FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

UNDERGRADUATE VERSION

A. Introduction

When students accept financial aid at Pacific Lutheran University (PLU), they also accept the responsibility for maintaining Satisfactory Academic Progress (SAP). The policy at PLU is required by Federal and Washington State financial aid regulations. It allows students to continue to receive financial assistance as long as they are in “good standing” and making satisfactory progress toward their degree. This policy is reviewed on an annual basis. Should the policy change students will be notified.

Satisfactory academic progress is based on the following criteria:
♦ The number of credits for which students register and complete each semester,
♦ The term and cumulative grade point averages,
♦ The number of semesters in which aid was received,
♦ The number of cumulative credits earned, including any transfer courses accepted by PLU.

To maintain Satisfactory Academic Progress at PLU:
♦ Students must maintain a semester and cumulative grade point average of at least a 2.0 and
♦ Successfully complete 67% of the credits for which they registered each semester. (128 credits needed to graduate ÷ 192 maximum credits allowed to receive aid = 67%)

B. General Provisions

1. **2.0 Grade Point Average:** All students enrolled at PLU are expected to stay in good academic standing. Good standing requires a cumulative grade point average (GPA) of 2.0 or higher.

2. **67% Completion Rate:** Students receiving financial assistance are expected to successfully complete at least 67% of the credits for which they register each semester. Based on the student’s actual enrollment a higher completion rate may be required as illustrated below:
17 credits: 11 credits = only 64.7%. Therefore 12 credits (70.6%) are required.
16 credits: 10 credits = only 62.5%. Therefore 11 credits (75%) are required.
15 credits: 10 credits = 67%. Therefore, 10 credits are required.
14 credits: 9 credits = only 64.3%. Therefore 10 credits (71.4%) are required.
13 credits: 8 credits = only 61.5%. Therefore, 9 credits (69.2%) are required.
12 credits: 8 credits = 67%. Therefore 8 credits are required.
11 credits: 7 credits = only 63.6%. Therefore 8 credits (72.7%) are required.
10 credits: 6 credits = only 60%. Therefore, 7 credits (70%) are required.
9 credits: 6 credits = 67%. Therefore, 6 credits are required
8 credits: 5 credits = only 62.5%. Therefore, 6 (75%) credits are required
7 credits: 4 credits = only 57.1%. Therefore, 5 credits (71.4%) are required.
6 credits: 4 credits = 67%. Therefore, 4 credits are required.
5 credits: 3 credits = only 60%. Therefore, 4 credits (80%) are required.
4 credits: 2 credits = only 50%. Therefore, 3 credits (75%) are required,
3 credits: 2 credits = 67%. Therefore, 2 credits are required.
2 credits: 1 credit = only 50%. Therefore, 2 credits (100%) are required.

C. Maximum Time Frame Limits

1. **192 Cumulative Credits:** Undergraduate students may receive financial assistance for up to 150% of their academic program length. Since a PLU bachelor’s degree requires 128 credits, financial aid terminates once 192 credits have been earned.

   \[
   128 \text{ (credits required to graduate)} \times 150\% = 192
   \]

   Even if students change their major or academic program, ALL financial aid terminates once 192 credit hours have been earned.

2. **160 Cumulative Credits:** Washington State limits receipt of state financial aid grant funding to 125% of a student’s academic program length. Since a PLU bachelor’s degree requires 128 credits, state grant aid terminates once 160 credits have been earned.

   \[
   128 \text{ (credits required to graduate)} \times 125\% = 160
   \]

   Even if students change their major or academic program, eligibility for the Washington State Need Grant and College Bound Scholarships terminate once students have earned 160 cumulative credits from all institutions.

