

### ***Executive Summary Regarding Satisfactory Academic Progress (SAP) for Teachers College***

Federal regulations require all institutions to establish, publish, and apply standards of Satisfactory Academic Progress (SAP) for Federal Title IV eligibility. The purpose of measuring and enforcing these standards is to ensure that recipients of Federal Title IV funds are making satisfactory progress toward degree completion based on qualitative and quantitative measurements. Students who fail to meet SAP become ineligible to receive Federal Title IV funding until they are in compliance.

The following Federal Title IV programs are impacted by SAP:

- Direct Unsubsidized Stafford Loan
- Direct Graduate PLUS Loan
- Federal Perkins Loan
- Nurse Faculty Loan Program
- Federal Work-Study
- Federal TEACH Grant

The Office of Financial Aid at Teachers College (TC) will evaluate all students at the master's and doctoral degree levels after the grading deadline at the end of each academic term in the Fall and Spring terms. Additionally, students who have enrolled during the Summer term will also be evaluated after the grading deadline at the end of that academic term.

The following information outlines the policies and procedures that TC will administer in determining whether a student is placed in a ***Financial Aid Warning, Financial Aid Approved, Financial Aid Probation, 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 at TC will also have academic progress requirements separate from those outlined within this policy and are addressed within the TC Catalog and Program of Study Guides each year.

Federal regulations require TC to evaluate SAP for all students matriculated at the College whether or not Federal Title IV aid is received. Students will become ineligible for federal financial aid for the term(s) in which they fail to meet SAP until they are in compliance.

### **SATISFACTORY ACADEMIC PROGRESS (SAP) FOR FINANCIAL AID REGULATIONS**

Federal regulations require all institutions to establish, publish, and apply standards of Satisfactory Academic Progress (SAP) for Federal Title IV eligibility. The purpose of measuring and enforcing these standards is to ensure that recipients of Federal Title IV funds are making satisfactory progress toward degree completion based on qualitative and quantitative measurements. Students who fail to meet SAP become ineligible to receive Federal Title IV funding until they are in compliance.

Teachers College (TC) in accordance with federal regulations for Title IV financial aid eligibility has developed the following standards for evaluation of SAP. **Federal regulations require TC to evaluate SAP for all students matriculated at the College whether or not Federal Title IV aid is received.** SAP for financial aid is typically evaluated after the grading deadline at the end of each academic term in the Fall and Spring terms. For example, a student who has enrolled for the Fall semester will receive a SAP evaluation after the grading deadline of the Fall term, and the evaluation will affect the student's eligibility for federal financial aid in the subsequent term(s). Additionally, students who have enrolled during the Summer term will also be evaluated after the grading deadline at the end of that academic term.

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

SAP standards outlined below refer to the disbursement of federal financial aid only (this does NOT include scholarship). Academic programs at TC will also have academic progress requirements separate from those outlined within this policy and are addressed within the TC Catalog and Program of Study Guides each year.

### MASTER'S DEGREE (M.A., M.S., Ed.M.)

**Maximum Time to Completion**

Master's students are required to complete their program(s) of study within a 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 credits/points for the degree program measured by attempted credits/points. If a student's degree program requires more than the amount of credits/points shown on the chart below, the student's Maximum Credit Allowance will reflect 150% of the actual program credits/points required. (To find your Maximum Credit Allowance, multiply your Program Credits/Points Required by 1.5.) Students who exceed 150% of the required credits/points for their degree program will be placed on **Financial Aid Denied** status.

<i>Degree Program</i>	<i>Program Credits/Points Required</i>	<i>Maximum Credits/Points Allowed</i>
Master of Arts (M.A.)	32	48
Master of Science (M.S.)	32	48
Master of Education (Ed.M.)	60	90

**Course Completion – 66%**

Master's students are required to complete 66% of attempted credits/points cumulatively within their program of study. Calculated percentages will be rounded to the nearest tenth (i.e. 65.4 will be rounded to 65% completion; 65.5 will be rounded to 66% completion). Refer to additional notes regarding readmission to TC degree programs as well as switches in degree and/or programs of study.

Master's students who fail to meet the required percentage (66%) of attempted credits/points cumulatively will be placed on **Financial Aid Warning** status for one term. If the student is not in compliance in maintaining a completion of 66% of the cumulative total at the start of any subsequent terms, their status will be changed to **Financial Aid Denied**. A **Financial Aid Warning** is issued once per degree program.

**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) within their program of study. Refer to additional notes regarding readmission to TC degree programs as well as switches in degree and/or programs of study.

