

Satisfactory Academic Progress (SAP) Policy

PURPOSE:

To provide a policy for determining continued eligibility for student financial aid in accordance with Federal regulations, which require Mercy College of Ohio (“the College”) to establish and implement a policy to measure if a student is making Satisfactory Academic Progress (SAP) toward a degree or certificate.

SCOPE:

This policy applies to all eligible degree (undergraduate and graduate) and certificate-seeking students.

POLICY:

This policy indicates the standards used to measure SAP at the College for purposes of financial aid eligibility. Funds affected by this policy include all applicable federal, state, and college funds including but not limited to Federal Pell Grant, Federal Supplemental Education Opportunity Grant (SEOG), Federal Direct Student Loans, Federal Direct PLUS (Parent) Loans, Federal Direct Graduate PLUS Loans, Federal Work Study, State Scholarship and Grant programs, all scholarships administered and/or provided by the College. This policy is at least as strict as the institution policy for students not receiving Federal Student Aid program assistance.

The College evaluates SAP at the end of each semester, including summer, for all students and measures progress as follows:

- Qualitative Progress (GPA requirement)
- Quantitative Progress (Time-based progression requirement, including pace of completion and maximum timeframe)

These criteria evaluate the quality and quantity of the academic work a student completes and progress toward completion of his/her academic program. The SAP requirements are minimum standards, and each are outlined in more detail below. Students are encouraged to exceed all the requirements whenever possible.

REQUIREMENTS FOR SATISFACTORY ACADEMIC PROGRESS

Qualitative Progress Requirement

- Students’ cumulative Mercy College of Ohio grade point average (GPA) will be evaluated each semester. For purposes of meeting SAP requirements, undergraduate and certificate students must maintain a GPA of 2.0; graduate students must maintain a GPA of 3.0.
- For programs greater than two academic years, students’ must have a “C” or its equivalent or have an academic standing consistent with the institution’s requirements for graduation.

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Minimum Cumulative Grade Point Average			
Degree Program	Academic Level	Required to maintain Financial Aid Eligibility	Financial Aid Eligibility Terminated
Certificate		2.00 GPA or higher	0.00 - 1.99 GPA
Associate Degree	After 1st Academic Year	1.7 GPA or higher	0.00 - 1.69 GPA
	2nd Academic Year and beyond	2.00 GPA or higher	0.00 - 1.99 GPA
Baccalaureate Degree	After 1st Academic Year	1.7 GPA or higher	0.00 - 1.69 GPA
	2nd Academic Year and beyond	2.00 GPA or higher	0.00 - 1.99 GPA
Graduate Degree		3.00 GPA or higher	0.00 - 2.99 GPA

Quantitative Progress Requirement

- *Pace of completion.* To be eligible for financial aid, a student is required to complete a minimum of 67% of cumulative attempted credits. The College calculates the pace at which a student is progressing by dividing the total number of hours the student has successfully completed (including transfer credits) by the total number of hours he/she has attempted.

Maximum timeframe. Students must progress through their program to ensure graduation will occur within the specified maximum timeframe. The maximum timeframe for which an undergraduate or graduate student may receive financial assistance may not exceed 150% of the published length of the student's academic program measured in credit hours, regardless if federal aid was received by the student during this time. A student is ineligible for financial aid when it becomes mathematically impossible to complete the program of study within 150% of its published length.

- For example, if the published length of an academic program is 120 credit hours, the maximum timeframe during which the student will be eligible to receive financial aid must not exceed 180* credit hours. Note: this calculation will include any accepted transfer credit hours and prior learning credits that apply toward the degree.

**120 credit hours X 150% = 180 credit hours.*

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Maximum Time Frame Credit Hours Examples		
Program	Published Time to Complete Degree	Maximum Credit Hours Allowed
Master's degree	36 credits	54 credits
Baccalaureate degree	120 credits	180 credits
Associate degree	65 credits	97.5 credits
Certificate	16 credits	24 credits

Students not meeting one or both SAP requirements outlined above at the end of a semester will be notified of such in writing. Students who fail to meet SAP requirements are initially given a Warning period during which time they may continue being awarded aid (if otherwise eligible). This Warning period is for the next semester in which the student enrolls at the College. Students who do not meet the requirements by the end of the Warning period are denied future financial aid. A student may appeal the termination of financial aid due to exceptional circumstances.

Exceptional circumstances may include but are not limited to illness, death of an immediate family member, or traumatic events in the student's life.

Incomplete (I) Grade

An incomplete grade "I" is a temporary grade which may be given at the instructor's discretion to a student when illness, necessary absence, or other reasons beyond the control of the student prevent completion of course requirements by the end of the academic term. Students may request a grade of incomplete by following the procedure/guidelines in the College Catalog. When the incomplete grade becomes a graded course, both the quantitative and qualitative progress will be reviewed to determine Title IV eligibility for the next term.

Remedial Coursework

A student is limited to taking 3 developmental credit hours while receiving federal financial aid. Federal financial aid programs will not cover any developmental courses taken after reaching the maximum 3 hours. The remedial course allowable is Math 098. Remedial coursework is included in the SAP calculation for both Qualitative and Quantitative assessment.

Repeated Courses

Students may receive financial aid when repeating a failed course, and once for retaking a passed course when a letter grade of "D" is awarded. Any courses that are repeated will be used in determining if a student is meeting SAP requirements. Each repetition will count toward the attempted hours; however, only the first passing grade will be counted as completed hours for SAP purposes. Financial aid will not cover the third or any subsequent attempts of a course.

