



**SATISFACTORY ACADEMIC PROGRESS (SAP)
POLICY FOR UNDERGRADUATE
FEDERAL AND STATE FINANCIAL ASSISTANCE**

Statement of Purpose - Students who apply for 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 students' cumulative grade point average and the students' completion rate (the number of credits successfully completed) after each semester. In addition, students are limited to a maximum timeframe (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.

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 "overall attempted hours." To determine academic good standing, transfer credits accepted by USI are added to quality hours attempted.

Overall Attempted Hours (including 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 using only grades received at USI. Students who do not meet the above standards will be placed on financial aid warning. Failure to meet the cumulative GPA standard by the end of the warning term will result in academic dismissal. Students who are academically dismissed are ineligible for financial assistance.

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. Note that for completion rate purposes, attempted and earned hours do include transfer hours. Transfer credits accepted by USI from other institutions will be used in determining total credit hours attempted and earned. The transfer credits that are accepted by USI will be included when calculating completion rate.

Students' overall successful career completion rate is evaluated each semester. Students with an overall successful completion rate that falls below 67 percent will be placed on financial aid warning. Students placed on financial aid warning have one semester in which to establish a 67 percent (or better) successful completion rate. Failure to establish at least a 67 percent overall successful completion rate by the end of the warning 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.

Exceptions to the Completion Rate Rule - A student who applies for financial assistance 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 assistance.

Maximum Timeframe for Completion of Degree or Certificate Requirements - 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. Indiana State grant programs are an exception to the 150 percent rule. State grant programs are limited to four years or eight semesters of full-time enrollment. 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 financial aid attempted credits. Associate degree students are limited to 96 attempted credits. Exceptions for associate degree programs include: Dental Assisting - 96 attempted credits; Respiratory Therapy - 107 attempted credits; Occupational Therapy Assistant – 114 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.

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. Students may only receive financial aid funding for one repetition of a previously passed course. If a student repeats a previously passed course more than once, that course will not count towards the student's enrollment status for financial aid purposes and aid received for that course will be repaid in full.

Repeated coursework may be counted if a student does not successfully complete the course. There is no limitation on the number of times a student may retake a course that has not been successfully completed. Regardless of whether the student received financial aid or not, all repeated coursework must be counted as attempted credits for completion rate and maximum timeframe purposes.

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.

How to Regain Financial Aid Eligibility – There are two ways students have to try and regain financial aid eligibility.

- Students may make up a deficiency in earned hours or GPA at their own expense. Transfer coursework accepted into students' USI programs can be used to make up completion rate deficits. Such hours must count toward completion of the student's degree/certificate. The minimum transfer grade acceptable for this purpose is a "C". The cumulative GPA will be determined by the Registrar using only grades received at USI. Therefore, cumulative GPA deficits can only be made up by taking USI coursework. The Student Financial Assistance Office must be notified in writing when students make up deficiencies in either cumulative GPA or earned hours. After students have made up deficiencies, they are responsible for submitting an appeal form for a review of their compliance with this policy, it is not automatic. 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 at the website: www.usi.edu/finaid/.
- If students' failure to maintain satisfactory academic progress is a result of illness, family circumstances, or other mitigating conditions beyond students' control, students may appeal to the Financial Assistance Appeals 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 supporting documentation by a third party (e.g. doctor, counselor, or attorney) must be attached when applicable.

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. 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 **must** be typed, one page or less in length, include the student's USI ID number, and include the student's current mailing address. Letters **must** be signed by the student submitting the appeal. 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 Student Financial Assistance Office at 812/464-1767 or 800/467-1965. Appeals should be addressed to the Student Financial Assistance Office, Attn: Appeals Committee, 8600 University Blvd. Evansville, IN 47712.

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.

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 makeup 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 in accordance with the Student Financial Assistance Office.

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.

More Information - For answers to questions about this policy, call Student Financial Assistance @ 812/464-1767 or 800/467-1965 or send an email to finaid@usi.edu.