

## Satisfactory Academic Progress Policy for Holy Cross College

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 satisfactory progress in their selected course of study as set forth in this policy. In addition to the basic policies and procedures outlined in this document, the financial aid office follows the guidance on these issues outlined in the Federal Student Aid Handbook published on <https://fsapartners.ed.gov/knowledge-center/fsa-handbook>.

The Holy Cross College SAP policy is applied consistently for all Holy Cross students (full time and part time students in all degree programs), regardless of their receipt of federal or state aid, at the end of each payment period. At Holy Cross College, the end of a payment period occurs after final grades are posted for the 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.

### Minimum Cumulative GPA Requirement

Holy Cross College requires that all students maintain the following cumulative GPA:

Number of credit hours enrolled	Required Cumulative GPA
1-18 hours	1.5
19-35 hours	1.7
36-48	1.9
49 or more hours	2.0

Please note that the cumulative GPA includes all developmental courses and courses dropped after the 100% refund period. All incompletes (I's), Withdrawals (Ws), Credit/No Credit, Pass/No Pass courses are included in GPA calculation. However, the new grade for repeated course replaces the old grade in the GPA calculation. Transfer credits are excluded from the GPA calculation.

### Timeframe Requirement

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 a student reached 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 cred hour maximum will consider all Holy Cross College credit hours and transfer hours for other institutions.

### **Pace Requirement**

Students must satisfactorily complete at least 67% of their overall cumulative attempted credits to stay the pace requirement for SAP. Pace is calculated by dividing the cumulative number of hours earned by the cumulative number of hours attempted.

Please note that all incompletes (I), Withdrawals (W), Credit/No Credit, 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 excluded.

### **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% timeframe requirement.

### **Warning , Suspension, and Probation Statuses**

When the SAP process is reviewed at the end of each semester, students who are not meeting SAP standards are placed in “Warning” status for the subsequent term. Financial aid eligible students in “Warning” status will still be eligible for state and Title IV federal funding in the subsequent term.

If a student in “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 on “suspension” status. This means a student who continues enrollment while in a suspension status will be required to pay all direct costs without any financial assistance.

A student in suspension status may submit an appeal to be placed in probation status. During the probation term, a student remains eligible for financial aid.

Notifications to students regarding SAP results and decisions will be sent via email and information is available on students’ portal accounts in real time. Please note that students who have reached the maximum allowable credit hours will not receive a warning and will be deemed ineligible for financial aid regardless of any prior SAP status.

### **Appealing a SAP decision**

A financial aid “Warning” is not appealable. Once a student has become financial aid “suspended” there are two ways this student can become eligible for financial aid again. They are:

1. A student can appeal their financial aid status in writing explaining the circumstances responsible for his/her poor academic performance, supporting documentation of the circumstances, and a documented, measurable, plan of study to correct the poor

academic performance. The appeal must also describe what has changed in the student's life regarding the situation so the student can be successful when SAP is run again.

2. Attend school AT THEIR OWN EXPENSE until they again meet SAP standards.

The financial aid appeal committee will review cases on an individual basis and will notify the student of their decision via mail or email within fifteen days.

If a student appeals a "suspension" status and is approved, he/she will then be placed on financial aid "Probation." The student's status and adherence to his/her academic plan will be reviewed after SAP has been run each term. The student will be eligible to receive financial aid in "Probation" status.

If the student successfully completes the semester's academic plan by completing and passing all attempted credit hours but does not yet meet standard, their "Probation" status will be continued when an updated academic plan is submitted and accepted by the financial aid office.

If the student does not complete the semester's academic plan, he/she will then become ineligible for federal and state funding AND will be unable to file another appeal to receive aid. Re-establishing eligibility can only be accomplished by attending another institution and transferring in successful credit hour completions (in the PACE situation), or paying tuition at Holy Cross College until they meet SAP standards again. Once the student meets standard, their "Probation" status will end and they will be restored to "Satisfactory" status.

Appealable circumstances include but are not limited to: the death of a student's family member, serious illness or injury of the student or other serious, unavoidable, DOCUMENTABLE, circumstances. Acceptable "supporting documentation" may include: letters from student's clergy, high school officials or medical professionals, copies of bills or statements from medical providers, or any CREDIBLE source involved in the special circumstance.

### **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 timeframe 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.