

1. Consistent application

- a. These Satisfactory Academic Progress (SAP) policies will be applied consistently to both full and part-time students in all degree programs.
- b. The financial aid standards for SAP will be at least as strict as those applied academically to students not receiving any Federal Student Aid (FSA).

2. Eligibility for Title IV aid – Federal Student Loans

- a. Students in degree programs, with the exception of the ACTS Doctor of Ministry in Preaching program, are eligible for FSA in the form of Direct Loans - provided that they meet the seminary and the U.S. Department of Education's eligibility criteria for the student loan program. Students must be enrolled at least half time, as defined by their degree program, in any semester for which they request a student loan.
- b. The eligibility for student loans for one week intensive courses in the summer semester will be computed as part of the preceding spring semester. With the exception of optional, one week intensive classes in June or July and optional online courses that stretch from late May through August, the months of June, July and August comprise the summer break for students. The eligibility for student loans for one week intensive classes in the J-term (winter semester), will be computed as part of the preceding spring semester.
- c. Eligibility for students on academic probation is described in the section below entitled Qualitative Measurement – GPA requirements.
- d. Transfer students – Transfer credits will be counted in the calculation of the maximum time frame allowed to complete the program. More details are provided below in the section on Quantitative Measurement.
- e. Degree changes – if a student changes to a different degree program, e.g. from the M.Div. program to the M.A. program, the maximum time frame allowed for completion of the degree will be that of the new program. In some cases, this could result in a shorter allowed time frame.
- f. With the exception of the dual degree M.Div./M.S.S.A. program done in collaboration with the University of Chicago, the seminary does not offer any second degree/dual degree programs. In the M.Div./M.S.S.A. dual degree program, students are enrolled full time for one year at the University of Chicago and utilize that school's federal student loan program in that year. In the years in which the student is enrolled at the seminary, they utilize the seminary's federal student loan program.

3. Measuring Satisfactory Academic Progress

- a. Students will be evaluated once grades have been submitted after the end of each fall and spring semester. This will typically be done using a transcript that shows all work to date. In some cases, the faculty will be consulted.

4. Qualitative Measurement - GPA requirements

- a. All seminary degree programs require a cumulative GPA of 3.0 for graduation.
- b. Students whose cumulative GPA falls below 3.0 (after completing at least 4 courses) will be placed on academic probation at the beginning of the semester following that in which their academic performance falls below 3.0. An exception to this can be made in the first year if the grades in the second semester (usually the spring) are greatly improved over the first semester so that the faculty feels confident that the student is on an upward trajectory and expected to be above a 3.0 in their next semester.
- c. If a student is placed on academic probation at the end of a semester, they will also be placed on financial aid warning in the upcoming semester. The student will be notified of this.
- d. If the student has not been taken off academic probation at the end of the financial aid warning semester, they will lose their eligibility for FSA in the next semester.

5. Quantitative Measurement - Maximum timeframes for completing a program

- a. The *CTS Student Handbook* lists the maximum time for each degree program “statute of limitations” and the number of courses (3 credits per course) in each program
 - i. M.A. – five years -16 courses
 - ii. M.A.R.L. – five years – 17 courses
 - iii. M.Div. – six years – 25 courses
 - iv. D. Min. (part-time) – six years – 10 courses
 - v. S.T.M. – four years – 8 courses
 - vi. Ph.D. – nine years (see Ph.D. Handbook) – 14 courses

6. Pace of progress through their educational program

- a. A student’s pace in a Master’s level program will be measured relative to the maximum time allowed for their degree (statute of limitations). If the maximum time allowed for a program is changed by the seminary, these paces will be adjusted accordingly.
- b. The following pace of progress must be maintained for each degree program. [Note that a student must be half time in a particular semester to be able to receive student loans.]
 - i. M.A. – 3 or 4 courses completed each year

- ii. M.A.R.L – 3 or 4 courses completed each year
- iii. M.Div. – 4 or 5 courses completed each year
- iv. D.Min. – 3 or 4 courses completed per year [A separate FA policy document describes the FSA eligibility of D.Min. students.]
- v. S.T.M – 2 courses per year
- vi. Ph.D. – 4 courses per year until coursework is complete and student enters pre-candidacy status. PhD students in Pre-candidacy or Candidacy status will have their SAP status determined by a review performed through the PhD Center at the end of the Fall and Spring semester.

7. Effect of course incompletes, withdrawals, repetitions, and transfer credits on GPA and pace of completion

- a. All credit-bearing courses are included in the pace of progress determination.
- b. Transfer credits will be included in determining the pace of progress determination and may shorten the time in which the degree must be completed.
- c. For students beginning in the Fall 2015 semester or later, all incompletes (I) for the academic year must be completed by the end of August or the grade will be converted to a Permanent Incomplete (PI).
- d. Courses for which a student receives a poor or failing grade can be retaken. Students must pay tuition when they retake a course. Once the course has been successfully completed, the grade for the original course will be replaced with a grade of R (repeated), and only the new grade will impact the student's cumulative GPA. A satisfactory pace of completion must still be maintained and the maximum time to complete a degree will not be extended by retaking a course.
- e. The seminary does not offer noncredit remedial courses.

8. Financial Aid Suspension and Financial Aid Appeal

- a. Financial Aid Suspension – a student is considered to be in Financial Aid Suspension when they fail to meet the required Qualitative Measurements (GPA) or Quantitative Measurements (pace of progress). A student in Financial Aid Suspension is not eligible for FSA unless they have successfully appealed to the Financial Aid Office.
- b. Financial Aid Appeal – an appeal can be made when a student is placed in Financial Aid Suspension
 - i. The appeal is a written submission that at a minimum:
 - 1. Explains the circumstances that caused the student to fall below Satisfactory Academic Progress standards. Examples of such circumstances might include illness, family crises or other unexpected difficulties of sufficient duration to cause academic difficulties.
 - 2. Includes a plan for corrective action.

3. Approval of the plan by the student's academic advisor or the Academic Dean.
- ii. If the appeal is accepted by the financial aid office, the student will be eligible for FSA in the upcoming semester. The student's progress will be reviewed again at the end of the next semester to determine if they are now making SAP or whether they must move back into Financial Aid Suspension.