



**SATISFACTORY ACADEMIC PROGRESS FOR FEDERAL FINANCIAL AID AT
SAINT ANSELM COLLEGE**

I. DEFINITION OF SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID (Section 668.34)

According to federal regulations and Saint Anselm College policy, students must make both qualitative and quantitative Satisfactory Academic Progress (SAP) to receive federal financial aid. The federal government requires that colleges monitor Satisfactory Academic Progress. This policy provides for consistent application of standards to all students. This policy is separate from the Dean’s Standards of Progress as detailed in the college catalogue and is stricter.

II. QUALITATIVE MEASURE of SAP

For the purpose of determining federal financial aid eligibility, the Office of Financial Aid reviews SAP once a year, after the end of the Spring semester. In order to receive Title IV aid (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study, Federal Direct Loan, Perkins Loan, and the Federal Parent Loan for Undergraduate Students) all students must achieve a minimum Cumulative Grade Point Average (CGPA) for the year completed.

Credits Completed	Minimum CGPA
0-31 credits	1.8
32 credits or more	2.0

Only grades earned at Saint Anselm are used in calculating a CGPA. If a student repeats a course, the higher grade will be used in the CGPA. Incomplete grades will not affect a student’s GPA.

III. QUANTITATIVE MEASURE of SAP (PACE)

Students must complete their degree in a reasonable length of time. Full-time students must complete their degree within twelve semesters, or six years, of full-time enrollment. Students attending part-time must complete their degree in a proportional length of time. Students will not receive aid beyond one and a half times the standard expected completion time.

Saint Anselm College determines the Quantitative Measure of SAP by examining the number or percentage of courses completed in relation to those attempted. The number of courses completed with grades divided by the number of courses attempted (including grades E, F, W, WF) determines the Quantitative Measure of SAP and must be greater than 67% in order to receive federal financial aid. Included in the count are courses a student repeats. Withdrawals after the “Last Day to Change Registration” are calculated as courses attempted although they are not courses completed.

In order to receive federal financial aid, a full-time student must attempt and earn credit at a completion rate of at least 67%. A student whose completion rate falls below the 67% rate will be placed on Financial Aid Suspension and will lose federal financial aid the following semester. The student may not receive federal aid in excess of 150% of the student’s standard program length.

Attempted credits - all credits in which a student is registered for after the Add/Drop period is over are considered attempted credits whether or not the course is completed. Repeated courses as well as grades of E, F, WF, W, and I are included as attempted, but not earned. Repeated credits - these credits are included in the calculation for both attempted and earned credits. If a student retakes a course for which they have already earned credit, they may only receive aid to cover the repeated course once. Transfer credits - credits from other colleges that were accepted by Saint Anselm College are counted as attempted and earned.

V. CONSEQUENCES OF INADEQUATE SATISFACTORY ACADEMIC PROGRESS

Students who fail to meet the qualitative and/or quantitative standard will be ineligible for federal financial aid. Denial of federal financial aid means that the student is ineligible to receive the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Teach Grant, Federal Work Study, Federal Perkins Loan, or the Federal Direct Loan. The parent of that student may not take a Federal Direct Parent Loan for Undergraduate Students (PLUS).

When a student does not make Satisfactory Academic Progress, Saint Anselm College will not replace federal financial aid with Saint Anselm College grant or scholarship aid. Students in this situation will need to find alternative funding until they make Satisfactory Academic Progress.

VI. APPEAL PROCESS

A student denied federal financial aid due to substandard Satisfactory Academic Progress may appeal the decision by writing to the Director of Financial Aid within 30 days of receiving notification and by meeting with an Academic Dean. The appeal must include the following:

- A letter written by the student that includes:
 - An explanation of the extenuating circumstances indicating the reason why the student did not meet the CGPA requirement (for example, death of a relative, injury or illness of the student, or other special circumstances) and what has changed so that the student will now be able to make successful progress.
 - A clear articulation of a plan designed to help the student achieve SAP and persist to graduation. The student will meet with an Academic Dean to develop a personalized Academic Plan. An Academic Plan may include obtaining a tutor, taking summer courses at Saint Anselm College or a reduced course load in the fall or spring semester. The Academic Plan will ensure the student is able to make satisfactory academic standards by a specific point in time.
- A letter from an Academic Dean endorsing the Academic Plan.

Once the student's appeal is complete the Director of Financial Aid will review it. The student will be notified of a decision and additional requirements (if needed) within three weeks of receipt of the appeal letter and the Academic Plan.

If a student's appeal is granted, the student and parent are required to sign and return the Saint Anselm College Satisfactory Academic Progress Academic Plan Contractual Agreement form. This form will be provided when the student is notified that the appeal was granted. A student's financial aid will not be disbursed to their student account until this document is completed and returned to the Office of Financial Aid. The student will be placed on Financial Aid Probation for the semester. Financial Aid Probation is a status a school assigns to a student who is failing to make satisfactory academic progress and who successfully appeals. Eligibility for aid may be reinstated for one payment period. After the probationary semester is over, the student's progress will be reviewed to ensure that the student is either now meeting the minimum standard for Satisfactory Academic Progress or is meeting the terms of the Academic Plan.

If a student separates from Saint Anselm College and is not maintaining SAP standards, the student will need to submit a SAP appeal when returning to the college and have the appeal approved in order to be considered for federal financial aid--a student's SAP status does not automatically update at the time of re-entry.

VIII. REGAINING ELIGIBILITY FOR FEDERAL FINANCIAL AID

A student regains eligibility for federal financial aid by either meeting the minimum standards for the quantitative and qualitative measure or by successfully adhering to an accepted, signed Academic Plan. A student who has lost eligibility, but feels that he/she has regained eligibility prior to the annual review period may request a review of Satisfactory Academic Progress by submitting a written request to the Office of Financial Aid at any point in the year.