

**SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR UNDERGRADUATE
FEDERAL AND STATE FINANCIAL ASSISTANCE AT
THE UNIVERSITY OF SOUTHERN INDIANA**

Statement of Purpose - Students who receive federal or state financial assistance (including student and/or parent loans) are required to make satisfactory progress toward the completion of their degree or certificate program. Satisfactory progress is measured by the number of credits successfully completed and students' cumulative grade point average after each semester. In addition, students are limited to 150 percent of the published timeframe for their degree/certificate objective. This policy sets the minimum standards for evaluating satisfactory academic progress for federal and state financial assistance.

Enrollment in Degree or Certificate Program - Financial aid recipients must take only 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 assistance. After earning 63 or more cumulative hours (including transfer credits), students must have a declared major and be admitted to the appropriate college at USI.

Academic Progress - Academic progress for financial assistance is based on two measures, cumulative grade point average and completion rate. With some exceptions completion rate is measured on both a semester basis and in terms of a maximum timeframe for each degree/certificate program (the 150 percent requirement). State grant programs are an exception to the 150 percent rule and programs such as the Indiana Higher Education Award and 21st Century Scholars Program are limited to four years.

Cumulative Grade Point Average - Financial aid recipients are required to maintain a minimum cumulative grade point average as they progress toward achievement of their degree or certificate. The cumulative GPA is calculated on the basis of all credits attempted at USI in which a letter grade of A through F is earned. These are called "quality hours attempted." To determine academic good standing, transfer credits accepted by USI are added to quality hours attempted.

Quality Attempted Hours (plus transfer hours)	1-31	32-62	63+
Required USI Cumulative GPA	1.70	1.80	2.00

Cumulative grade point average will be evaluated by the Office of the Registrar at the end of Fall, Spring, and Summer terms. Students who do not meet the above standards will be placed on probation. Failure to meet the cumulative GPA standard by the end of the probationary term will result in academic dismissal. Students who are dismissed are ineligible for financial assistance until they make up the cumulative GPA deficit or successfully appeal to the Student Financial Assistance Appeals Committee for a waiver of this policy. See "Additional Information" on the back of this page.

Transfer Credits - Credits accepted by USI from other institutions will be used in determining total credit hours attempted and earned. Students may request their academic advisors to send a copy of the evaluation of transfer credit to the Student Financial Assistance Office in cases where transfer hours accepted by USI do not all apply to students' programs. The cumulative GPA will be determined by the Registrar using only credits attempted at USI. Therefore, cumulative GPA deficits can only be made up by taking USI coursework. Transfer coursework accepted into students' USI programs will be used to make up completion rate deficits. The minimum transfer grade acceptable for this purpose is a "C".

Incompletes and Course Repeats - Incomplete grades must be converted to a passing grade by the end of the next regular term (fall or spring). Incompletes should not be requested for the purpose of permitting a student to repeat a course. Incompletes which remain on students' transcripts beyond one term will be considered failing grades for financial aid purposes. Exceptions will be made when the instructor requests an extension and certifies that the student is not repeating the course in its entirety. Courses in which a grade of D, F, or NP was earned may be repeated once for financial aid purposes. Course repeats in which the original grade was "C" or higher (or "P") will not be counted in the student's enrollment status for financial aid. Such repeats will not be used in determining completion rate for financial aid and aid received for such classes will be repaid in full. Please note that for courses that are repeated, the Registrar's Office can let you know if a form is required to replace the former grade.

Required Minimum Successful Completion Rate - Please note that financial assistance attempted hours are the same as attempted hours used in determining the student's official enrollment status. Exceptions to the official enrollment status are made for students who add hours after the official enrollment (census) date. Such additional hours will be included in the number of financial assistance attempted hours for the term.

Students' overall successful career completion rate at USI is evaluated each semester. Students who have successfully completed a minimum of 67 percent of all hours attempted at USI, and otherwise comply with the SAP policy, are considered to be making financial assistance satisfactory academic progress. Note that for completion rate purposes, attempted hours do not include transfer hours.

Students whose overall successful completion rate falls below 67 percent will be placed on financial aid probation. Students placed on probation have one semester in which to establish a 67 percent (or better) successful completion rate for all USI courses appearing on the official academic transcript. Failure to establish at least a 67 percent overall successful completion rate by the end of the probationary term will result in suspension of financial aid eligibility. Note: Courses in which a passing grade is earned are considered successfully completed. Courses in which a failing grade, no pass grade, incomplete grade, or withdrawal is assigned are not successfully completed.

Students may make up a deficiency in earned hours at their own expense and submit a written request for review of eligibility. Such hours must count toward completion of the student's degree/certificate.

Exceptions to the Completion Rate Rule - A student who receives financial assistance and fails to earn academic credit will have aid eligibility suspended at the end of the term. This includes students who withdraw from a term after receiving financial assistance.

