

FROM THE OFFICE OF FINANCIAL AID

## SATISFACTORY ACADEMIC PROGRESS POLICY GUIDANCE

**From The Federal Student Aid (FSA) Handbook (April 2015)**

### SATISFACTORY ACADEMIC PROGRESS (SAP)

“To be eligible for FSA funds, a student must make satisfactory academic progress, and your school must have a reasonable policy for monitoring that progress. The Department considers a satisfactory academic progress policy to be reasonable if it meets both the qualitative and quantitative criteria explained in this section.

Your SAP policy must be at least as strict as your SAP policy for students enrolled in the same program of study who are not receiving FSA funds at your school, and it must apply to all students within categories, e.g. full-time, part-time, undergraduate, and graduate students (different SAP policies may apply to different academic programs. All relevant SAP policy must be applied). The policy must require an academic progress evaluation at the end of each payment period for students in programs lasting one year or less. For all other programs, the policy must require annual reviews and must correspond with the end of a payment period. For programs greater than one year, your policy may also call for progress reviews after each payment period. If you review at each payment period, you must review SAP after a summer term if the student attends the summer term.”

**CTS has a Satisfactory Academic Progress (SAP) policy for use in Federal Student Aid (FSA) awards (student loans) which can be found in its *Financial Aid Manual - Student Loans - Eligibility for Student Loans CTS Criteria* section.**

**The guidance in this document gives operational details of the SAP policy at CTS. The objectives of this guidance are to:**

1. Provide for consistent application of standards to all students.
2. Describe how SAP is measured.
3. Specify the GPA that a student must have at each evaluation.
4. Specify the maximum timeframe for completing the various educational programs.
5. Describe how the pace at which a student is progressing through their educational program is measured.
6. Explain how a student’s GPA and pace of completion are affected by course incompletes, withdrawals, repetitions and transfer of credits from other institutions.
7. Describe the financial aid probation and appeal process.

## **1. Consistent application**

- a. The 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 FSA.

## **2. Measuring SAP**

- a. Students will be evaluated at the end of each academic year, i.e. after the end of the spring semester in mid-May. This will be done using a transcript that shows all work to date.

## **3. GPA requirements**

- a. All CTS 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 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 at the end of the spring semester a student is placed on academic probation, they will be placed on financial aid warning in the upcoming fall semester. The student will be notified of this.
- d. If at the end of the financial aid warning semester, the student has not been taken off of academic probation, they will lose their eligibility for FSA in the next semester.

## **4. 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

## **5. 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 determined at the annual review performed by the PhD Center during the Spring semester.

**6. 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, all incompletes (I) for the academic year must be completed by August 15 or the grade will be converted to a Permanent Incomplete (PI).

**7. 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 GPA or 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 after 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 SAP standards
    - 2. Includes a plan for corrective action
    - 3. Approval of the plan by the student’s academic advisor.
  - 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.

6/24/2015 - Reviewed by the Academic Dean, Registrar and Financial Aid Officer