Master's students who fail to meet the 3.0 cumulative GPA requirement will be placed on **Financial Aid Warning** status for one term. If the student is not in compliance in maintaining a 3.0 cumulative GPA at the start of any subsequent terms, their status will be changed to **Financial Aid Denied**. A **Financial Aid Warning** is issued once per degree program. *Please note that the calculation of GPA is used only for financial aid purposes and is not reported by the College.*

### DOCTOR OF PHILOSOPHY DEGREE (Ph.D.)

**Maximum Time to Completion**

Ph.D. students are required to complete their program of study within a seven-year period of candidacy. Students who do not earn their degree within their seven-year period of candidacy will be placed on **Financial Aid Denied** status.

**Over Maximum Credit Allowance**

Ph.D. students may not exceed 150% of the required credits/points for the degree program measured by attempted credits/points. If a student’s degree program requires more than the amount of credits/points shown on the chart below, the student’s Maximum Credit Allowance will reflect 150% of the actual program credits/points required. *(To find your Maximum Credit Allowance, multiply your Program Credits/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.

<b>Degree Program</b>	<b>Program Credits/Points Required</b>	<b>Maximum Credits/Points Allowed</b>
Doctor of Philosophy (Ph.D.)	75	112

**Course Completion – 66%**

Ph.D. students are required to complete 66% of attempted credits/points cumulatively taking all terms of registration into consideration. Calculated percentages will be rounded to the nearest tenth (i.e. 65.4 will be rounded to 65% completion; 65.5 will be rounded to 66% completion). Refer to additional notes regarding readmission to TC degree programs as well as switches in degree and/or programs of study.

Ph.D. students who fail to meet the required percentage (66%) of attempted credits/points cumulatively will be placed on **Financial Aid Warning** status for one term. If the student is not in compliance in maintaining a completion of 66% of the cumulative total at the start of any subsequent terms, their status will be changed to **Financial Aid Denied**. A **Financial Aid Warning** is issued once per degree program.

**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) taking all terms of registration into consideration. Refer to additional notes regarding readmission to TC degree programs as well as switches in degree and/or programs of study.

Ph.D. students who fail to meet the 3.0 cumulative GPA requirement will be placed on **Financial Aid Warning** status for one term. If the student is not in compliance in maintaining a 3.0 cumulative GPA at the start of any subsequent terms, their status will be changed to **Financial Aid Denied**. A **Financial Aid Warning** is issued once per degree program. *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 required to complete their program(s) of study within a ten-year period of candidacy. Students who do not earn their degree within their ten-year period of candidacy will be placed on **Financial Aid Denied** status.

**Over Maximum Credit Allowance**

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

<b><i>Degree Program</i></b>	<b><i>Program Credits/Points Required</i></b>	<b><i>Maximum Credits/Points Allowed</i></b>
Doctor of Education (Ed.D.)	90	135

### ***Course Completion – 66%***

Ed.D. and Ed.D.C.T. students are required to complete 66% of attempted credits/points cumulatively taking all terms of registration into consideration. Calculated percentages will be rounded to the nearest tenth (i.e. 65.4 will be rounded to 65% completion; 65.5 will be rounded to 66% completion). Refer to additional notes regarding readmission to TC degree programs as well as switches in degree and/or programs of study.

Ed.D. and Ed.D.C.T. students who fail to meet the required percentage (66%) of attempted credits/points cumulatively will be placed on ***Financial Aid Warning*** status for one term. If the student is not in compliance in maintaining a completion of 66% of the cumulative total at the start of any subsequent terms, their status will be changed to ***Financial Aid Denied***. A ***Financial Aid Warning*** is issued once per degree program.

### ***Grade Point Average (GPA)***

Ed.D. and Ed.D.C.T. students are required to have a cumulative minimum grade point average (GPA) of 3.00 (equivalent to a B) taking all terms of registration into consideration. Refer to additional notes regarding readmission to TC degree programs as well as switches in degree and/or programs of study.

Ed.D. and Ed.D.C.T. students who do not meet the cumulative 3.0 GPA requirement will be placed on ***Financial Aid Warning*** status for one term. If the student is not in compliance in maintaining a 3.0 cumulative GPA at the start of any subsequent terms, their status will be changed to ***Financial Aid Denied***. A ***Financial Aid Warning*** is issued once per degree program. *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 for GPA and course completion calculations.
- Failing (F) grades are considered as non-completion of attempted points and are included in the GPA calculation.
- Attendance credit (R) are considered as attempted points which are earned but are not included in the GPA calculation.
- 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 credit allowance as well as earned completion, but are not included in the calculation of the GPA or maximum time to completion.
- For repeated courses, all points will be counted as attempted and all grades are included in the calculation of the GPA.

