

SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID POLICY

To be eligible for federal, state and College aid, students are required by the U.S. Department of Education and the State of Iowa to maintain satisfactory academic progress toward their degree objectives. This policy applies to both full-time and part-time degree or certificate-seeking students enrolled in Luther College. In compliance with prescribed regulations, Luther College has established guidelines to ensure that students successfully complete courses and maintain timely advancement toward specific degree objectives. These requirements also serve as standards to evaluate student progress by grade point averages and overall time periods in which students complete their programs.

Programs governed by this Satisfactory Academic Progress (SAP) policy include the Federal Pell Grant, Federal TEACH Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal Direct Stafford Student Loans, and the Federal Direct Parent Loan. The policy also applies to state-supported grants, either within or outside the state of Iowa, and all programs funded by the College.

To satisfy financial aid academic progress requirements students must accomplish the following:

- ❖ Maintain the minimum cumulative grade point average for the appropriate grade levels listed below. Transfer work does not affect the calculation of your cumulative grade point average.
 - Freshmen – 1.75 (0 to 26 completed credits)
 - Sophomore – 1.90 (27 – 59 completed credits up to 4 completed full-time semesters)
 - More than 4 full-time semesters or 60 completed credits and above – 2.00
- ❖ Satisfactorily complete a minimum of 67 percent of all attempted credits. Transfer credits accepted by Luther count as both attempted and completed credits. (Calculate the percentage by dividing the completed credits by attempted credits rounding to the nearest number.)
- ❖ Complete your degree objective within a maximum of 192 completed credits. This includes all credits transferred into Luther College from other sources. PLEASE NOTE: Luther College will fund a maximum of 10 full-time semesters of need-based financial aid. Scholarships awarded at admission are available for a maximum of 8 full-time semesters.

Attempted Credits: Credits are counted as attempted as of the last day to add a class within a semester. Classes that are dropped (withdrawn from) or failed after this day will continue to be counted as attempted credits. Courses dropped after the “drop/add” date, even if there is no “W” on the transcript, will be counted as “attempted”. Incompletes are counted as attempted credits and not considered as credits completed until a satisfactory grade has been received. Repeat courses are counted as attempted each time the course is taken but will only be counted once in determining completed credits.

Failure to Meet Requirements. Satisfactory academic progress for financial aid is monitored at the end of fall for those not enrolled in J-term and at the end of J-term if enrolled in J-term. It is also reviewed at the end of the spring and summer semesters. J-term coursework is considered in the fall semester review. Students who do not meet the requirements outlined above jeopardize their eligibility for financial aid and are notified of being placed in one of the following statuses:

- ❖ **Financial Aid Warning:** Students who fall out of academic progress will be placed on financial aid warning for one semester. During the warning period, students are eligible to receive financial aid. Students are encouraged to seek academic counseling to ensure they satisfy all deficiencies during this period, and to consult with the Financial Aid Office if they have any questions. Students who return to making academic progress and later fall out of compliance will be returned to Financial Aid Warning.
- ❖ **Financial Aid Suspension:** Students who do not meet the above minimum requirements at the end of their warning semester will be placed on financial aid suspension. Financial aid suspension means that the student is not eligible to receive Federal, State or Luther need-based aid until all deficiencies have been rectified. Full aid eligibility may be reinstated upon completion of sufficient credits and/or improvement of the grade point average to meet the required standards.
 - **SAP Suspension Appeal:** Students may appeal the suspension by completing an Academic Success Plan through the SASC office. The appeal will require that you review the circumstances that occurred that affected your academic progress and requires you to write steps you will take to ensure

you demonstrate academic progress at the next evaluation. Students must meet with a staff member in the SASC office to formulate their success plan. Appeals must be submitted no later than 2 weeks prior to the start of the semester. If the plan is accepted by the Financial Aid office, students will be placed on Financial Aid Probation (see below) for one semester. The Financial Services Office will require students who have lost their aid eligibility and have not successfully completed an Academic Success Plan pre-pay the semester prior to being cleared to begin classes.

- ❖ **Financial Aid Probation:** Students who submit an acceptable Academic Success Plan by the deadline outlined above will be considered for aid in the following semester on a probationary basis. Students on financial aid probation will be reviewed for continued aid eligibility at the end of each semester. If a student is meeting the terms of their approved success plan, but does not yet meet the full requirements outlined above, the student will continue on financial aid probation on a semester- by- semester basis until all deficiencies are satisfied.

Extenuating Circumstances: If a student has extenuating circumstances which are not met by the preceding recommendations, they may appeal their case to the Director of Financial Aid.

EXAMPLE: John Doe is a first year student at Luther College. John attempted and completed 20 credits with a 1.70 GPA in his J-term at Luther. He is placed on Financial Aid Warning because his cumulative GPA is lower than the required 1.75 for freshmen. During spring semester, John attempted 16 additional credits but after dropping a course he only completes 12. His cumulative GPA at the end of spring is 1.80. John attempted 36 credits and completed 32. He has completed 89% (32 divided by 36) of his attempted credits and is meeting the credit requirement for Satisfactory Academic Progress. However, since John is now a sophomore, his 1.80 cumulative GPA is below the 1.90 cumulative GPA required for a sophomore. John is placed on Financial Aid Suspension and is no longer eligible to receive financial aid at Luther College.

John meets with the SASC Office and works with them to develop an Academic Success Plan. He submits the plan to the Financial aid Office. The Financial Aid Office agrees that his plan, if followed, will help him raise his GPA and regain his financial aid eligibility. John's appeal is approved and he is eligible to receive financial aid for the fall semester on Financial Aid Probation. He does not register for J-term so the review will be done at the end of the fall semester. John works hard to follow his plan during the fall semester and is able to raise his cumulative GPA to 1.98 after the fall semester. He is removed from probation and warned that his cumulative GPA must be above 2.00 by the end of the spring semester to maintain his eligibility for financial aid.

Please note: This policy pertains only to the requirements for continued eligibility for financial assistance. A separate review for academic standing is performed by the Registrar's office and Faculty Committee on Academic Progress, based on the policy located in the Academic Information section of the Luther College Catalog under "Academic Warning, Probation and Dismissal." Questions concerning your academic standing should be referred to your academic advisor or the Registrar.

Academic Year Definition

All degrees offered at Luther College is through the Bachelor of Arts Program. Luther operates on credit hours and semesters. Each semester is considered a payment period. Federal regulations require that an academic year be a minimum of 30 weeks in length. Luther's Fall and Spring semesters are primarily equal semesters at 15 weeks each. Luther also offers a J-term during the academic year which adds an additional 4 weeks to the academic year for those who enroll in it. For financial aid purposes, it is considered a module attached to the fall semester.