Financial Aid: Satisfactory Academic Progress (SAP)

Federal regulations require the Office of Financial Aid at the University of Denver to monitor the academic progress of all students receiving financial aid toward the completion of their degree. To retain eligibility for student aid, students must meet the terms of the Satisfactory Academic Progress (SAP) policy described here. The SAP policy is enforced in conjunction with all other University policies and procedures, including the academic suspension policy. For masters, JD, and doctoral students, SAP is checked on a yearly basis, usually in mid to late summer, and any probation or suspension is effective the following fall term. Graduate certificate program students are an exception; SAP is monitored after each term, including summer.

SAP is monitored using the three following factors:

- cumulative grade point average
- cumulative completion rate
- maximum time frame limit

Cumulative Grade Point Average (CGPA)

Graduate students must maintain a cumulative GPA of 3.0 or better (2.30 for Law students). According to the policy of the Registrar, the grade point average is determined by multiplying the credit points (e.g., B+ = 3.3) by the number of credit hours for each course. Total the credit hours attempted, total the credit points and divide the latter by the former. Grades of I, NR and W are not included in the grade point average. Incompletes that are not resolved within one year are calculated as “F” in the GPA. All grades for repeated courses are included in determining the GPA. Undergraduates have separate GPA requirements and will be calculated separately. Graduate and Law have separate GPA requirements and will be calculated separately.

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).

Cumulative Completion Rate (CCR)

In order to graduate within the maximum time frame (MTF) limit, students must complete and pass a minimum of 66.67% of all courses attempted. The courses used to calculate the CCR will be the courses the student was enrolled in at the end of week one of the academic term. Successful completion of a course of study requires a grade of Pass or D or above or a C for graduate students. Grades of W, NC, NP, WF, F, Audit, or Incomplete do not constitute successful completion of a course. All accepted transfer credits are counted as attempted, with the exception of transfer credits completed while a student is not meeting DU SAP requirements. Remedial coursework is accepted if the credit hours earned apply toward the degree or certificate program.

Maximum Time Frame Limit (MTF)

Students are required to complete all degree requirements within a percentage of the minimum credits required to graduate. The MTF for Graduate and Law students is 150%, thus a student may attempt a maximum of 135 credits in order to complete a degree that requires 90 credits. In the case of a class taken more than once, both grades will be counted toward MTF. The courses used to calculate the CCR as well as when the student has reached the MTF limit will be the courses the student was enrolled in at the end of week one. Once a student has reached the MTF limit, or at the point we determine they will go over it once they complete their required courses, the student is no longer eligible for federal or state financial aid.

Graduate students will be notified by the Office of Financial Aid by email and by mail at the current mailing address after SAP is determined if they do not meet the following criteria:

1. maintain a 3.00 CGPA (2.30 for Law students)
2. maintain an 66.67% CCR
3. complete all degree requirements within a 150% MTF limit

Financial Aid Suspension and Probation

Students failing to meet either the CGPA or CCR are placed on financial aid suspension and will not receive a disbursement of any financial aid until a SAP Probation Contract is completed. The SAP Probation Contract is not available online. Students are required to make an appointment with a financial aid staff person to complete the contract. Students have one term to complete the SAP Probation Contract. This will always be the fall term or the term immediately following the failure to meet SAP for certificate students. If a SAP Probation Contract is not signed, the student is no longer eligible for financial aid (unless an appeal is submitted and approved as stated below).

Once a student completes the SAP Probation Contract, the student will be able to receive financial aid for a probationary period of three quarters (two semesters) to make up the deficit. Certificate students have a probationary period of one quarter to make of the deficit. Students must meet both the CGPA and CCR by the end of the probationary period for financial aid eligibility to continue. If a student fails to meet either the CGPA or CCR by the end of the probationary period, the student is no longer eligible for financial aid.
Students will be suspended from financial aid once they reach the MTF limit (student has attempted 150% of the minimum credits required to graduate), unless an appeal is submitted and approved (please see below).

**Appeal Process**

Students who are not meeting Satisfactory Academic Progress and have extenuating circumstances surrounding their failure to abide by the above criteria may appeal their status to the Office of Financial Aid.

Examples of possible appeals include:

- a student who exceeds the maximum time frame (MTF) limit due to a change in degree program
- a student who had extenuating personal/medical circumstances that have been resolved
- a student who was studying abroad and could not reasonably be expected to complete the *SAP Probation Contract* in the fall term

To appeal financial aid suspension, students are required to submit the following documentation to the Office of Financial Aid: a written statement from the student explaining the reason for appeal, including his/her program of study, anticipated completion date, a list of required courses left to complete the program, if appropriate; third party documentation surrounding the reason for the appeal. Appeal decisions will be emailed to students within three to five weeks of submission. If the Special Circumstances Committee needs more information regarding the SAP appeal to make a decision, a financial aid staff person will coordinate this effort and the time frame to make a decision will be delayed. Appeal decisions are final.