Federal Title IV Satisfactory Academic Progress (SAP) Policy

Federal regulations mandate that colleges and universities review students’ academic records at least annually to ensure that students are making adequate progress toward degree completion to maintain eligibility for Federal Title IV financial aid funds. Title IV funds include Direct Loans (student and parent loans), Pell Grant, FSEOG grant, and Federal Work Study. To continue receiving Title IV aid a student must meet minimum Satisfactory Academic Progress (SAP) guidelines as outlined below. The guidelines indicate that students must meet qualitative and quantitative standards to retain their federal financial aid eligibility. SAP review is performed annually at the end of the spring semester. SAP standards apply to all students wishing to be considered for federal financial aid regardless of whether or not aid was received in prior semesters. Students who fail to meet SAP standards are considered ineligible to receive any federal financial aid funds until they have successfully gone through the appeal process and been placed on Financial Aid Probation or they are able to meet the standards at a subsequent review point.

Qualitative Requirements (GPA):

The cumulative GPA for undergraduate students must be at least 2.0 after two academic years (or 4 semesters) of attendance. Prior to the end of the 4th semester, the student must have a GPA and academic standing sufficient to meet the College’s standard for continued enrollment as defined by the College Academic Standards Committee. GPA requirements are listed in the Undergraduate Catalog under Academic Policies/Academic Probation and Dismissal. The undergraduate catalog can be found on this website: www.newpaltz.edu/ugc. If granted academic appeal or probation, students must still meet the ‘Pace’ requirement. Only credit hours successfully completed with a passing grade will count as completed credit hours. The following grades are not included in the GPA calculation: AU, H, I, P, S, U, W. The cumulative GPA for graduate students must be at least 3.0 as outlined in the Graduate Catalog under Academic Policies, which can be viewed at www.newpaltz.edu/graduate/catalog.html.

Quantitative Requirements (Pace):

Undergraduate students must complete a percentage of credits attempted each year as shown on the following academic progress chart. Transfer credits accepted by the College and applied to the New Paltz degree are considered to be both attempted and completed credits for this purpose. The following are considered to be attempted credits, but are not considered to be successfully completed: F, H, I, U, W.

<table>
<thead>
<tr>
<th>Undergraduate Academic Progress Chart</th>
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</thead>
<tbody>
<tr>
<td>If attempted credits are between:</td>
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<tr>
<td>Then the following % of graduation</td>
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<tr>
<td>credits must be completed:</td>
</tr>
<tr>
<td>3-30</td>
</tr>
<tr>
<td>31-61</td>
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<tr>
<td>61-90</td>
</tr>
<tr>
<td>91-120</td>
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<tr>
<td>121-180</td>
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<tr>
<td>over 180</td>
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Note: Graduate Students must complete 67% of credits attempted each year

Federal aid recipients must demonstrate continued progress towards degree requirements to ensure that
they will complete the program within the maximum timeframe. Students generally may attempt up to 150% of the credits required to complete the degree requirements. If a student attempts more than 150% of the credits required for their degree then they will fail SAP and become ineligible for any further federal financial aid. If at any point a determination is made that a student will not be able to meet their degree requirements within 150% of the program length or graduate with the required GPA, they become immediately ineligible for federal financial aid. Appeals for exceeding the 150% maximum time frame are only granted in very extenuating cases.

*Example:* 120 credit Bachelors’ degree x 150% = 180 credits. Student will be ineligible for financial aid if they attempt more than 180 credits.

*Example:* 30 credits Masters’ degree x 150% = 45 credits. Student will be ineligible for financial aid if they attempt more than 45 credits.

**Repeated Coursework:** All repeated courses are included in the quantitative and maximum time frame components of the SAP review. Inclusion in the qualitative component of the review process is based on the academic grading policy defined in the college catalog. Only courses taken at SUNY New Paltz will count towards the GPA calculation. Only one repeated course can be funded with federal financial aid once a passing grade for a course has been achieved.

**Withdrawals:** Credits for courses with a grade of W will be counted as attempted credits, but not credits earned in determining federal SAP. Receiving a W grade will impact pace as outlined in the Undergraduate Academic Progress Chart since the course will count as attempted credits, but not earned.

**Remedial and ESL Coursework:** Non-credit remedial and ESL courses will not be counted as attempted or earned credits in determining federal SAP and are not included in the student’s GPA calculation.

**Incomplete Grades:** Credits for courses with grades of Incomplete will count toward credits attempted but not count toward credits earned. If an ‘Incomplete’ grade is changed to a ‘passing’ grade by the midpoint of the subsequent semester, the credits may then count towards credits earned and be included in the GPA calculation.

