Office of Financial Aid

Satisfactory Academic Progress (SAP) Policy for Financial Aid Recipients

The SAP Policy at Eastern Connecticut State University (Eastern) applies to financial aid recipients only. The policy is based on federal guidelines that require each college and university to ensure that student aid recipients are progressing through their academic programs at an acceptable pace while maintaining an acceptable cumulative grade point average. This policy is separate and apart from other academic policies at the university.

The SAP Policy includes three standards that must be met in order for a student to receive aid from the financial aid programs listed below. Students failing one or more of the standards receive one warning term before their aid is suspended.

SAP Standards
- **Grade Point Average Standard**:
  Undergraduate students are expected to maintain a cumulative grade point average (CGPA) of:
  > 1.8 or higher with up to 30 credits attempted,
  > 1.9 or higher with 31 to 45 credits attempted, and,
  > 2.0 with greater than 45 credits.
  Graduate students are expected to maintain a minimum grade point average of 3.0.
- **Pace of Progression Standard**: Undergraduate and graduate students are expected to successfully complete at least 67% of the credits attempted from term to term. This percentage can be negatively affected by incompletes, Credit/No Credit grades (C/NC), withdrawals and repetition of credits. Transfer credits accepted toward an Eastern degree will count as both attempted and earned credits in calculating this completion rate.*
- **Maximum Time Frame Standard**: While a four-year timeframe for degree completion should be the goal, undergraduate students are required to have completed a bachelor's degree from Eastern within six years or once they have attempted 180 credits (includes transfer credits and represents 150% of bachelor's degree 120 credit hour requirement). Graduate students are required to have completed a master's degree from Eastern within three (3) years or once they have attempted 150% of the credits (includes transfer credits) required for their academic program. **

Repeated Courses: All repeated course work affects the SAP Pace of Progression and Maximum Time Frame Standards. A repeated course **and** the original attempt must be counted as attempted credit hours and will count toward the student's maximum time frame. However, only the higher grade of a repeated course will be used in calculating the CGPA.

**Maximum Time Frame: A student may receive financial aid for attempted credits that do not exceed 150 percent of the published credit hours of the student's academic program at the University (i.e. if a bachelor's degree requires 120 credits for completion, the student must complete the program with no more than 180 attempted credit hours). This 150 percent rule applies to students who have transferred, changed majors, repeated courses, seek a dual major or a second degree. While it applies to all students in these situations, the student's current program of study at Eastern, required course credits at Eastern and transfer credits applied to the current program of study will guide the actual determination of Maximum Time Frame.

Financial Aid Programs Affected by SAP Standards

Federal Pell Grant*	Alternative/Private Loan Programs
Federal SEOG	CT Aid to Public College Students Grant
Federal Perkins Loan	CT Capitol Scholarship
Federal Direct Stafford Loan (subsidized and unsubsidized)	CT GEAR UP Scholarship
Federal Direct PLUS Loan	CT GEAR UP II Scholarship
Federal Direct Grad PLUS Loan	CT State University Grant
Federal TEACH Grant	Governor's Scholarship Program Scholarship
Federal Work Study	Governor's Scholarship Program Grant
Federal Veterans' Educational Benefits+	Honors Scholarship
Academic Excellence Scholarships	Out-of-State Scholarship/Grant Programs

* As of July 1, 2012, first-time Federal **Pell Grant recipients are limited to 12 semesters of scheduled awards**. Awards received will be tracked by the US Department of Education and students are required to meet the financial aid SAP standards to receive other awards regardless of whether they have received the maximum number of scheduled Pell Grant awards.

\+ Eastern reports failure to achieve SAP to the Veterans Administration (VA), but the VA determines whether Veterans' Benefits will be withheld.

SAP Review Process
After each term's grades are posted, the Financial Aid Office reviews the academic records of financial aid recipients before disbursing aid for the upcoming semester. The aid of students who meet the academic standards required by the policy will be disbursed.

SAP Warning
When a student fails to meet one of ECSU's SAP standards, an *SAP Warning* notification will be sent by email and regular mail and this student will be eligible to receive financial aid for the next term. If, at the end of the *SAP Warning* term, the student is meeting the minimum requirements of SAP, the *SAP Warning* is lifted and the student will receive aid for the following term.

Students who fail to achieve SAP during the *SAP Warning* term will be ineligible for financial aid in the subsequent term or until such time as they again meet the requirements of SAP. A student may **appeal** (see below) this loss of aid and, if the appeal is approved, the student will be placed in the *SAP Probation* status and financial aid will be reinstated. Should an appeal be denied, financial aid will be cancelled for the next term.

SAP Probation
Being placed in the *SAP Probation* status means that a student has successfully appealed the loss of aid for the term following an *SAP Warning* term. The student's aid is reinstated and the student is notified by email and regular mail about being placed in this status. The student may be required to fulfill specific terms and conditions as established by an **Academic Plan**, which could include, among other things, taking certain courses, having a reduced course load, earning a certain number of credits and/or achieving a certain grade point average. At the end of the *SAP Probation* term, the student must meet the requirements of ECSU's SAP policy and/or the requirements of the Academic Plan; otherwise the student will again lose eligibility for financial aid.

SAP Appeal
If extenuating circumstances exist which contributed to the student's failure to meet one of the above SAP Standards, a written appeal may be submitted.   Examples of extenuating circumstances which might be grounds for an appeal include, but are not limited to, a divorce in the family, unexpected death or major hospitalization of an immediate family member, extended hospitalization or medical condition of the student, the student being victimized in a violent crime or difficulty balancing the demands of college, work and family. The appeal must address, **and document where appropriate,** these extenuating circumstances, describing:
- why the student failed to achieve SAP, and,
- what has changed that will allow the student to achieve SAP during the next academic term.

The appeal form is available on the Financial Aid Website and should be submitted to the Financial Aid Office **within two weeks** of receiving a notification of failure to achieve SAP standards. Appeals that don't address the stipulations above will be denied.

Questions regarding the SAP Policy requirements and/or process should be directed the Financial Aid Office via email at financialaid@easternct.edu and/or by calling (860) 465-5205.   Members of the financial aid staff are available to assist Monday - Friday from 8:00 am - 5:00 pm.

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