



**Satisfactory Academic Progress (SAP)
Policy for Federal and State
Financial Aid**

Student Financial Assistance
University of Southern Indiana
8600 University Boulevard
Evansville, IN 47712
Phone: 812-464-1767 or 800-467-1965
www.usi.edu/finaid

Statement of Purpose - Students who apply for federal and state financial aid (including student and/or parent loans) are required by federal regulations to make satisfactory progress toward the completion of their degree or certificate program. Failure to meet the minimum standards outlined in this policy will result in a loss of financial aid eligibility.

Minimum Requirements

- **Cumulative Grade Point Average** - Cumulative grade point average is calculated by the Registrar at the end of Fall, Spring, and Summer terms using all credits attempted at USI in which a letter grade of A through F is earned. Students must meet the following GPA requirements for the degree level at which they are classified:

Undergraduate Student Requirements:

Overall Attempted Hours (including transfer hours)	1-59	1.80
Required USI Cumulative GPA	60+	2.00

Graduate Student Requirements:

Required USI Cumulative GPA		3.00
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Note: students who are academically dismissed are ineligible for financial aid

- **Successful Completion Rate** – Completion rate reflects the pace at which students must progress to ensure they are able to complete their degree/certificate program within the maximum timeframe allowed. It is calculated by taking the total number of credit hours a student successfully completes (passes) divided by the total number of credit hours a student has attempted. All students must earn at least 67% of all hours attempted. This cumulative calculation includes **all** hours that a student is enrolled in at the end of the 100% refund period (census date). Hours added after census date will be included in the number of financial aid attempted hours for the term. Transfer hours that have been accepted by USI from other institutions are included as attempted and earned hours for determining completion rate.

Note: A student who applies for financial aid and fails to earn any academic credit for a term will have aid eligibility suspended at the end of the term. This includes students who withdraw from a term after applying for financial aid.

- **Maximum Timeframe for Completion of Degree/Certificate** – The maximum timeframe for a student to complete their degree/certificate and receive federal aid cannot exceed 150% of the published length of their academic program. Note: Indiana State grant programs are an exception to the 150% rule. State grant programs are limited to four years or eight semesters of full-time enrollment. **All enrollment periods are considered including those in which students did not receive federal or state financial aid.** Transfer hours that have been accepted by USI from other institutions are included in determining maximum timeframe. Normal standards for maximum timeframe attempted hour limits are:

Most Baccalaureate Degree Programs	180 Attempted Hours
Most Associate Degree Programs	90 Attempted Hours
Dental Assisting Certificate Program	67 Attempted Hours

- For programs that deviate from normal standards, see appropriate program information listed in Bulletin.
- An evaluation will be required for students seeking BA/BS degrees once they have reached 160 attempted hours to ensure degree completion.
- Students working on their second undergraduate degree/certificate or teacher certification are limited to 150% of their remaining required coursework, not to exceed 231 attempted credit hours including all previously attempted credit hours.
- Maximum timeframe limits for graduate students are calculated by taking 150% of the published length of your program. Students pursuing subsequent graduate degrees are limited to 120 attempted hours, including hours attempted for prior graduate studies.

Additional Information You Need To Know

- **Incompletes Grades** - At the time of evaluation, incompletes (grade/s of "IN") do not influence a student's cumulative GPA, but do count as credit hours attempted for both Completion Rate and Maximum Timeframe calculations. Incomplete grades do not count as earned. Students are responsible for notifying Student Financial Assistance of any grade changes, including the receipt of a grade for a previous incomplete grade.
- **Withdrawals** - Courses a student withdraws from outside the 100% refund period are counted as attempted hours for the determination of both Completion Rate and Maximum Timeframe.
- **Repeated Coursework** - Students are allowed to repeat a previously passed course and have it count toward their enrollment status for financial aid eligibility only once. There is no limit on the number of times a student may retake a course that has not been successfully completed, however, regardless of whether the student received financial aid or not, all occurrences of a repeated course must be counted as attempted credits for completion rate and maximum timeframe calculations.
- **Remedial Coursework** – Non-credit developmental courses that are recommended or required by USI are included in determining completion rate and maximum timeframe.
- **Summer Terms** – Summer classes are offered by USI in multiple sessions but evaluated by financial aid as one semester. All hours attempted in summer are evaluated for Satisfactory Academic Progress at the end of the combined summer period even if no financial aid is received in summer.
- **Enrollment in Degree or Certificate Program** - Financial aid recipients may only receive financial aid for courses that apply to their degree/certificate program. An exception is made for non-credit developmental courses that are recommended or required by USI. Courses which are audited and credits which are earned through CLEP testing do not count toward students' enrollment status for financial aid. After earning 60 or more cumulative hours (including transfer credits), students must have a declared major and be admitted to the appropriate college at USI. Please note that while students may choose to work towards two degrees, only one degree will be considered in the maximum attempted hours component. Students may choose to change majors before completing the original degree, it will not change the formula for calculating compliance. Compliance with this policy will be checked at the end of the fall, spring and summer semesters.

Note: Graduate students enrolled in prerequisite undergraduate courses may qualify for financial aid at the senior class, undergraduate level Direct loan limit for a maximum of 12 months. Undergraduate courses must be approved by the student's graduate advisor and a copy of the approval be submitted to Student Financial Assistance.

- **Fresh Start Program** - Financial aid is not available to students currently in the Fresh Start Program. A student may submit an appeal to request reinstatement of financial aid eligibility upon successful completion of the Fresh Start Program. ALL hours, even those taken prior to the student's Fresh Start participation WILL count in the number of attempted hours used in the financial aid maximum timeframe and completion rate calculations.

Evaluation and Notification of Eligibility - Satisfactory progress is evaluated at the end of each fall and spring term and at the end of the combined summer period. Students who do not meet the above standards will be placed on financial aid warning status for one term. Failure to be in compliance with this policy by the end of the warning term will result in financial aid suspension. Students' eligibility status is posted on their myUSI accounts and those with a warning or suspension/terminated status are sent a letter notifying them of their status.

Regaining Financial Aid Eligibility – Students may make up a deficiency in earned hours and/or GPA at their own expense. Transfer coursework accepted into a student's USI programs can be used to make up completion rate deficits; however, cumulative GPA deficits can only be made up by taking USI coursework.

Appealing The Loss of Financial Aid Eligibility - If a student's failure to maintain satisfactory academic progress is a result of illness, family circumstances, or other mitigating conditions beyond the student's control, students may appeal to the Financial Assistance Appeals Committee for a waiver of this policy. The appeal form, a typewritten letter explaining the circumstances that prevented the student from meeting Satisfactory Academic Progress, and all other supporting documentation should be submitted to the Student Financial Assistance Office. Students must also meet with their academic advisor to develop an academic plan to regain eligibility. The appeal must address the following: 1) what the problem was; 2) when did the problem occur; 3) how long did the problem last; 4) how did this affect his/her ability to complete coursework and; 5) the steps taken to ensure your academic plan is successful and will meet minimum standards at the next evaluation. All appeals must be submitted before sixty percent (60%) of the term has elapsed. For fall and spring terms the end of the ninth week marks the 60% point of the semester. Appeals received after the 60% point will be evaluated for the following term of enrollment. Appeals will NOT be considered for a term that has already ended. Students will receive a written response to their appeal within 45 days. If your appeal is approved, you may be placed on financial aid probation. During your probation period, you are eligible to receive financial aid provided you meet the terms of the academic plan during your probationary period. If your appeal is not approved, students may request at the time of appeal that their full class schedule (in term following suspension of aid eligibility) be canceled at the 100 percent refund rate.