**Transfer Credits:** Transfer credits accepted by SUNY New Paltz and applied toward the New Paltz degree are considered to be attempted and completed credits in determining federal SAP. Only grades for courses taken at SUNY New Paltz are included in the GPA measure.

**Change of Major/Double Major:** Students may change or add majors prior to degree completion, however all attempted credits in all degree programs are included in maximum time frame calculations.

**Maximum Pell Grant Semesters:** Students may receive a maximum of 12 full time (or full time equivalent) semesters of Pell Grant awards. This includes all Pell Grants received at all schools attended. Usage rates can be viewed at [www.nslds.ed.gov](http://www.nslds.ed.gov).

**Maximum Subsidized Loan Semesters:** Students may receive a maximum of 12 full time (or full time equivalent) semesters of Federal Direct Subsidized Loan. This calculation includes all subsidized loans received at all schools attended. Usage rates can be viewed at [www.nslds.ed.gov](http://www.nslds.ed.gov).

**Degree Completion:** Students may only receive federal financial aid for courses which are required for degree completion. Students enrolled in credits beyond the number required for the degree or enrolled in courses that are not applicable to a degree requirement will have financial aid adjusted accordingly. A student who has completed all coursework required for a major or degree is ineligible even if a degree application has not been filed or the student has not exceeded the maximum timeframe allowed (150%).
Federal financial aid eligibility will be terminated when the Office of Student Financial Services determines it is not mathematically possible for a student to complete his/her degree program within the maximum timeframe.

All graduate programs must be completed within 7 years, unless a shorter time is designated for a program in the Graduate Catalog.

**SAP Status Notification:** SAP calculations are performed after the spring semester has concluded. Students will receive an electronic notification beginning in June as FAFSAs are received. SAP status is also posted on my.newpaltz.edu. Students may reestablish their eligibility for federal financial aid through the appeal process or by improving their academic record to meet the SAP standards.

**SAP Appeal Process:** Students may submit an appeal application to the Office of Student Financial Services if they feel there were extenuating circumstances beyond their control that affected their ability to make academic progress. The appeal process only pertains to federal financial aid eligibility, not general academic standing. Filing an appeal does not guarantee reinstatement of financial aid. Reasons for appeal may include: a death in the student’s immediate family, serious injury or illness or other mitigating circumstances beyond the student’s control. Students can find the SAP Appeal Request instructions and forms on our website at www.newpaltz.edu/financialaid/sap.html. The written appeal must specify what has changed that will allow the student to be successful moving forward. Please note that the Office of Student Financial Services will generally allow a maximum of two appeals. These appeals must indicate separate and distinct circumstances to be considered. SAP appeals are to be submitted before the start of the semester in order to determine financial aid status for the semester. Students submitting a SAP Appeal after semester bills are due will need to make payment arrangements with the Office of Student Accounts, as financial aid will be removed from the account and reinstatement is not guaranteed. Retroactive appeals will not be accepted. Appeals submitted without supporting documents will not be considered. Appeals should be submitted to:

  *Office of Student Financial Services,*  
  *200 Hawk Drive, Wooster Hall 124*  
  *New Paltz, NY 12561*  
  *Fax: (845) 257-3568*

**SAP Appeal Determination:** Appeal determinations will be sent electronically to the students within 15 business days of receipt of the appeal letter, after review by the SAP Appeals Committee. All committee decisions are final and cannot be appealed further. Determined SAP status will also be posted on my.newpaltz.edu in the ‘My Financial Aid’ section under ‘Eligibility/Academic Progress’.

**Appeal Approved/Probation:** If an appeal is approved, the student will be eligible for federal financial aid for the following semester and will be placed on Financial Aid Probation. All students on probation will be assigned an SAP Financial Aid Probation Plan by the Office of Financial Aid. This plan will outline the standards that the student must meet in order to maintain federal financial aid eligibility. The standard SAP Financial Aid Probation Plan requires completion of 67% of credits attempted with a 2.0 GPA. Customized SAP Financial Aid Probation Plans may be different and may extend beyond one semester. Progress will be reviewed after the semester ends to determine if the student met the requirements of their plan for continued eligibility. Students who have not met the terms and conditions of their plan while on probation will be ineligible for federal financial aid for the remaining semesters of that academic year. Appeals are only valid for courses taken at New Paltz and are not retroactive.

**Appeal Denied:** If the appeal is denied the student will not be eligible for federal financial aid for the academic year. Their SAP status will then be re-evaluated again after the spring semester per the annual schedule.