

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 Academic Standing Policy applies to all Towson University students and violations can lead to dismissal from the university.

This financial aid Satisfactory Academic Progress (SAP) Policy only affects eligibility to receive the following financial aid programs:

- Federal Unsubsidized Loans, Graduate PLUS Loans and Federal Work-study funds.
- Most aid programs from the Maryland Higher Education Commission (MHEC).

Cumulative Progress Standards

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

1. **Minimum Cumulative Grade Point Average: 3.0**
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 Time Frame for Graduate Students

The TU Office of Graduate Studies and Registrar monitor and enforce the following time limits for students pursuing graduate certificates, master's degrees, and doctoral degrees:

- All requirements for certificate or master's degree must be completed within a seven-year period.
- All requirements for terminal or doctoral degrees must be completed within a 10-year period.
- The seven and ten-year time clock begins with the earliest course applied toward the degree program.

To appeal for time extensions, please follow these procedures from the Graduate Catalog (Appendix F: Students Responsibilities and Rights > Section I. Graduate Student Appeals Process for Academic Issues):

Time Limit for Completion of Degree and Certificate Requirements – Students are to abide by TU policy for completion of degree and certificate requirements. Students are to contact the Registrar's Office and provide documented evidence related to health problems or extenuating circumstances to petition for a time extension.

Petitions for time extensions beyond one year require documentation of substantive health problems or extenuating circumstances. The Registrar makes the determination regarding the extension based upon documented evidence and in consultation with the student's academic department and program director. When students have a dispute with the determination made by the Registrar, they may appeal to the dean of the academic college, then the Graduate Studies Committee. The decision of the Graduate Studies Committee is final.

Definition of Unit Terminology

- **Attempted Units** - include units for all accepted transfer courses and test credits and all TU courses you don't drop by the change of schedule (drop/add) deadline.
- **Completed Units** - include accepted transfer courses, test credits, and TU courses with any of the following letter grades (A, B, C, or D) or pass grades (S, PE, PS, or CRD).
- **Uncompleted Units** - include all attempted units that were not successfully completed including all the following grades: AU (Audit), F or FX (Failure), I (Incomplete), NCR (No credit), U (Unsatisfactory), or W (Withdraw).
- **Repeated Courses** - If you repeat a passed course, it will only count as completed units once. All other attempts will count as uncompleted units.
- **Developmental courses** - TU excludes the following courses from the completion rate formula and Maximum Attempted Unit calculations: DVMT (math), DVRD (reading), and DVWR (writing).

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.

SAP Evaluation Process

Evaluation Cycle

All students are evaluated 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 federal student 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 email the appeal decision to the student's TU email 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 the required cumulative SAP standards.

Graduate Catalog References

- Academic Policies and Procedures > Policies on Academic Progress > Academic Standing
- Academic Policies and Procedures > Graduation Requirements > Time Limitation for Completion of Degree, Certificate Requirements
- Appendix F: Students Responsibilities and Rights > Section I. Graduate Student Appeals Process for Academic Issues