3. **128 Cumulative Credits:** A bachelor’s degree at PLU requires 128 credits. Once students have completed 128 credits and have met the graduation requirements for their declared major, all Federal and State grant assistance is terminated. Termination of this grant aid will occur even if students do not apply for graduation or wish to continue their enrollment beyond 128 credits in order to earn a second major, add a minor, or educational endorsements. Federal loans, federal and state work study, as well as PLU scholarships and grants are still available, assuming program specific limits for these programs have not also been met or exceeded.
4. **Twelve Semesters** (or its equivalent): The following financial aid programs have a limitation of twelve semesters of full time enrollment:

- **Federal Pell Grant:** Includes any grant amounts received under the grant’s previous name, the Basic Education Opportunity Grant (BEOG). Additional semesters are available if the grant amount received was for a term of part-time enrollment.
- **Federal Subsidized Direct Loan:** For students borrowing this loan for the first time after July 1, 2013, once twelve semesters of the subsidized loan has been received, eligibility is terminated. Students may continue to borrow the Federal Direct Unsubsidized loan if they have not already borrowed the aggregate Direct Loan borrowing limit.

5. **Ten Semesters** (or its equivalent) of the **Washington State Need Grant:** This program has a limit of ten semesters of full-time enrollment: Additional semesters are available if the grant amount received was for a term of part-time enrollment.

6. **Eight Semesters of PLU Scholarships and Grants for Students entering PLU as a First Year Student:** Students who enter PLU as new first year students (less than 30 earned credits) are eligible to receive up to eight semesters of PLU funded scholarships and grants. If the student cannot graduate after eight semesters, students may receive PLU funded scholarships and grants at 50% of the semester amount for a ninth semester. No PLU funded scholarships and grants are available thereafter. Nine full semesters of PLU funded scholarships and grants are available if student is admitted into the Nursing or Music Education programs. First year students who enter PLU with 30 or more credits due to Running Start or a College in high school program are eligible for eight semesters of PLU gift aid.

7. **Eight Semesters** (or its equivalent) of the **Washington State College Bound Scholarship:** This program has a limit of eight semesters of receiving the grant, which expires if not used within five years of the student’s high school graduation.

8. **Six Semesters of PLU Scholarships and Grants for Transfer Students:** Transfer students (those who have earned credits at a community college or four year university AFTER graduating from high school) who enter PLU as a sophomore (30 – 59 earned credits), junior or senior (60+ earned credits) are eligible to receive PLU funded scholarships and grants for a maximum of six semesters. Sophomore transfer students who cannot graduate after six semesters may receive PLU funded scholarships and grants at 50% of the semester amount for a seventh semester.

D. **Other Considerations**

1. **Repeated Courses:** Financial aid may be used to pay tuition charges for courses that are being repeated only once. The better grades will be used for GPA purposes (see www.plu.edu/catalog). All credits attempted will count toward the total allowable Maximum Time Frame Limits. However, credits for a course being repeated for a second time (i.e, the third attempt) will
NOT count toward the students course load for the semester (e.g. If four of a student’s twelve semester credits are being repeated for a second time, this student will be considered a half time student with eight credits).

2. **Credits transferred from other schools**: Courses transferred from other schools do not affect the cumulative GPA at PLU. Only PLU grades are considered at PLU (see www.plu.edu/catalog). All credits attempted, transferred and taken at PLU will count toward the total allowable Maximum Time-Frame Limits.

3. **Satisfactory Course Completion** – Grades that are considered satisfactory are: A, B, C, D, & P. Please note: Grades of C- or lower will not meet the 2.0 minimum GPA requirement.

4. **Audited Courses** - Audited courses are not funded by Financial Aid but are counted toward the total allowable Maximum Time Frame Limits.

E. **Evaluation Period**: Evaluation of credit hour completion and grade point average is performed at the end of each semester after grades are posted.

F. **Warning Period**: The first semester in which a student does not make “Satisfactory Academic Progress” will be a “Warning Period”. The student will remain eligible for aid.

1. A notice will be sent to the student explaining the Warning Period and the requirements for maintaining Satisfactory Academic Progress.

2. Students in a Warning Status are required to submit an Academic Plan and Contract with Academic Advising. An academic plan is a signed agreement between the student, PLU Academic Advising and the Financial Aid Office, outlining the student’s plan to re-establish satisfactory progress during the next semester.