### **ADDITIONAL NOTES**

- A completed SAP appeal must be submitted and evaluated by the appeals committee in all ***Financial Aid Denied*** cases to determine a student's eligibility for federal aid. All SAP Appeals must be submitted by the

designated deadline noted within official SAP-related communications to a student's TC Gmail. Late SAP Appeal submissions will not be considered.

- **Financial Aid Warning** and **Financial Aid Probation** statuses may only last for one payment period before an additional SAP review is required.
- 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.
- If the student appealed on the basis of one circumstance and wanted to appeal again based on the same circumstance, the student would have to provide information about what has changed to permit the student to make SAP at the next evaluation. The College may decide to limit the number of times it will allow a student to appeal and reserve the right to deny any subsequent appeals.
- Students who are placed on Medical, Personal, as well as Administrative [Leave of Absences](#) will be evaluated for SAP each academic term. Students who are readmitted into a TC program as a result of a Leave of Absence will be evaluated for SAP on the overall academic history in their intended program of study based on qualitative and quantitative standards that satisfy as degree requirements.
- Students who are admitted into another advanced degree program of study while matriculated at TC (ie: MA/EdM to PhD/EdD) will be evaluated for SAP on the overall academic history of their intended program of study based on qualitative and quantitative standards that satisfy as degree requirements. Students may be asked to provide additional documentation such as a degree audit or a program plan as a result of a multiple degree SAP evaluation.
- Students who are readmitted into another advanced degree program of study as a new student (ie: MA Graduate to EdM, MA/EdM Graduate into PhD/EdD) will be evaluated for SAP on the overall academic history of their intended program of study based on qualitative and quantitative standards that satisfy as degree requirements. Students may be asked to provide additional documentation such as a degree audit or a program plan as a result of a multiple degree SAP evaluation.

#### **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 the student is not in compliance in maintaining a 3.0 cumulative GPA at the start of any subsequent terms, their status will be changed to **Financial Aid Denied** and no federal financial aid will be disbursed until a SAP appeal is completed and approved. **Financial Aid Warning** lasts for one payment period only and does not require action by the student. A **Financial Aid Warning** is issued once per degree program.

#### **FINANCIAL AID DENIED STATUS**

A student whose financial aid status is **Financial Aid Denied** will receive a notification via the official College email address and is not eligible to 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** and **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 or for however long the approval term is. If an appeal is deemed as **Financial Aid Probation**, students will be automatically placed on an academic plan and federal financial aid will be disbursed for the upcoming/approved semester only. The student's record will be reviewed before the start of the subsequent semester and will become ineligible for federal aid if the academic plan requirements are not met. If the length of an academic plan spans over several semesters, federal aid will be disbursed for the remaining semesters indicated on the academic plan based on satisfying outlined term-specific SAP requirements. 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 each semester.

### **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.

**All students who are requesting federal aid reinstatement must submit a SAP Appeal to the Office of Financial Aid by the published semester deadline on the Office of Financial Aid website. Additionally, students will be notified of the submission deadline through their official TC Gmail. Late SAP Appeal submissions will not be considered.**

### **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 reviewed by the SAP Appeals Committee. Students must be in a **Financial Aid Approved** and **Financial Aid Probation** status to receive aid after being denied. The SAP Appeals Committee will follow the process outlined in the appeals process section below.
2. The student officially registers for TC courses and pays for tuition and fees without federal financial aid meets SAP standards based on their registered coursework by the next SAP evaluation. *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 prior to the start of each academic term to determine if they are meeting SAP standards from grades/progress obtained from the previous term. Students who are on **Financial Aid Probation** or in a **Financial Aid Warning** status at the end of the spring term will have to be reviewed prior to the start of the summer term if they wish to enroll for this additional term.

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 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 typically 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. The SAP Appeals Committee will typically meet multiple times in a semester, depending on the volume of submitted appeals. Students will be notified of their SAP Appeal decision based on committee review. Students who have

been approved for aid reinstatement with ***Financial Aid Approved*** or ***Financial Aid Probation*** status will need to sign an academic agreement with the Office of Financial Aid.

**All students who are requesting federal aid reinstatement must submit a SAP Appeal to the Office of Financial Aid by the published semester deadline on the Office of Financial Aid website. Additionally, students will be notified of the submission deadline through their official TC Gmail. Late SAP Appeal submissions will not be considered.**

***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, PENDING, INCOMPLETE), 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.**