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Maximum Timeframe for Completion of Degree or Certificate Requirements - Indiana State grant programs are limited to four years or eight semesters of full-time enrollment. Federal grant, loan, and work study programs are limited to six years or 12 semesters of full-time enrollment, the equivalent part-time enrollment, or any equivalent combination of part-time and full-time enrollment for students pursuing the first baccalaureate degree. Students enrolled in associate degree and certificate programs are limited to 150 percent of the standard program length for financial assistance purposes. All prior enrollment periods are considered including those in which students did not receive federal or state financial assistance. To ensure compliance with the above limitations, students enrolled in their first baccalaureate program are limited to 186 attempted credits. Associate degree students are limited to 96 attempted credits. Exceptions for associate degree programs include: Dental Assisting - 98 attempted credits; Dental Hygiene - 146 attempted credits; Respiratory Therapy - 111 attempted credits; Radiologic Technology - 140 attempted credits; Occupational Therapy Assistant – 114 attempted credits; and Nursing - 150 attempted credits. Students enrolled in the Dental Assisting Certificate program are limited to 66 attempted credits. Students working on their second undergraduate degree/certificate or teacher certification are limited to 231 attempted credits including all previously earned credit hours.

Additional Information - Students who have lost their eligibility for financial assistance should continue the annual application process for student financial assistance and observe all deadlines. Eligibility may be reinstated when students comply with this policy or receive a waiver as a result of a successful appeal.

After students have made up deficiencies in hours or GPA, they are responsible for submitting a written request for a review of their compliance with this policy, it is not automatic. To simplify this process, students may use the appeal form.

Students may not "bank" earned hours for future terms. Students may make up deficits at their own expense and may then request a review of financial aid eligibility. Students are responsible for notifying the Student Financial Assistance Office of any change in academic standing including make up of incompletes, grade changes, and acceptance of transfer credit.

Students pursuing second degrees may not receive financial assistance unless the second degree is substantially different from the first. The second degree must require a minimum of 30 semester hours in specified major-related courses that are not considered electives or general education (University Core Curriculum). Determination of eligibility will be made by the Dean of the college of the student's major.

Students have the right at any time during normal office hours to request the Student Financial Assistance Office or the Registrar to review their academic records for errors.

Students enrolling in the Fresh Start Program must establish eligibility for student financial assistance by making up deficits in the cumulative grade point average at the student's own expense. Financial assistance is, therefore, not available to Fresh Start Program participants.

Successful completion of the Fresh Start Program will not reduce the number of attempted hours used in the financial aid maximum timeframe calculation.

No financial assistance, including Stafford Loans and PLUS Loans, will be reinstated for prior terms in which the student was not in compliance with this policy.

Financial Assistance Appeals - The Student Financial Assistance Office must be notified in writing when students make up deficiencies in either cumulative GPA or earned hours. An appeal form is available for this purpose and is sent to students at the time aid eligibility is suspended. Additional "Financial Assistance Appeal Forms" are available in the Student Financial Assistance Office located in the Orr Center or by phoning 812/464-1767 (long distance callers can use 800/467-1965).

If students' failure to maintain satisfactory academic progress is a result of illness, family circumstances, or other conditions beyond students' control, students may appeal to the Financial Assistance Advisory Committee for a waiver of this policy. All such appeals should be submitted within 45 days after the end of the term in question and documentation by a third party (e.g. doctor, counselor, or attorney) must be attached when applicable. Appeals should be sent to the following address:

Student Financial Assistance Appeals Committee
Student Financial Assistance Office
8600 University Boulevard
Evansville, IN 47712

Students will receive a written response to their appeal within 45 days. Appeals submitted less than 30 days before the start of a term for which assistance is desired will not be processed before tuition and fees are due. In such cases, students must be prepared to pay their tuition and fees while awaiting the outcome of their appeal. 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 in the event their appeal is not approved. Contact the Bursar (Cashiers' Office) for information on tuition/fee payment by calling 812/464-1842. Appeals for reinstatement of aid for a specific term will not be accepted after sixty percent (60%) of the term has elapsed. In fall and spring, the end of the ninth week marks the 60% point of the semester. Such appeals will apply to subsequent terms.

Guidelines for Appeal Letters - Appeal letters are required for explanation of mitigating circumstances and should be typed. Letters must be signed by the student submitting the appeal. Appeals must be based on specific mitigating circumstances that relate to the period of time in which the student lost eligibility for student financial assistance. Letters should be one page or less in length and should include the student's Social Security number and current mailing address. Documentation should be stapled to the appeal letter and not sent separately. Personal appearances before the appeals committee are not required. Students may request a personal appearance by contacting the director of student financial assistance at 812/464-1767 or 800/467-1965.

More Information - For answers to questions about this policy, call or write the Student Financial Assistance Office. The numbers are 812/464-1767 and 800/467-1965. Ask to speak to the director or an assistant director.