



PACIFIC LUTHERAN UNIVERSITY

UNDERGRADUATE SATISFACTORY ACADEMIC PROGRESS POLICY

INTRODUCTION

When students accept financial aid at Pacific Lutheran University (PLU), they also accept responsibility for maintaining satisfactory academic progress (SAP). The policy at PLU is required by both federal and Washington State financial aid regulations. It allows students to continue receiving federal, state, and institutional financial aid as long as they are meeting the minimum standards of satisfactory academic progress as defined in this policy.

This policy is reviewed on an annual basis. Should the policy change, students will be notified.

OVERVIEW AND REGULATIONS

For the purpose of receiving financial aid, satisfactory academic progress is monitored using the following three factors: maximum timeframe, pace of completion, and grade point average (GPA).

- **MAXIMUM TIMEFRAME**

Federal and Institutional Aid Policy

- Undergraduate students at PLU may receive financial aid for no longer than 150% of the published length of the academic program. Since a PLU bachelor's degree requires 128 credits, financial aid cannot be awarded to any student beyond 192 credits.

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

A student is ineligible for financial aid once it becomes mathematically impossible to complete the program within 150% of its published length. In other words, a student can become ineligible for financial aid prior to earning 192 credits if it is deemed impossible for the student to graduate within the maximum timeframe of 150%.

State Aid Policy

- The Washington College Grant is limited to five full-time years of usage.
- The Washington State College Bound Scholarship is limited to four full-time years of usage.

- State Work Study funding is limited to 125% of a student's academic program length. Since a PLU bachelor's degree requires 128 credits, State Work Study 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 College Grant, College Bound Scholarship, and State Work Study programs terminate once students have reached these maximums.

- **PACE OF COMPLETION**

Federal and Institutional Aid Policy

Students receiving financial aid are expected to successfully complete at least 67% of the credits they attempt on a cumulative basis. For example, if a student's cumulative attempted credits are 45, the student must have successfully completed at least 30 of those credits. For the purpose of this measurement, all of the following apply:

- Successful completion is defined as a grade of D- or higher, or a grade of P for courses that are pass/fail. Grades lower than D- are not considered successful completion.
- All other grades – including incomplete grades – are counted in the attempted hours total, but not in the completed hours total. If an incomplete grade is later converted to a grade that is considered to be a successfully complete grade, pace of completion will be recalculated.
- Students who drop courses but remain enrolled at the university will not have those dropped courses counted in the attempted credits total provided the courses are dropped prior to the 10th day of class for the term. Courses dropped after the 10th day of class for the term will be counted in the attempted credits total.
- Repeated courses are counted as attempted credits during all attempts.
NOTE: Financial aid may be used to pay tuition charges for only one retake of a previously passed course. Subsequent attempts are included as attempted credits for the purpose of measuring pace of completion and maximum timeframe, but they cannot be paid for with financial aid. Furthermore, subsequent attempts cannot be used to determine enrollment status for that term. For instance, if 4 of a student's 12 semester credits are being repeated for a second time, this student will be considered a half-time student with 8 credits.
- Modular courses that are dropped prior to their start date do not count as attempted credits.
NOTE: Modular courses are courses that do not span the length of the entire term. For the combined J/Spring term, students enrolled in both the Jterm and the Spring term are considered to be enrolled in modular courses for that period of enrollment. Many summer courses are also considered to be modular.

- All transfer credits accepted by the Office of the Registrar count as both attempted and completed credits.
- Students with a pace of completion below 25% after their first term of enrollment at PLU will immediately be placed on financial aid suspension.

State Aid Policy

To retain Washington College 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 Washington College Grant is disbursed, as outlined below. Credits are considered successfully earned for grades of D- or higher, or a grade of P for classes that are pass/fail. All other grades, including F, E, W, WM, I, and IP, are not considered successfully earned credits for the purposes of Washington state financial aid.

Table 1

Enrollment	Credits Required	SAP Warning	SAP Denial
Full-time (12+ credits)	12 credits	6-11 credits	< 6 credits
3/4 time (9 -11 credits)	9 credits	7 - 8 credits	< 5 credits
1/2 time (6 - 8 credits)	6 credits	4 -5 credits	< 3 credits
< 1/2 time (1-5 credits)	100% of credits	2 – 4 credits	< 2 credits

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

Students whose eligibility in the Washington College Grant, College Bound, and State Work Study programs has 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.

- **GRADE POINT AVERAGE (GPA):** All undergraduate students enrolled at PLU are expected to maintain a cumulative GPA of at least 2.0 in order to remain eligible for federal, state, and institutional financial aid. Students with a GPA under 1.0 after their first term of enrollment at PLU will immediately be placed on financial aid suspension. The following grades are not used in calculating grade point averages as no grade points are earned: P, F, I, IP, AU, W, WM, NG.

FINANCIAL AID WARNING

With the exception of Jterm, satisfactory academic progress is evaluated at the end of each term once grades post. Students who are not making SAP are notified at their PLU email address regarding their status and any financial aid implications.

If a student fails to achieve the minimum GPA or pace of completion requirement, that student is not making satisfactory academic progress. The term following the first term in which a student does not make SAP is a warning period. The warning period lasts for one term only, and during this time, the student will remain eligible for financial aid. For students placed on warning, a notice will be sent to the student explaining the warning period and the requirements for reestablishing satisfactory academic progress.

