Executive Summary Regarding Satisfactory Academic Progress (SAP) for Teachers College (TC) (Effective Immediately)

Beginning July 2011, federal regulations required all institutions to establish, publish, and apply standards of Satisfactory Academic Progress (SAP) for federal financial aid eligibility. The purpose of measuring and enforcing these standards is to ensure that recipients of federal financial aid are making satisfactory progress toward degree completion. Students who fail to meet SAP become ineligible to receive federal financial aid funding until they are in compliance.

The following federal financial aid programs are impacted by SAP:
- Direct Unsubsidized Stafford Loan
- Direct Graduate PLUS Loan
- Federal Perkins Loan
- Federal Work-Study
- Federal TEACH Grant

The Office of Financial Aid at Teachers College (TC) will evaluate both, Master’s and Doctoral degree students at the end of each term (Fall and Spring). The following information outlines the policies and procedures that TC will administer in determining whether a student is placed on a Financial Aid Warning or Financial Aid Denied status. The policies outlined in the document refer to the standards for SAP for the disbursement of federal financial aid only (this does NOT include scholarship). Academic programs may continue to have academic requirements for the degree, separate from federal financial aid eligibility, but these should be clearly stated in the TC Catalog and Program of Study Guides each year.

Please take time to read through this policy. While TC has always maintained a SAP policy, new federal regulations require that federal financial aid funds be eliminated for anyone not making SAP at the College.
SATISFACTORY ACADEMIC PROGRESS (SAP)
FOR FINANCIAL AID REGULATIONS

Beginning July 2011, federal regulations required all institutions to establish, publish, and apply standards of Satisfactory Academic Progress (SAP) for federal financial aid eligibility. The purpose of measuring and enforcing these standards is to ensure that recipients of federal financial aid are making satisfactory progress toward degree completion. Students who fail to meet SAP become ineligible to receive federal financial aid funding until they are in compliance.

For students to maintain eligibility for federal financial aid, Teachers College (TC), in accordance with federal regulations for financial aid, has developed the following standards for determining SAP as it pertains to eligibility for federal financial aid. Federal regulations require that TC track the academic progress of potential financial aid recipients from the first date of enrollment at the College, whether or not financial aid was received. SAP for financial aid is evaluated at the end of each term (Fall and Spring) for both, Master’s and Doctoral students.

The following federal financial aid programs are impacted by SAP regulations: Direct Unsubsidized Stafford Loan, Direct Graduate PLUS Loan, Federal Perkins Loan, Federal Work-Study, and Federal TEACH Grant.

Students should also note that the SAP standards outlined below refer to the disbursement of federal financial aid only (this does NOT include scholarship). Students are required to continue to make satisfactory progress towards the completion of degree requirements as defined by their academic program. Academic programs also have program requirements that may be different than the standards outlined below, which are stated in the TC Catalog and Program of Study Guides each year.

MASTER’S DEGREES (M.A., M.S., Ed.M.)

Maximum Time to Completion
Master’s students are required to complete their programs of study within their five-year period of candidacy. Students who do not earn their degree within their five-year period of candidacy will be placed on Financial Aid Denied status.

Over Maximum Credit Allowance
Master’s students may not exceed 150% of the required points/credits for the degree program measured by attempted points. If a student’s degree program requires more than the amount of credits shown on the chart below, the student’s Maximum Points Allowed will reflect 150% of the actual program points required. (To find your Maximum Points Allowed, multiply your Program Points Required by 1.5.) Students who exceed 150% of the required points for their degree program will be placed on Financial Aid Denied status.

<table>
<thead>
<tr>
<th>Degree Program</th>
<th>Program Points Required</th>
<th>Maximum Points Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Master of Arts (M.A.)</td>
<td>32</td>
<td>48</td>
</tr>
<tr>
<td>Master of Science (M.S.)</td>
<td>32</td>
<td>48</td>
</tr>
<tr>
<td>Master of Education (Ed.M.)</td>
<td>60</td>
<td>90</td>
</tr>
</tbody>
</table>
Course Completion – 50% or 75%
Depending on one’s cumulative enrollment, Master’s students are required to complete either, 50% or 75% of attempted points/credits cumulatively (all terms registered).

