



Satisfactory Academic Progress (SAP) Policy

Undergraduate and Graduate Students

For purposes of determining financial aid eligibility under Title IV of the Higher Education Act (HEA) of 1965, an institution must establish reasonable standards for measuring whether a student is maintaining satisfactory academic progress (SAP). On October 29, 2010, the Secretary of Education published final rules aimed at improving the integrity of programs authorized under Title IV of Higher Education, as amended. Effective July 1, 2011, institutions participating in Title IV aid programs must comply with new federal regulations that might impact Satisfactory Academic Progress.

Financial aid recipients are expected to make reasonable progress as a condition of receiving, and continuing to receive, student financial aid. Students' academic progress is assessed according to *qualitative* and *quantitative (pace)* measures as they apply. The qualitative measure (grades) is equal to or stricter than the academic standards applied to all UB students. The quantitative measure (pace, which is the number of credit hours successfully completed versus the maximum time frame allowed for the completion of those credit hours) is used to monitor progress toward degree completion. When these measures are applied, federal regulations require that the student's entire academic history is considered. This includes semesters or terms during which the student did not receive student financial aid. In response to requirements governing these programs, the University has amended our policy to evaluate each student's progress after every academic term.

The principal intent of the policy:

- The University of Bridgeport's Satisfactory Academic Progress (SAP) policy is the same or stricter than standards set for students enrolled in the same educational programs who are not receiving Title IV assistance.
- The policy provides for consistent application of standards to all students within categories of students, e.g., full-time, part-time, undergraduate, and graduate students, and educational programs established by the school.
- Financial aid recipients are utilizing public funds in pursuit of their educational goals.
- Standards set are demonstrating administration capabilities, such as monitor tracking, evaluating and implementing all regulations.

Qualitative Measure of Progress

The qualitative Measure of Progress sets a minimum Cumulative Grade Point Average (GPA) for the degree level at which a student is classified. GPA is one of the components that we take into account at the time of evaluating a student's satisfactory academic progress. In order to remain eligible for financial aid, **undergraduate students** must maintain the minimum Cumulative GPA requirements as defined in the following table:

Undergraduate Minimum Cumulative GPA & Pace of Progression		
Attempted Credits	Minimum Cumulative GPA	Pace of Progression
1-24 credits	1.5	67% of courses attempted
25-48 credits	1.7	67% of courses attempted
49-59 credits	1.9	67% of courses attempted
60 or more credits	2.0	67% of courses attempted
Important: Pace of progression includes transfer credits that have been applied to a student's Degree plan		

In order to remain eligible for financial aid, **graduate students*** must maintain the minimum Cumulative GPA requirements as defined in the following table:

Graduate Minimum Cumulative GPA & Pace of Progression	
Minimum Cumulative GPA	Pace of Progression
3.0	68% of courses attempted
Important: Pace of progression includes transfer credits that have been applied to a student's Degree plan Minimum GPA and pace of progression must be maintained for every semester attended	

Each student's Cumulative GPA will be reviewed at the end of every registered term. Students not meeting the GPA eligibility requirement will be notified by Student Financial Services (SFS) via UB email as well as by postal mail to their permanent home address listed in our school database system. Failure to meet the minimum cumulative standards will result in the loss of financial eligibility for the next term following the last term enrolled.

*chiropractic students minimum cumulative GPA 2.5

Quantitative Measure of Progress (Pace)

The quantitative measures of progress involve two components, Pace of Progression/Completion Rate and Maximum Time Frame.

1. Pace of Progression /Completion Rate

In order to remain eligible for financial aid, **undergraduate students** must earn credits (receive passing grades) for at least **67%** of the courses they attempt and **graduate students** must earn credits (receive passing grades) for at least **68%** of the courses they attempt. The credit hour completion rate reflects the pace at which students must progress to ensure that they are able to complete their degree program within the maximum time frame. The pace of progression is calculated by dividing the cumulative number of hours the student has successfully completed by the cumulative number of credit hours the student has attempted. All undergraduate students regardless of classification must earn at least 67% of all credit hours attempted and all graduate students must earn at least 68% of all credit hours attempted. This includes credit hours attempted at all schools before and while attending University of Bridgeport.

2. Maximum Time Frame

The maximum time frame for students to complete their degree cannot exceed 150% of the published length of the academic program. For example, if the undergraduate academic program requires a total of 120 credit hours earned, a student cannot exceed 180 credit hours attempted. For graduate students, if the program is 60 credit hours earned (as defined by the school), a graduate student cannot exceed 90 credit hours attempted. Credit hours are counted from the first term the student entered school, including semesters in which he or she did not receive financial aid.

References: 34 CFR 668.34 (a)(b)

Example for credit hour programs: If an undergraduate BA or BS program requires 120 credit hours for graduation, then 150% of 120 would be 180 credit hours. In this example, the maximum an undergraduate student may attempt or enroll in would be 180 credit hours. After attempting or enrolling in 180 credit hours, the undergraduate student is no longer eligible for Title IV aid. If a graduate program requires 60 credit hours for graduation, then 150% of 60 would be 90 credit hours. In this example, the maximum a graduate student may attempt or enroll in would be 90 credit hours. After attempting or enrolling in 90 credit hours, the graduate student is no longer eligible for Title IV aid. The school is required to do a review of the student's progress toward completion of his or her degree every semester.

References: 34 CFR 668.34(a)(5)

How Often Do We Evaluate and Notify Students of Satisfactory Academic Program?

