SATISFACTORY ACADEMIC PROGRESS (SAP)

Satisfactory Academic Progress (SAP)

In order continue receiving financial aid, you must maintain Satisfactory Academic Progress (SAP). The policy detailed below is effective July 1, 2017.

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, 2.3 for law 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.

Cumulative Grade Point Average (CGPA)

Policy: You must maintain a minimum CGPA of at least 2.30 (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, 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, NP, 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 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.

Repeat Coursework: All credits associated with repeated, DU coursework are counted as attempted credits when calculating your MTF status.

Transfer Credits: Accepted transfer credits earned through enrollment in programs outside of DU count as attempted credits in the calculation of your MTF status if those credits are satisfying graduation requirements set by your current degree program (with the exception of transfer credits completed while you are not meeting DU SAP requirements).

Remedial Coursework: Credits earned from completed, remedial coursework are not accepted by DU and therefore can neither improve nor harm your calculated MTF status.

**Additional SAP Considerations**

**Changing Major or Degree Program While Attending DU:**

If you choose to change your major while attending DU before you complete your original course of study, you can appeal to only include those previously attempted credits (both DU and transfer) which satisfy graduation requirements set by your most recent choice of major to calculate your CGPA, CCR, and MTF status. If you have, over your course of enrollment at DU, changed your major and are flagged by the Office of Financial Aid for a SAP violation, you should submit an appeal and if approved, meet with a financial aid representative to validate your SAP status based on a major conversion.

**Simultaneously Pursuing Different Degrees at DU:**

If you choose to pursue earning concurrent degrees simultaneously while attending DU, it is possible that the total number of credit hours you attempt during your pursuit will cause you to violate SAP rules based on an overall calculation of your credit history. If you are in this situation, you should be aware of potential SAP complications and prepare to file an appeal with the financial aid office should your account be flagged for a SAP violation. Appeals may be approved based on enrollment history.

**Pursuing a Subsequent Degree at DU:**

If you choose to earn a degree at DU after finishing a different degree program, previously attempted credits (both DU and transfer) that are allowed to satisfy graduation requirements set by your newest degree program will be used to calculate your CGPA, CCR, and MTF status.

**Completion of Degree:**

If you have completed all the coursework for your degree or certificate but have not yet received the degree or certificate, you cannot receive further financial aid for that program.

**Enrollment in the Summer Term:**

Credits attempted during summer terms that satisfy your degree requirements will be included in the calculation of your CCR and MTF status. The grade associated with credits earned during a summer term will count towards the calculation of your CGPA.

**SAP Considerations Specific to Certificate Students**

As noted above, Certificate students are reviewed for SAP after the end of each quarter, including Summer quarter. Certificate students will be sent an email after each quarter’s grades are posted if they fail to meet either the CGPA, CCR, or MTF requirements. Students will receive a financial aid warning for the first quarter after they are flagged for SAP and must complete a SAP Warning Contract in order to receive a disbursement of federal, state or institutional financial aid for the quarter of warning. Students are required to contact the Financial Aid Office to obtain and complete the contract. Students have one term to complete a SAP Warning Contract.

If Certificate students do not regain compliance with the SAP requirements after their one quarter of warning, students are placed on financial aid suspension and will not receive a disbursement of federal, state or institutional financial aid until they regain compliance with SAP requirements or a Satisfactory Academic Progress Appeal is completed, submitted to, and approved by the Financial Aid Appeals Committee, as detailed in the Appeal Process section below.

**Financial Aid Probation and Suspension**

With the exception of Certificate students as described above, all other students are monitored for SAP compliance annually and will be sent an email after Spring grades are posted if they fail to meet either the CGPA, CCR, or MTF requirements. Students are placed on financial aid suspension and
Satisfactory Academic Progress (SAP)

will not receive a disbursement of federal, state or institutional financial aid until they regain compliance with SAP requirements or a Satisfactory Academic Progress Appeal is completed, submitted to, and approved by the Financial Aid Appeals Committee, as detailed below.

**Appeal Process**

All students who are not meeting Satisfactory Academic Progress must appeal their status to the Office of Financial Aid Appeals Committee in order to continue receiving financial aid. Students can submit their Appeals documents to the Office of Financial Aid via email, fax, or in person.

Examples of a possible appeal include:

- a student who exceeds his or her MTF limit due to a change in degree program
- a student who had extenuating personal/medical circumstances that have since been resolved

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.

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.