Progression/Repeating a Course

To progress successfully through the College in an undergraduate or certificate program, a

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student must obtain at least a “C” grade in all courses taken. A grade of “D” is considered unsatisfactory for progression in the College but is recorded on the transcript and calculated as 1.0 for GPA purposes. A student may retake for credit any course in which a grade of “D” or “F” has been earned. Only the second grade will be computed in the cumulative GPA; however, both grades will appear on the transcript. Although a student may be permitted to repeat a course more than one time, this forgiveness policy does not apply beyond the first repeat attempt for any one course, such that unsatisfactory grades will be used in the calculation of a student’s GPA when they occur on a second or subsequent attempt.

To progress successfully through the College in a graduate program, a student must obtain at least a “B” grade in all courses taken. A grade of “C” is considered unsatisfactory for progression.

Withdrawal from a Course

Courses from which a student withdraws are considered in “hours attempted” toward the maximum timeframe, including WP (withdraw passing) and WF (withdraw failing) grades, but not as completed hours. This includes all courses in which a student remained past the add/drop period and earned a grade of “W” or its equivalent.

Transfer Credits

Transfer credit hours that have been accepted by the College toward a current degree are subject to the SAP requirements described in this policy. All transfer credit hours accepted from other institutions will be counted as both attempted and completed hours. All transfer credit hours accepted from other institutions are not factored into the GPA for SAP purposes.

Changes in Major or Degree

Students who change their major or degree must submit a plan of study completed by their academic advisor to the Office of Financial Aid. The student is eligible to receive aid for no more than 150% of the credit hours required to complete the new program of study.

Pursuit of a Second Degree

Students who pursue a second degree from the College must submit a plan of study completed by their academic advisor to the Office of Financial Aid. The student is eligible to receive aid for no more than 150% of the credit hours required to complete the second program of study. Credits earned for a degree already awarded by the College are not included in the 150% calculation for the second degree.

Academic Dismissal

A student who is academically dismissed pursuant to the College’s Academic Dismissal policy will be terminated from financial aid eligibility.

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CONSEQUENCES OF FAILURE TO MEET SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS

Warning

The first time a degree or certificate seeking student fails to maintain satisfactory academic progress by the end of the financial aid payment period/semester, a warning period is automatically generated by the Financial Aid Office. The student will receive a letter of warning from the Director of Financial Aid and the student does not need to appeal. The student is provided a warning period to improve his/her standing in order to meet the requirements of SAP. During this warning period, the student will receive financial aid according to standard procedure, assuming the student meets all other eligibility requirements. If after this warning period the student fails to meet the satisfactory academic requirements, financial aid eligibility will be terminated.

Termination of Aid - Appeal Process

A student who has had his/her financial aid terminated after the warning period has the right to appeal. A student may appeal the termination of financial aid due to exceptional circumstances. Exceptional circumstances may include but are not limited to illness, death of an immediate family member, or traumatic events in the student's life. The student must provide supporting documentation to demonstrate the circumstance for being unable to meet the SAP criteria. The student must include in the appeal an explanation of what has changed in the student's situation that will allow them to meet the SAP requirements at the next evaluation.

Outcome of the appeal can be:

- 1) termination of aid,
- 2) the aid may be reinstated under "Probation" status for one probationary payment period, or
- 3) If it is determined that it will take longer than one payment period to regain SAP status, the student could be placed on "Probation with an Academic Plan"

The Director of Financial Aid makes final determination. Students who wish to appeal should follow the steps and deadlines below.

Appeal Steps

Students who want to appeal the termination of financial aid must complete the following steps:

1. Submit a letter of appeal to the Financial Aid Director which should include the detailed reason for appeal.
2. Provide all required or requested documents, such as an updated plan of study provided by the academic advisor.
3. Provide supporting documentation with the appeal letter, such as grade changes, medical documentation, or other materials supportive of the appeal.

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4. The appeal letter and all supporting documents must be sent to the Mercy College of Ohio Financial Aid Office marked, "Attention: SAP Appeal."

Appeal Deadline

File your Appeal as early as possible. Allow up to 10 business days to process your appeal once received by the Financial Aid Office.

Notification of Appeal Determination

Students are notified in writing through either their Mercy College of Ohio email account and/or U.S. Mail if their appeal for reinstatement of financial aid is approved or denied.

Student's responsibilities if appeal is granted

If a student's appeal is approved, he/she will be placed on financial aid "Probation". While on Probation, the student may receive financial aid for one payment period. In order to be eligible for aid for subsequent payment periods, the student must meet the terms of the appeal. For all Probation students this includes:

- Successfully completing all the courses attempted during the semester with no withdrawals from classes or final grades of "F", "I", "W", "WP", or "WF"
- Maintaining a semester GPA of 2.0 or higher.
- Any additional requirements listed on the appeal approval.

In addition, for students who are on Probation due to the Quantitative Progress rule, they must also:

- Complete their degree within the date listed on their appeal.
- Follow the academic plan that was submitted with their appeal.

Reinstatement of Financial Aid Eligibility

Periods of non-enrollment or paying for school out of pocket does not qualify a student for reinstatement of financial aid eligibility. Eligibility may be regained by eliminating all satisfactory progress deficiencies at the student's expense until all requirements of this policy are met or by appealing his/her satisfactory academic progress status and the appeal is approved.