FINANCIAL AID SUSPENSION

If a student fails to make SAP for a second consecutive semester while on warning, the student's financial aid will be suspended at that point. A notice will be sent to the student explaining how to restore financial aid eligibility and/or submit an appeal of the suspension.

APPEALS

Students may appeal a financial aid suspension on the basis of extenuating circumstances. Students must submit the SAP Appeal Form along with a letter of appeal and supporting documentation as soon as possible upon receiving a suspension notice. Student Financial Services will respond to all appeals as soon as possible in the order they are received. Appeal decisions are final and binding and not subject to further appeal. Not all appeals will be approved, and appeals from parties other than the student will not be accepted.

All appeals should include the following:

- The reasons why the standards of the SAP policy were not met.
- What has changed that will allow the student to make satisfactory academic progress in the future.
- An academic plan outlining how the student will achieve the standards of satisfactory academic progress in the future. An academic plan should project a student's schedule and grades for one or more terms and be signed by both the student and the student's academic advisor.
- Documentation of the student's extenuating circumstances. Extenuating circumstances are circumstances beyond the student's control, such as an injury or illness, a death of a family member, or other special circumstances as determined by the Office of Student Financial Services.

If an appeal is approved, the student will be placed in a probationary period for one or more terms as determined by Student Financial Services. Students must meet or exceed the terms and conditions of the probationary period in order to continue receiving financial aid.

If the appeal is not approved, the student will remain ineligible to receive financial aid until the student is once again meeting the minimum standards of this policy. Until then, the student will be responsible for paying all university costs without the benefit of financial aid. The student will receive notification of this decision by email.

COVID-19 SAP Flexibility

Under Section 3509 of the [CARES Act](#), schools are allowed to exclude from the pace of completion calculation any attempted credits a student was unable to complete as a result of the COVID-19 qualifying emergency, including E, F, W, WM, I, and IP grades. To exclude the attempted credits from the pace of completion calculation, the school must have reasonably determined that the student's failure to complete those credits was the result of a COVID-19 related circumstance. Allowable circumstances include, but are not limited to the following:

- Illness of the student or family member
- Need to become a caregiver or first responder
- Economic hardship
- Added work hours
- Loss of childcare
- Inability to continue with classes via distance education
- Inability to access wi-fi due to closed facilities

Students whose aid is suspended for pace of completion only are potentially eligible for a condensed appeal process if they were unable to complete attempted credits due to COVID-19 related circumstances. In addition to a brief letter explaining their COVID-19 qualifying emergency, students must complete a one-page appeal form which asks them to certify that they did not complete certain attempted credits due to the COVID-19 national emergency. This condensed appeal process does not require an academic plan or supporting documentation.

The range of terms covered by this regulatory flexibility is Spring 2020 through the end of the term in which the COVID-19 national emergency expires.

If the appeal is approved and the exclusion of incomplete attempted credits results in a pace of completion of at least 67%, the student will be placed in probationary status for one term and financial aid eligibility will be reinstated. If the appeal is not approved or the exclusion of incomplete attempted credits does not result in a pace of completion of at least 67%, then the student will have to go through the regular appeal process, which includes submitting supporting documentation and an academic plan.

When a condensed appeal is approved, the student will be expected to have a minimum pace of completion of 67% and a minimum GPA of 2.0 by the end of the probationary term. If the student fails to achieve either or these required minimum standards, then the student's financial aid eligibility will be suspended immediately. If the suspension is for pace of completion only, the student will have the opportunity to submit another condensed appeal if he or she did not complete

attempted credits during the probationary term due to a COVID-19 related emergency. If the suspension is due to GPA, then the student will remain ineligible for financial aid until the student is once again making satisfactory academic progress.

Once certain credits are approved to be excluded from the pace of completion calculation, those particular credits will be excluded for the remainder of the student's program at PLU.

Please note that this flexibility does not extend to GPA. Credits cannot be excluded from the calculation of term or cumulative GPA due to COVID-19 related circumstances.

State Aid Appeal Policy

Because the SAP policies for state aid and federal and institutional aid are different, it is possible for a student to be in denied status for state aid and either good or warning status for federal and institutional aid. Students appealing denial of state aid only should follow the appeal procedures outlined above. Since the quantitative measurement for state aid is not cumulative but rather term by term, academic plans for appeals of state aid denials should be one academic term only. For appeals that are approved, students will be placed in probation status for one term only. If, during the term of probation, a student does not successfully earn the minimum number of required credits as outlined in Table 1 of this policy, the student will be denied further eligibility for Washington College Grant and College Bound Scholarship funds. Furthermore, earnings under the State Work Study program will no longer be eligible for employer reimbursement (which may result in the student's employment being terminated). For appeals that are not approved, students must successfully earn the minimum number of required credits as outlined in Table 1 of this policy in a subsequent semester of enrollment without state financial aid funding to reestablish eligibility.

OTHER ELIGIBILITY CONSIDERATIONS

128 Credit Limit

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 student aid will be terminated. Termination of federal student aid will occur even if students did not apply for graduation, or wish to continue their enrollment beyond 128 credits in order to earn a second major, add a minor, or earn educational endorsements.

Twelve Semester Limit (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.

Eight Semester Limit

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.

Six Semester Limit

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.