

# Undergraduate Satisfactory Academic Progress (SAP) for Federal and State Financial Aid

The Federal Department of Education and Mary Baldwin University each require that you maintain Satisfactory Academic Progress (SAP) in order to continue to receive financial aid. You must maintain a certain grade point average (GPA), completion rate, and progression through school. SAP is measured at the end of each payment period (semester). The basic requirements for SAP vary by the degree being pursued. Below are the minimum requirements\* set by Mary Baldwin University for your Financial Aid Satisfactory Academic Progress by degree, as well as an explanation of the requirements.

*Please note that these requirements are set forth for the purposes of financial aid only, and may differ from academic requirements. For information on academic standing requirements, contact your advisor.*

## Undergraduate (Bachelor’s Degree and PBTL) Students:

Class Level	Freshman	Sophomore	Junior	Senior
Semester Hours Earned	0-26	27-57	58-89	90-126
Min. GPA/class level	1.65	1.75	1.95	2.00

**Semester Hours:** This number of earned credit hours determines your class level.

**Minimum GPA/Class level:** This is the minimum cumulative GPA you must maintain while classified at the specified class level.

**Completion Rate and Maximum Time Frame**

You must maintain a 67% cumulative completion rate of the courses in which you enroll. In addition, you may not receive aid for coursework in excess of 150% of the required hours to earn your degree or teaching license. See below for details and an example.

### Cumulative Completion Rate:

Students enrolled in degree programs are expected to complete a certain percentage of the courses for which they initially enroll in order to maintain Satisfactory Academic Progress. If you register for a course and do not drop it before the end of the add/drop period, the course will count as “Attempted Hours.” If you pass a course in which you are enrolled, you will get “Earned Hours.” If you fail, withdraw from, or take an “I” or “ET” in a course, it counts as hours **not** earned (ET’s will count as earned hours once a replacement grade is issued). You can calculate the percentage of completion by dividing your earned hours by your attempted hours. The following example shows how a completion rate is calculated for someone who has completed 4 semesters:

	Fall 2005	Spring 2006	Fall 2006	Spring 2007	Total
Attempted	9	15	12	12	<b>48</b>
Earned	9	12	12	6	<b>39</b>

To determine the percentage of completion, you use the formula:

$$(\text{Earned Hours} / \text{Attempted Hours}) \times 100 = \text{completion rate}$$

In this case it would work out like this:

$$(39 / 48) \times 100 = 81.25\%$$

This person has an acceptable completion rate.

### Other Regulations:

**Total Withdrawals**

No student may completely withdraw from 2 consecutive semesters. Students who completely withdraw from 2 consecutive semesters will be placed on permanent aid suspension.

**Repeating a Failed Course or a Passed Course with a low grade**

A student may receive financial aid repeatedly to retake a failed course as long as the student is meeting the GPA and completion rate requirements of the SAP policy. The repeated course will be considered a part of the student’s course load for the semester in which the student enrolls. A student may receive financial aid one time to retake a previously passed course. This course will be considered as part of the student’s course load for the semester in which the student enrolls.

## Maximum Time Frame:

You may not receive aid for more than 150% of the required course load for your program. This means that you may not receive aid after attempting more than 1 ½ times the number of credit hours required to complete your degree.

Degree	Hours Required to Complete	Max Hours Allowed to Attempt With Aid
Bachelors	126	189

### What Happens if a Student Does Not Meet the Minimum Requirements?

#### Warning:

If you fall below the standards of satisfactory academic progress for **GPA and/or completion rate** for the first time, you will receive a **financial aid warning letter**. After receiving your warning letter, you will have **one semester** during which you will continue receiving financial aid while attempting to meet the minimum requirements. At the end of that semester, if you have achieved progress enough to again be within the acceptable range of GPA and completion rate, your financial aid eligibility will be reinstated. Only one financial aid warning per student will be allowed. If you receive a warning, then reach the minimum requirements, then fall below them a second time, your aid will automatically be suspended.

#### Suspension:

If, at the end of the semester following your warning letter, you are **not** meeting the minimum requirements, your financial aid will be suspended, which means that you will not receive any college, federal, or state financial aid until such time as you have progressed back into the acceptable range.

If you exceed the 150% maximum time frame, your financial aid will be suspended permanently for the duration of your degree. Students who completely withdraw from 2 consecutive semesters will be placed on permanent aid suspension as well.

#### Appeals and Academic Plans:

If your violation of SAP requirements was due to circumstances beyond your control, you may request an appeal form from your financial aid counselor. Provide thorough documentation of your circumstances, and be prepared for the financial aid counselor to request additional documentation. You must also indicate why the circumstances causing you not to meet the minimum requirements will no longer affect your ability to achieve.

If your appeal is approved, you will be placed on **financial aid probation** and you will be required to meet with your advisor to develop an academic improvement plan. With your probation, the financial aid office will also require you to sign a letter that outlines certain conditions of your probation that must be maintained in order for you to continue receiving aid, such as a restriction of the number of credit hours that you may take per semester, a minimum GPA that you must achieve each semester, or other factors. The financial aid office will check each semester to determine whether you are meeting the conditions set forth in your academic plan and letter. If you meet the conditions, your academic plan will continue into the next semester. If you fail to meet the conditions in your academic plan, your financial aid will be suspended. **Appeals may not be made more than once for the same circumstances**, although you may appeal a second time if your financial aid is suspended due to failure to meet the conditions of your academic plan if you have additional circumstances to report.

**You may contact the Financial Aid Office with any questions regarding this policy:**

<b>in person:</b> Administration Building Ground Floor	<b>by calling:</b> 540-887-7022 1-800-468-2262	<b>by mail to:</b> Mary Baldwin University Office of Financial Aid Staunton, VA 24401	<b>by fax to:</b> 540-887-7229	<b>by e-mail:</b> finaid@marybaldwin.edu
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