid and meets the SAP requirements, the student will then regain financial aid eligibility. Some private student loan companies will make loans to students who have lost aid eligibility due to SAP.

Appeal of Financial Aid Suspension: Students who fail to meet Financial Aid Satisfactory Academic Progress standards and lose financial aid eligibility can appeal this decision. The appeal must be made in writing and should be accompanied by appropriate supporting documentation. Appeals must be submitted to the Financial Aid Office within 7 calendar days of the date on the notification letter or email. Appeals must explain why the student failed to make satisfactory academic progress, and what has changed to resolve the issue(s) that prevented the student from demonstrating satisfactory academic progress. Acceptable reasons for appeal may include injury or illness of the student, illness or death of an immediate relative of the student, or other extenuating circumstances beyond the student's control.

Financial Aid Probation: If the student's appeal is approved they would be eligible to receive financial aid during the following semester. The student would be placed on financial aid probation status during that semester. The student may be subject to course and/or credit limitations.

New as of September 2012: If the student is not meeting the standard at the end of the probation semester, they will move to suspension status again. The student can appeal again, but the appeal will be reviewed by a committee consisting of the student's academic advisor and a Financial Aid Office representative. A suspension status appeal becomes less likely to be approved with each occurrence.

Academic Plan: If it is not possible for a student to meet the SAP standards in one semester, a student who appeals may be given an academic plan as an alternative to probation. This plan would specify a point in time at which the student will be able to meet Corban's SAP standards.

Additional Information

Repeated Courses: Courses in which the student received a grade of "F" may be repeated and may be eligible for financial aid. Other courses in which the student received a passing grade may be repeated once and may be eligible for financial aid. When a course with a passing grade has been repeated, subsequent repeats of the course will not be included in the total number of credits for the semester when determining financial aid eligibility. Credits attempted in repeated courses will be included in the cumulative credits attempted and GPA.

Withdrawn Courses: Withdrawn courses count towards the cumulative credits attempted. Students may retake courses from which they have withdrawn. When retaken, these courses will be included in the total number of credits for the semester and will be included in the cumulative GPA.

Incomplete Courses: Courses assigned an incomplete grade are included in the cumulative credits attempted and in the maximum timeframe. These credits cannot be counted as earned credits until a satisfactory grade is assigned. At that time they will also be included in the GPA calculation.

Audit Courses: Audit courses receive no credit and do not influence grade point average. They are not counted in credits attempted and are not eligible for financial aid.

Remedial Courses: Remedial courses will be included in the total number of credits for the semester when determining financial aid eligibility.

Pass/Fail Courses: Pass/Fail courses are not calculated in the cumulative GPA but will be included in credits attempted.

Transfer Students: Transfer credits are calculated into the credits attempted, but are not factored into the cumulative GPA. Any transfer credits accepted into a student's educational program will count as both attempted and completed credits when determining a student's pace of progression.

Summer Semester: Students attending in the summer semester will have SAP evaluated again at the end of the semester.

Readmitted Students: If a student is placed on financial aid warning or suspension status and does not return the following semester, they will be given the same status if they return at a later date. When a student withdraws or is dismissed from Corban and is later readmitted, the semester in which they withdrew or were dismissed is included when the student's satisfactory academic progress status is evaluated.