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 TU.

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

- Most federal aid programs including Federal Pell and SEOG Grants, Federal Work-study funds, and Subsidized, Unsubsidized, and PLUS loans.
- Most state aid programs from the Maryland Higher Education Commission (MHEC).
- The TU "Institutional Grant" and some other TU funded aid programs.

SAP Policy Cumulative Requirements

Undergraduate students must meet all three of these cumulative requirements to remain eligible to receive the aid programs above.

1. **Minimum Cumulative Grade Point Average**

   You must meet the minimum GPA below based on your cumulative attempted GPA Hours at TU + your accepted transfer units. These totals are listed on your transcript.

   GPA Hours include units from all attempted courses at TU that earned a letter grade (A, A-, B+, B, B-, C+, C, D+, D, F, FX), but exclude withdrawn courses and excluded course repeats.

Total Attempted GPA Hours + Transfer Units	Minimum Cumulative GPA
Undergraduate Students with 1-29.5 attempted units	1.75
Undergraduate Students with 30 units and above	2.00

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 180 attempted units.

Definition of Unit Terminology

- **Attempted Units** - include all accepted transfer courses and test credits and all TU courses that you don't drop by the change of schedule (drop/add) deadline.
- **Completed Units** - include accepted transfer courses and 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 of 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 and 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 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 of the required cumulative SAP standards.