APPENDIX D: SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR FINANCIAL AID RECIPIENTS

SAP Policy versus Academic Standing Policy

The Satisfactory Academic Progress (SAP) Policy is different from the Academic Standing Policy.

- The SAP Policy only affects eligibility to receive financial aid.
- The Academic Standing Policy applies to all TU students and violations can lead to dismissal from TU. For more information on the Academic Standing Policy, see Academic Standards and Procedures in this catalog.

Cumulative Progress Standards (Effective June 2011)

Undergraduate students must meet all four of these cumulative SAP standards to be eligible to receive most financial aid programs (including student and parents loans; state scholarships; Federal Work-Study funds; and federal, state and institutional grants).

1. Minimum Cumulative Grade Point Average

<table>
<thead>
<tr>
<th>Units (includes Towson units and accepted transfer credits)</th>
<th>Minimum Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate Students with 1-29.5 attempted units</td>
<td>1.50</td>
</tr>
<tr>
<td>Undergraduate Students with 30-59.5 attempted units</td>
<td>1.75</td>
</tr>
<tr>
<td>Undergraduate Students with 60 attempted units and above</td>
<td>2.00</td>
</tr>
</tbody>
</table>

2. Minimum Course Completion Rate (Pace) = 67 percent

- You must pass at least 67 percent of your cumulative attempted units.
- Completion Rate Formula = Cumulative Completed Units / Cumulative Attempted Units.

3. Maximum Attempted Units for Undergraduate Students

- You must complete all graduation requirements before you reach 150 attempted units.
- If you reach 150 attempted units, your eligibility to receive aid will be suspended, but you may appeal to request aid for additional terms.

4. Maximum Developmental Course Units

- If you reach 24 attempted developmental course units, you must appeal to request aid for additional terms.
- If you reach 30 attempted developmental units, you will become ineligible to receive any additional aid for developmental courses, but could still be eligible for aid for non-developmental courses if you are meeting all the other cumulative SAP standards listed above.

Definition of Unit Terminology

- Attempted Units - include units for all accepted transfer courses and all TU courses you were still registered for as of each term’s change of schedule deadline.
- Completed Units - include accepted transfer courses and courses completed at TU with an earned letter grade (A, B, C or D) or passed under the Pass/Fail provision.
- Uncompleted Units - include all Attempted Units not successfully completed. This includes all courses with any of the following grades: AU (Audit), W (Withdraw), I (Incomplete), U ( Unsatisfactory), and F or FX (Failure).
- Repeating a passed course to earn a higher grade, will only count as Completed Units once. All other attempts will count as Uncompleted Units.
- Developmental courses include DVMT (Math), DVRD (Reading) and DVWR (Writing) courses.
- TU excludes developmental courses from the Completion Rate formula and Maximum Attempted Units calculations.

Tips on Avoiding SAP Violations

- If you officially drop a course before the end of the term’s change of schedule deadline, it will not count as an Attempted Unit, and will not harm your completion rate.
- Remember that you reduce your completion rate every time you withdraw from a course after the change of schedule deadline, do not earn a passing grade, audit a course, or repeat a course that you have already passed.

Aid Disbursement Policy for Repeats of Passed Courses

1. Before we can disburse aid for any term, we have to count how many units you are taking that term, but we can only count units from courses that are eligible for aid.
2. To receive that term’s aid disbursements, your total aid units for that term must meet the minimum enrollment requirements for each of your financial aid awards. For example, student loans require at least 6 aid units per term.
3. Federal aid regulations only allow students to receive aid for one additional repeat attempt of a passed course.
4. If you choose to repeat a course a second time after you have already passed it, TU must ignore that course when calculating your total aid units for that term.
5. In the context of this policy “D” grades will always be treated as passing grades.

Example:

- A student has already passed MATH-115 with a “C” grade, but repeats it two more times.
- During the term that he repeats MATH-115 for the second time, he also takes one other 3-unit aid-eligible course.
- Because we must exclude the MATH-115 units, he only has 3 total “aid units” for that term.
- If he has any aid that requires more than 3 units, we will have to cancel those aid disbursements for that term.
SAP Evaluation Process

Evaluation Cycle
- TU evaluates SAP at least once per year in June.

Suspension
- If you have violated any of the cumulative SAP standards, we will suspend your eligibility to receive financial aid for all future terms at TU.
- Suspended students are not eligible to receive any student or parents loans; state scholarships; Federal Work-Study funds; or federal, state and institutional grants.

Appeal Process
- Suspended students may appeal to request aid for additional terms.
- The Financial Aid Office will review the appeal and will e-mail the appeal decision to the student’s TU e-mail account.

Denied Appeals
- If your appeal is denied, you will remain permanently ineligible for financial aid at TU unless you continue to attend TU without aid and improve your overall record enough to meet all of the required cumulative SAP standards.