- **50%** - Master’s students who have enrolled in 12 credits or less cumulatively (over the course of their entire history at TC), must complete 50% of their attempted points.  
- **75%** - Master’s students who have enrolled in 13 credits or more cumulatively (over the course of their entire history at TC), must complete 75% of their attempted points.

Master’s students who fail to meet the required percentage (50% or 75%) of attempted points in one term will be placed on **Financial Aid Warning** status. If the student is not in compliance, either for 50% or 75% of the cumulative total at the end of the subsequent term, their status will be changed to **Financial Aid Denied**.

Grade Point Average (GPA)
Master’s students are required to have a [cumulative] minimum grade point average (GPA) of 3.00 (equivalent to a B) for all terms. Students who do not meet the GPA requirement will be placed on **Financial Aid Warning** status for one term. Their GPA must meet the 3.00 requirement in the following term or the student will be placed on **Financial Aid Denied** status. **Please note that the calculation of GPA is used only for financial aid purposes and is not reported by the College.**

DOCTOR OF PHILOSOPHACY DEGREE (Ph.D.)

Maximum Time to Completion
Ph.D. students are given a seven-year period of candidacy for the completion of their degree requirements. Students who do not earn their degree within their seven-year period of candidacy will be placed on **Financial Aid Denied** status. To continue to receive federal financial aid, a Ph.D. student must have an approved extension of the period of eligibility on file with the Office of Doctoral Studies (as well as an approved SAP appeal; details to follow).

Over Maximum Credit Allowance
Ph.D. students may not exceed 150% of the required points/credits for the degree program measured by attempted points. If a student’s degree program requires more than the amount of credits shown on the chart below, the student’s Maximum Points Allowed will reflect 150% of the actual program points required. **(To find your Maximum Points Allowed, multiply your Program Points Required by 1.5.)** Students who exceed 150% of the required points for their degree program will be placed on **Financial Aid Denied** status.

<table>
<thead>
<tr>
<th>Degree Program</th>
<th>Program Points Required</th>
<th>Maximum Points Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor of Philosophy (Ph.D.)</td>
<td>75</td>
<td>112</td>
</tr>
</tbody>
</table>

Course Completion – 50% or 75%
Depending on one’s cumulative enrollment, Ph.D. students are required to complete either, 50% or 75% of attempted points/credits cumulatively (all terms registered).

- **50%** - Ph.D. students who have enrolled in 12 credits or less cumulatively (over the course of their entire history at TC), must complete 50% of their attempted points.  
- **75%** - Ph.D. students who have enrolled in 13 credits or more cumulatively (over the course of their entire history at TC), must complete 75% of their attempted points.
Ph.D. students who fail to meet the required percentage (50% or 75%) of attempted points in one term will be placed on **Financial Aid Warning** status. If the student is not in compliance, either for 50% or 75% of the cumulative total at the end of the subsequent term, their status will be changed to **Financial Aid Denied**.

**Grade Point Average (GPA)**
Ph.D. students are required to have a [cumulative] minimum grade point average (GPA) of 3.00 (equivalent to a B) for all terms. Students who do not meet the GPA requirement will be placed on **Financial Aid Warning** status for one term. Their GPA must meet the 3.00 requirement in the following term or the student will be placed on **Financial Aid Denied** status. Please note that the calculation of GPA is used only for financial aid purposes and is not reported by the College.

**DOCTOR OF EDUCATION (Ed.D.) AND DOCTOR OF EDUCATION IN COLLEGE TEACHING OF AN ACADEMIC SUBJECT (Ed.D.C.T.) DEGREES**

**Maximum Time to Completion**
Ed.D. and Ed.D.C.T. students are given a ten-year period of candidacy for the completion of their degree requirements. Students who do not earn their degree within their ten-year period of candidacy will be placed on **Financial Aid Denied** status. To continue to receive federal financial aid, an Ed.D./Ed.D.C.T. student must have an approved extension of the period of certification (if required) on file with the Office of Doctoral Studies (as well as an approved SAP appeal; details to follow).

