Satisfactory Academic Progress

In order to continue receiving financial aid, you must maintain Satisfactory Academic Progress (SAP). The policy detailed below is effective July 1, 2018.

Federal regulations require us to monitor the academic progress of all graduate students—including PhD students—receiving financial aid toward the completion of their degree. (Please note: this policy pertains only to financial aid and is separate from other academic policies published by the institution.) SAP is monitored on a yearly basis—usually in mid-to-late summer—and is effective the following fall term. Certificate program students are an exception; their SAP is monitored at the end of every term. As a financial aid recipient, you must maintain the following minimum standards to continue receiving financial aid:

- You must maintain a Cumulative Grade Point Average (CGPA) of 3.00 (2.70 for Graduate Tax students).
- You must complete and pass a minimum of 66.6% of all courses attempted. This is known as your Cumulative Completion Rate (CCR).
- You must complete your degree within 150% of the minimum credits required to graduate. This is known as the Maximum Time Frame (MTF) limit.

Learn more about each of these standards below, or review a PDF of the SAP Policy (https://www.du.edu/financialaid/media/documents/sappolicy.pdf).

Cumulative Grade Point Average (CGPA)

- **Policy:** You must maintain a minimum CGPA of at least 3.00 (2.70 for Graduate Tax students) in order to remain eligible for financial aid. This is a qualitative standard based on your degree program.
- **Calculation:** According to the policy of the Registrar (https://www.du.edu/registrar/records/gradesystem.html), the grade point average is determined by multiplying the credit points (for example, B+ = 3.3) by the number of credit hours for each course. CGPA is calculated by totaling credit hours attempted, totaling the credit points, and then dividing the latter by the former. Official GPAs at the University of Denver are truncated at two decimal places, e.g., a mathematical result of 3.8766666 is reported as 3.87.
- **Unfinished Coursework:** Grades of I, NR, and W earned at DU are not included in the grade point average and therefore do not impact its calculation results. However, incompletes earned while attending DU that are not completed within one year are then calculated as "F" in the CGPA. This conversion of incomplete grades to "F" can reduce your CGPA figure, which may increase the possibility that you will be placed on financial aid probation or suspension.
- **Transfer Credits:** Grades associated with accepted transfer credits are not recorded by DU and therefore can neither increase nor reduce your calculated CGPA.
- **Repeat Coursework:** All grades for repeated courses are included in determining the CGPA and therefore impact its calculation.
- **Remedial Coursework:** Credits earned from completed, remedial coursework are not accepted by DU and therefore can neither increase nor reduce your calculated CGPA.

Cumulative Completion Rate (CCR)

- **Policy:** You must complete and pass a minimum of 66.6% of all courses attempted to remain eligible for financial aid. This is a quantitative standard based on your degree program.
- **Calculation:** CCR is calculated by dividing your total earned credits by your total attempted credits. The courses used to calculate your CCR are only those associated with the courses you are enrolled in at the end of the first week of each term.
- **Course Completion:** Grades which signify the successful completion of a graduate course of study can vary amongst academic unit policies. Grades of W, NC, NF, WF, F, Audit, or Incomplete do not constitute successful completion of a course and therefore reduce your CCR, which will position you closer to financial aid probation or suspension.
- **Transfer Credits:** All accepted, transfer credits are counted as both attempted and earned credits when calculating your CCR (with the exception of transfer credits completed while you are not meeting DU SAP requirements).
- **Repeat Coursework:** Credits associated with repeated, DU courses count only as attempted credits until a passing grade is earned. This may reduce your calculated CCR. Passing grades assigned to repeated, DU courses are counted as both attempted and earned credits. This may improve your calculated CCR.
- **Remedial Coursework:** Credits earned from completed remedial coursework are not accepted by DU and therefore can neither increase nor reduce your calculated CCR.

Maximum Time Frame (MTF) Limit

- **Policy:** You must complete your degree requirements within 150% of the minimum credits required to graduate. This is a quantitative standard based on your degree program. Once you have reached the MTF limit, or at the point it is determined you will exceed it if you complete your required courses, you are no longer eligible for federal, state or institutional aid.
- **Calculation:** Your MTF limit is calculated by multiplying the minimal number of credits necessary to confer your degree by your program’s MTF allowance. For example, the MTF allowance for all graduate students is 150%; therefore, you may attempt a maximum of 135 credits in order to complete a degree that requires 90 credits. The DU credits used to calculate your MTF status are only those associated with the courses you are enrolled in at the end of the first week of each term.
To appeal a financial aid suspension, students are required to submit the following documentation to the Office of Financial Aid:

- **A written statement** explaining the reason they are not meeting SAP requirements, how this reason has been resolved, and what has changed that will enable the student to be successful and regain SAP compliance moving forward.
- **If appropriate, third party documentation** surrounding the reason for the appeal.
Satisfactory Academic Progress (SAP)

- An academic plan approved by an academic advisor or the student's designated program representative, charting a course towards regaining SAP compliance by an appropriate milestone (graduation, end of academic year, etc.). The academic plan could include the courses the student will take, when they will take them, and the grades they need to earn to regain compliance.

Appeal decisions will be emailed to students within three to five weeks of submission. Students are encouraged to submit appeals as promptly as possible to facilitate on-time disbursement of aid if the appeal is approved. For Fall quarter, students are encouraged to submit their appeal by mid-August. If the Special Circumstances Committee needs more information regarding the SAP appeal to make a decision, a financial aid staff member will coordinate this effort and the time frame to make a decision will be delayed. All appeal decisions are final. Appeals must be submitted prior to the end of the academic year following SAP notification for any aid to be disbursed within that academic year.

If the student's appeal is approved by the Financial Aid Appeals Committee, the student may be able to receive federal, institutional, or state aid for the academic year. All other federal financial aid rules apply. The Office of Financial Aid will monitor the student's progress against the degree completion plan after each subsequent term to determine if the student is making progress congruent with the academic plan. Students must make progress congruent with the academic plan to continue to receive federal, state, and institutional financial aid. If the student has not regained compliance with SAP requirements or met the conditions of their academic plan when checked by the Office of Financial Aid, students will be required to submit another appeal citing different reasons for noncompliance than the previous appeal(s). If an appeal is denied, the student is no longer eligible for federal, state or institutional financial aid until they regain SAP compliance.

Students will be suspended from financial aid once they reach the MTF limit, unless an appeal is submitted and approved.

If a student's appeal is denied or a student elects not to appeal a SAP determination and continues enrollment at the University of Denver, students are responsible for paying all bills and charges without federal, state, or institutional financial aid until they regain compliance with SAP minimum requirements on their own.

At any time during the year, if students believe they are back in compliance with SAP requirements, it is the student's responsibility to contact the Office of Financial Aid to recalculate their SAP standing and determine if students are eligible for financial aid for upcoming terms.