Student Financial Services will evaluate academic progress at the end of every registered term. Students that do not meet the minimum SAP requirements will be notified by our office via UB email and postal mail to their permanent home address. At the end of every term, students must meet the guidelines for minimum cumulative Grade Point Average (GPA), minimum number of credit hours completed and maximum time frame. At the end of the evaluation, a student who has not met the guidelines will be placed on warning status for his or her next academic term, but will receive Title IV aid for that term.

Students that were on warning status who have not met the minimum SAP requirements at the end of their warning term will lose their eligibility for their next registered term and will no longer be eligible to receive federal, state and institutional aid. The exception is a student who has filed an appeal and been granted probationary status through the appeal process.

Satisfactory Academic Progress Status

Using the qualitative and quantitative (pace) measures of progress, students may be placed on one of the following statuses:

- **'Passing' or Satisfactory (S)** is a status assigned to students who are eligible for financial aid and are meeting the minimum requirements of SAP standards.
- **'Warning' (WG, WC, WB)** is a status assigned to students who fail to meet SAP after the evaluation that takes place at the end of every term. It allows them to get another term of Title IV financial aid while providing them the opportunity to meet our minimum academic standards by the end of that term.
- **'Probation' (PG, PC, PB)** is a status assigned to students after an appeal has been granted by our Financial Aid Appeals Committee.

Financial SAP Appeals

If extenuating circumstances prevented a student from meeting the requirements, a SAP appeal may be filed. The appeal must be submitted with accompanying documentation and a completed academic plan by the deadline date given. All supporting documents will be retained in the student's financial aid file. The Satisfactory Academic Policy (SAP) Appeal Form may be found by clicking on this website: http://www.bridgeport.edu/files/4713/7486/2809/Satisfactory_Academic_Progress_Appeal_Form_Times_Roman.pdf

The following are examples of extenuating circumstances under which a student would be permitted to submit an appeal: death of a close relative, medical condition, injury or illness of the student, or other special circumstances. A student's Appeal must explain the circumstances that prevented him or her from making SAP and the reasons for the basis of the appeal. The student must address the following:

1. What was the problem/situation?
2. When did the problem/situation occur?
3. How long did the problem/situation last?
4. How did this affect his or her ability to complete the coursework?
5. What has changed in his or her situation or the steps taken to ensure that the minimum standards will be met on the next SAP evaluation?

If a student cannot meet the minimum cumulative standards within one semester, an appeal may NOT be approved without the submission of a completed academic agreement plan. The academic agreement plan must demonstrate how the student will meet the SAP standards by a specific point in time. If the student deviates from the academic agreement plan, Title IV financial aid eligibility will be suspended.

In order to be eligible for financial aid for a semester in which financial aid has been suspended, an appeal must be approved prior to or during that semester. Appeals will not be considered for a semester that has already ended. It is the responsibility of the student to pay all outstanding balances on his or her account while waiting for an appeal decision. Regardless of the appeal decision, students are responsible for any late fees and charges incurred on his or her account.

Submitting an appeal does not automatically guarantee approval. Appeals will be reviewed by Student Financial Services, which will decide if the financial aid funds should be reinstated or remain suspended. Please be aware that if Student Financial Services reinstates your financial aid eligibility, they will require certain stipulations that must be met each term.

Failure to meet any of the stipulations in the academic agreement plan will result in the student being placed on financial aid suspension and all aid will be canceled. The student will be notified in writing or via UB email of the appeal decision. The appeal decision is FINAL and cannot be appealed to the Department of Education.

***Note: Financial aid appeals are NOT the same as academic appeals.*

Regaining Eligibility

If an appeal is denied, or if no appeal is submitted, the student must meet the minimum SAP standards when SAP is evaluated at the end of the next semester in which the student is enrolled, in order to regain Title IV financial aid eligibility the following semester.

Pertinent Information Regarding the University of Bridgeport's SAP Policy

- All attempted credits are considered for SAP, even if the student was not receiving financial aid when the credits were attempted.
- Earned credit hours are gained by receiving a "passing grade." A passing grade is any grade that counts toward a degree (as defined by the academic program or the University's General Regulations).
- We encourage ALL students to consult with their advisor and/or the University Catalog to determine whether a grade is considered 'passing' in their program.
- Transfer credits are counted as attempted and earned credit hours. All transfer credits that are accepted by UB and are counted toward the student's program of study are included as attempted and earned.
- Dropping or withdrawing from a course after the deadline for "adding and dropping courses without penalty" counts as attempted credit (whether or not the student began attending), but does not count as earned credits.
- Repeating a course if required by the academic program or to improve GPA reduces a student's pace of progression ratio, since the credits are attempted more than once but are earned only once.

- A student may only repeat a previously passed course once and receive financial aid. Students may repeat a failed course until it is passed. Repeated credits count toward maximum time frame.
- All attempted credits count even if the student has changed academic programs.
- For students who change majors within their degree program, only those credits attempted which apply to their new major are included in evaluation of SAP status. All coursework is included in the calculation of GPA, as required under federal law.
- A student is no longer eligible for financial aid once all course requirements are met for their program, regardless of whether or not the student receives the degree or certificate.
- It is the student's responsibility to enroll in courses that count toward his or her program. Financial aid will be denied for unrelated or unneeded classes.
- Remedial courses are counted as attempted and earned credit hours at the time of evaluation.
- An Incomplete (I) grade is considered as attempted but not earned until the incomplete is remedied. If the incomplete is remedied with a passing grade, then credit hours are earned. If the grade is an F, or the incomplete leads to a failing course grade, credits are not earned, and the attempted credit hours/earned credit ratio is reduced.