**Over Maximum Credit Allowance**
Ed.D. and Ed.D.C.T. students may not exceed 150% of the required points/credits for the degree program measured by attempted points. If a student’s degree program requires more than the amount of credits shown on the chart below, the student’s Maximum Points Allowed will reflect 150% of the actual program points required. (To find your Maximum Points Allowed, multiply your Program Points Required by 1.5.) Students who exceed 150% of the required points for their degree program will be placed on **Financial Aid Denied** status.

<table>
<thead>
<tr>
<th>Degree Program</th>
<th>Program Points Required</th>
<th>Maximum Points Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor of Education (Ed.D.)</td>
<td>90</td>
<td>135</td>
</tr>
</tbody>
</table>

**Course Completion – 50% or 75%**
Depending on one’s cumulative enrollment, Ed.D./Ed.D.C.T. students are required to complete either, 50% or 75% of attempted points/credits cumulatively (all terms registered).
- **50%** - Ed.D./Ed.D.C.T. students who have enrolled in 12 credits or less cumulatively (over the course of their entire history at TC), must complete 50% of their attempted points.
- **75%** - Ed.D./Ed.D.C.T. students who have enrolled in 13 credits or more cumulatively (over the course of their entire history at TC), must complete 75% of their attempted points.

Ed.D./Ed.D.C.T. students who fail to meet the required percentage (50% or 75%) of attempted points in one term will be placed on **Financial Aid Warning** status. If the student is not in compliance, either for 50% or 75% of the cumulative total at the end of the subsequent term, their status will be changed to **Financial Aid Denied**.
Grade Point Average (GPA)
Ed.D./Ed.D.C.T. students are required to have a [cumulative] minimum grade point average (GPA) of 3.00 (equivalent to a B) for all terms. Students who do not meet the GPA requirement will be placed on Financial Aid Warning status for one term. Their GPA must meet the 3.00 requirement in the following term or the student will be placed on Financial Aid Denied status. Please note that the calculation of GPA is used only for financial aid purposes and is not reported by the College.

TREATMENT OF WD, IN, F, R, P, DP, * GRADES, REPEATED COURSEWORK, AND TRANSFER CREDIT

- Course withdrawals (WD) are not included in the GPA calculation, but are considered a non-completion of attempted coursework.
- Incomplete (IN) grades are not included in the GPA calculation, but are considered a non-completion of attempted coursework. If the IN grade is replaced with a permanent grade, academic progress will be reevaluated.
- Failing (F) grades are treated as attempted points and are included in the calculation of the GPA.
- Attendance credit (R) are treated as attempted points which are earned but not included in the calculation of the GPA.
- Pass (P), Year Course (YC), and Doctoral Pass (DP) grades are treated as attempted points which are earned but not included in the calculation of the GPA.
- Missing grades (*) are treated as attempted points, but are considered a non-completion of attempted coursework and are not included in the calculation of the GPA. Once a grade has been recorded, academic progress will be reevaluated.
- Transfer credits will be counted as attempted and completed points for the calculation of maximum time to completion, but are not included in the calculation of the GPA.
- For repeated courses, all points will be counted as attempted and all grades are included in the calculation of the GPA.

FINANCIAL AID WARNING STATUS

A student whose financial aid status is Financial Aid Warning will receive a notification via the official College email address and federal financial aid will be disbursed for the upcoming semester only. If a student is not in compliance with all financial aid regulations for SAP at the end of the subsequent semester, the financial aid status will be changed to Financial Aid Denied and no federal financial aid will be disbursed (until a SAP appeal is completed and approved; details to follow).

FINANCIAL AID DENIED STATUS

A student whose financial aid status is Financial Aid Denied will not receive federal financial aid for the semester. The student may appeal the Financial Aid Denied status through the SAP appeals process outlined below. If the appeal is granted by the SAP Appeals Committee, the student’s status will be changed to either Financial Aid Approved or Financial Aid Probation. If an appeal is deemed as Financial Aid Approved, federal financial aid will be disbursed for the remaining semesters of the current academic year. If an appeal is deemed as Financial Aid Probation, federal financial aid will be disbursed for the upcoming/approved semester only and the student’s record will be reviewed before the start of the
subsequent semester; the student must continue to meet all financial aid regulations for SAP and meet all criteria put forth by the SAP Appeals Committee in order to continue to receive federal financial aid.

