



Satisfactory Academic Progress

Federal regulations require colleges to establish and apply reasonable standards of Satisfactory Academic Progress (SAP) for the purpose of the receipt of financial assistance under the programs authorized by Title IV of the Higher Education Act. Each institution must design criteria which outlines the definition of student progress towards a degree and the consequences to the student if progress is not achieved. Holy Cross College students who wish to be considered for financial aid must maintain SAP in their selected course of study as set forth in this policy.

The Holy Cross College SAP policy is applied consistently for all Holy Cross students, and review of status occurs at the end of each payment period. At Holy Cross College, the end of a payment period occurs after final grades are posted for semester. Recipients of federal, state, institutional, and private resources, including grants, scholarships, work-study, and student/parent loans, are subject to these standards. All semesters of enrollment are reviewed regardless of whether aid was received for those semesters.

Students are required to maintain the minimum cumulative grade point average, be on pace to graduate, and complete their degree within a maximum time frame as defined below.

Minimum Cumulative Grade Point Average (GPA)

Holy Cross College requires that all students maintain a cumulative 2.0 GPA to meet GPA standards for SAP.

Please note that the cumulative GPA includes all developmental courses and courses dropped after the 100% refund period. All incomplete (I), Withdrawal (W), Credit/No Credit, Pass/No Pass courses are included in GPA calculation. Transfer credits from other institutions are excluded from the GPA calculation. A new grade for a repeated course replaces the old grade in the GPA calculation.

Pace to Graduate

Students are required to earn a minimum of 67% of cumulative hours attempted to stay on pace to graduate. Pace is calculated by dividing the cumulative number of hours earned by the cumulative number of hours attempted.

Please note that all incomplete (I), Withdrawal (W), Credit/No Credit, and Pass/No Pass courses are included in pace calculations. To complete credit hours means to receive a grade of A, B, C, D or F. Grades of I, FA, U, and W are considered non-progress grades and may cause financial aid ineligibility. Transfer hours from other institutions are included in this calculation.

Maximum Time Frame

Students are required to complete their degree requirements within a maximum time frame. Students may only receive federal aid consideration for a maximum time frame measured by attempted credit hours equal to 150% of the published length of their degree program. Once students reach their total maximum time frame, or it has been determined they cannot complete their degree within this time frame, they are no longer eligible to receive federal aid

The typical time frame to complete an undergraduate degree at Holy Cross College is 120 credit hours, making the 150% maximum time frame 180 attempted credit hours.

The credit-hour maximum will consider all Holy Cross College credit hours and transfer hours from other institutions.

Repeating Courses

Students can only repeat completed courses one time and still have the course covered by Title IV funding. Students wanting to improve grade point averages, or obtain a better grade for transferability, may be required to pay for those courses out of pocket. All repeated courses do affect financial aid satisfactory academic progress calculations. A repeated course along with the original attempt must be counted as attempted credits, therefore, applies toward the 150% time frame requirement.

Warning, Suspension, and Probation Statuses

- **Warning:** After the SAP is reviewed at the end of each semester, students who are not meeting SAP standards are placed in a financial aid warning status for the subsequent semester or term. Students in a SAP warning status will remain eligible for financial aid during the subsequent term.
- **Suspension:** If a student in a warning status is not meeting SAP standards at the end of the subsequent term, he/she will then become ineligible for financial aid and will be placed in a financial aid suspension status. This means students who continue enrollment while in a suspension status will be required to pay all direct costs without any financial assistance. Please note that students who have reached the maximum allowable credit hours, or it has been determined they cannot complete their degree within the time frame, will not receive a warning and will be deemed ineligible for federal financial aid regardless of any prior SAP status.
- **Probation:** A student placed in a suspension status may submit an appeal to be placed in a probation status. During the probation term, a student remains eligible for financial aid.

Appealing a Suspension

At the time of notification from the Office of Financial Aid regarding a suspension status, the student will have 10 days to submit a written appeal outlining mitigating circumstances. The appeal letter should include the following:

- Mitigating circumstances that prevented the student from meeting the requirements of academic progress (e.g. death in the family, student illness or injury, other personal circumstances). Mitigating circumstances do not include: withdrawing from classes to avoid failing grades, pursuing a second major or degree, etc.
- Documentation that supports the student's basis for the appeal
- Steps the student has taken/will take to ensure future academic success
- Anticipated graduation date
- If it is not possible for the student to achieve satisfactory academic progress with one successful probationary semester, the student must also submit an academic plan signed by their academic advisor. This plan should outline the student's academic goals for each semester (e.g. number of credit hours and cumulative GPA) that will enable the student to meet the requirements of academic progress at a specified future point in time.

Upon receipt of all completed appeal materials, the student will be considered for a probationary semester of financial aid in order to reestablish satisfactory academic progress.

Students whose appeal is approved will be placed on financial aid probation.

Students who fail to meet the requirements for academic progress following the probationary semester or do not complete the requirements of their academic plan will again be placed in suspension, become ineligible for financial aid, and subject to the appeal process.

Students who meet the requirements for SAP following the probationary semester will resume good standing.

Major/Degree Requirements

A student receiving financial aid can only officially declare one degree at a time. Students pursuing a second degree must submit a degree completion plan signed by the student as well as the academic advisor for their degree program. The plan must indicate the courses required as well as the time frame to complete the additional degree. If the student has attempted the maximum number of semesters or if their degree completion plan will cause them to exceed that limit, they may be denied financial aid.

For students who change decide to change their academic majors, any credits or grades that do not count toward the new major will not be included in SAP calculations.

Scholarship Programs Eligibility

Students who are offered financial assistance by way of a college scholarship are subject to the following conditions:

- Unless otherwise stated, scholarships are renewable for up to eight semesters of full-time attendance.
- Students who are placed in a financial aid suspension status for failing to meet Satisfactory Academic Progress (SAP) will not be eligible for college scholarships.
- Named Scholarships may require disclosure of recipient information (name, hometown, etc.) and/or correspondence from recipient to the scholarship donor. Requirements will be communicated by the Office of College Relations.
- College scholarships have a minimum, cumulative GPA requirement. GPA requirements are disclosed with scholarship announcements.

At the end of each term, the Office of Financial Aid will review the cumulative GPA of all college scholarship recipients. When a student fails to meet the minimum GPA requirement, the following process will be offered:

- For the subsequent term, the student will be placed on a college scholarship warning. The scholarship will remain active during a warning status.
- After one semester of warning status, the cumulative GPA will be reviewed again:
 1. If the GPA meets minimum requirements, the warning status is removed.
 2. If the GPA does not meet minimum requirements but has increased by at least 10%, the scholarship remains active and the student enters another term in a warning status.
 3. If the GPA does not meet minimum requirements and has not increased by at least 10%, the scholarship will be removed or replaced by a lesser scholarship for which the student meets GPA requirements. A student may petition for scholarship reinstatement if he/she later meets the GPA requirement.