3. PLU funded scholarships and grants will not disburse in the next semester if the student fails to complete the Academic Plan and Contract. Accruing interest charges on the student’s account resulting from undisbursed financial aid will be the student’s responsibility.

G. **Probation Period – Denial of Financial Aid.** If students fail to complete at least 67% of their registered credits or fail to earn a 2.0 semester or cumulative GPA for a second consecutive semester (i.e. while in a Warning Period), they are in the Probation Period. A notice will be sent to the student explaining the Probation Period and the instructions for filing an appeal and/or re-establishing Satisfactory Academic Progress. The Probation Period will be treated in two ways.

1. **Probation with no appeal or a denied appeal**: If the student chooses not to appeal or if the appeal is denied, the student will not be eligible for receipt of further financial aid.

2. **Probation with appeal**: Students will have the opportunity to appeal the denial of aid that comes with the Probation Period. Students must submit the appeal by the deadlines established in the appeal instructions. Not all appeals will be approved.
a. Appeals must be in writing to the Financial Aid Office and must include evidence of an injury or illness of the student, a death of a family member, other special circumstances (to be determined by the Financial Aid Office).

b. The appeal must include both an explanation for the student’s failure to meet SAP during the term and an academic plan outlining the student’s plan to regain satisfactory academic standing at PLU. An academic plan is a signed agreement between the student, PLU Advising and the Financial Aid Office.

c. Appeal Approval: The student is placed on “Continued Warning Status” if their appeal is approved. Students must meet or exceed the terms and conditions of the approval in order to continue receiving financial assistance.

d. Appeal Denial: If the appeal submitted by the student is not approved by the Financial Aid Office, the student will no longer be eligible to receive financial aid at PLU and will be responsible for paying all university costs without the benefit of financial aid. The student will receive notification of this decision by email.

3. Re-establishing Satisfactory Academic Progress and eligibility for financial aid: When a student is placed on Probation/Denied Appeal, the student must, without the benefit of financial aid, complete a term while enrolled full time (12 semester credit hours minimum) and earning at least a 2.0 GPA.

Washington State Need Grant, College Bound & State Work Study Program Requirements

To retain Washington State Need Grant, College Bound, and State Work study eligibility, awardees must earn the required number of hours based on the number of credits for which they registered at the time the State Need Grant is disbursed, as outlined below.

<table>
<thead>
<tr>
<th>Enrollment:</th>
<th>Credits Required</th>
<th>SAP Warning Status</th>
<th>SAP Denial Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time (12+ credits)</td>
<td>12 credits</td>
<td>6-11 credits</td>
<td>&lt; 6 credits</td>
</tr>
<tr>
<td>3/4 time (9 -11 credits)</td>
<td>9 credits</td>
<td>7 - 8 credits</td>
<td>&lt; 5 credits</td>
</tr>
<tr>
<td>1/2 time (6 - 8 credits)</td>
<td>6 credits</td>
<td>4 - 5 credits</td>
<td>&lt; 3 credits</td>
</tr>
<tr>
<td>&lt; 1/2 time (1-5 credits)</td>
<td>100% of credits</td>
<td>2 – 4 credits</td>
<td>&lt; 2 credits</td>
</tr>
</tbody>
</table>

Students may receive the State Need Grant and College Bound funds and continue their employment in the State Work Study program during the one semester Warning Status period. Failure to satisfactorily complete 100% of the Credits Required (listed above) during the warning semester will result in denial of further eligibility for State Need Grant and College Bound funds and earnings under the State Work Study program will no longer be eligible of employer reimbursement (which may result in the student’s termination from employment).

Students whose eligibility in the Washington State Need Grant, College Bound, and State Work Study programs have been terminated for failure to meet the progress requirements must satisfactorily complete
the Credits Required (listed above) in a subsequent semester of enrollment without state financial aid funding to re-establish eligibility.