**SATISFACTORY ACADEMIC PROGRESS (SAP) APPEALS PROCESS**

A student who does not meet the aforementioned SAP standards will fall under one of the following statuses: *Financial Aid Warning* or *Financial Aid Denied*. Students who are in a *Financial Aid Warning* status will receive federal financial aid for the upcoming semester, but will need to rectify the SAP issue before the start of the subsequent semester in order to continue to receive federal financial aid. If the SAP issue is not cleared up, the student will fall into a *Financial Aid Denied* status. For students whose financial aid eligibility status is *Financial Aid Denied*, the College has established an appeals process for reinstatement of eligibility for federal financial aid; please continue reading for additional details.

**REINSTATEMENT OF FEDERAL FINANCIAL AID**

Reinstatement of federal financial aid after a student is on *Financial Aid Denied* status can be achieved in two ways:

1. A SAP Appeals Form can be submitted and then, approved by the SAP Appeals Committee following the process outlined in the *SAP Appeals Process* section below.
2. The student officially registers for TC courses and pays for tuition and fees without federal financial aid and does well enough in their coursework to meet SAP standards by the next time that SAP is evaluated for all students. *Students who do not meet the Maximum Time to Completion or Over Maximum Credit Allowance standard(s) cannot regain eligibility this way.*

**SAP APPEALS PROCESS AND NOTIFICATION OF COMMITTEE DECISIONS**

The Office of Financial Aid at TC will evaluate both, Master’s and Doctoral students at the end of each term (Fall and Spring) to determine if they are meeting SAP standards.

Students flagged as not meeting institutional SAP standards will be notified via email by the Office of Financial Aid. These students may fall under one of two categories/statuses: *Financial Aid Warning* or *Financial Aid Denied*. A student whose financial aid status is *Financial Aid Warning* will receive federal financial aid for that semester only and must be in compliance by the end of the subsequent semester. A student whose financial aid status is *Financial Aid Denied* will not receive federal financial aid for the semester. Students in a *Financial Aid Denied* status who wish to take advantage of any federal student aid must submit the SAP Appeals Form, along with any necessary written statements or supplemental documentation, to the Office of Financial Aid. Appeals will only be granted under truly extenuating circumstances, such as death or extreme sickness of an immediate family member, unexpected injury or illness, extended hospitalization, or another reasonable explanation. Work conflicts and/or an increased amount of reported schoolwork are (more often than not) not considered extenuating circumstances.
All SAP appeals will first be reviewed by the designated SAP Coordinator located in the Office of Financial Aid. The SAP Coordinator will ensure that all documents are included and attached to the SAP Appeals Form. Once all documents are successfully received, the completed appeal will be forwarded to the SAP Appeals Committee (consisting of several senior staff representatives from various offices at TC); the SAP Appeals Committee will meet 1-3 times a month, depending on the volume of submitted appeals.

*If a student’s SAP appeal is APPROVED, they will receive appropriate notification via email and will then be eligible for federal student aid for the specified semester/academic year.*

*If a student’s SAP appeal is DENIED, they will receive appropriate notification via email and will not be eligible for any federal student aid until they are in compliance with institutional SAP standards.*

*If a student’s appeal is deemed as anything other than the above statuses (i.e. PROBATION or PENDING), the student will receive appropriate notification via email; this notification will detail any additional documentation and/or steps required on the student’s behalf.*

The decisions of the SAP Appeals Committee are final.

**NOTES**

A student may still register for courses and maintain status in his or her degree program even with a Financial Aid Denied status provided he or she still meets the academic regulations of the College and the program.

Any student who registers for a term is obligated to pay tuition and fees as outlined in the TC Catalog. If a student’s SAP appeal is denied, they are still responsible for paying tuition and fees even though federal financial aid was not awarded.