Financial Aid
Satisfactory Academic Progress Policy
Effective Fall 2019

Policy Explanation
In accordance with U.S. Department of Education regulations, Chicago State University (CSU) is required to establish Satisfactory Academic Progress (SAP) standards for Federal and State financial aid recipients. These minimum standards ensure that only those recipients demonstrating satisfactory progress toward the completion of their educational objective continue to receive financial assistance.

This policy is effective with the Fall 2019 semester and replaces all prior Satisfactory Academic Progress policies at CSU. However, if a student was determined ineligible under any SAP policy prior to the Fall 2019 semester, that student remains ineligible.

Policy Standards
The following are "minimum standards" required for a student to be eligible for financial assistance:

Minimum Cumulative Grade Point Average (GPA) Requirement
Undergraduate students must maintain a minimum cumulative grade point average (GPA) of 2.0, or better, on a 4.0 scale, as determined by the University.

Teacher Certification and 2nd Bachelor students must maintain a minimum cumulative grade point average (GPA) of 2.5, or better, on a 4.0 scale.

Master’s and Doctorate students must maintain a minimum cumulative grade point average (GPA) of 3.0, or better, on a 4.0 scale.

Professional/Pharmacy students must maintain a minimum cumulative grade point average (GPA) of 2.0, or better, on a 4.0 scale.

Minimum Completion Rate Requirement (credit hours earned vs. attempted)
All students must successfully complete at least 67% of cumulative attempted hours by the end of each term.

Maximum Time Frame Requirement
Students may receive financial aid for a maximum of 150% of the credit hours required to receive an undergraduate and/or graduate degree. Transfer hours from other institutions accepted by the University will count toward the maximum attempted credit hour limit. If a student is nearing the maximum attempted hours a warning letter will be sent.

Typical Maximum Time Frames
• Undergraduate - 180 hours for a 120 hour degree (degree requirements may vary)
• Graduate – 45 hours for a 30 hour degree (degree requirements may vary)
Additional Information on Minimum Completion Rate Standards

All students must comply with the minimum standards for Satisfactory Academic Progress Completion Rate. Satisfactory Academic Progress Completion Rate refers to the percentage of cumulative hours earned in relation to cumulative hours attempted. Attempted hours include all transfer credits, exam (CLEP) credits, hours with A, B, C, D, F, W, WP, WF, I (incomplete), X (missing grade), repeated hours, and developmental hours. Earned hours are those classes for which there is a letter grade of A, B, C, D, F, P, P1, I/F, and accept transfer credits and exam (CLEP) credits.

Example: A student who has attempted 28 hours at the end of spring semester must have earned a minimum of 19 hours to reach the 67% completion rate.

Transfer credits accepted will not be included in the calculation of the student's GPA. However, all attempted courses, withdrawals, transfer credits accepted from other colleges, or credits earned at CSU, will be counted toward the Minimum Completion Rate Requirement and the Maximum Time Frame Requirement components as herein defined.

Undergraduate students may receive financial aid for up to an additional maximum of 30 credit hours of attempted course work, if they have up to an equivalent number of credit hours which can be classified as developmental.

Students who are required to take the qualifying examinations, but do not pass the examination in Reading, will be required to enroll in Reading 1500. For those students, Reading 1500 (Reading 150 prior to the Fall 2008 semester) will be considered as a developmental course, and will be deducted from an undergraduate student’s 180 credit hours limit, as those developmental courses numbered 090 through 0990 may so be deducted.

Students who have changed majors can request to have their credits and grades reevaluated. Credits and grades that do not count towards the new major will not be included in the Satisfactory Academic Progress determination.

The Office of Student Financial Aid is NOT notified when a student finishes an incomplete class or receives a grade change. Therefore, it is the student's responsibility to notify the Office of Student Financial Aid when Incompletes are finished and/or grade changes are made. Developmental hours earned and attempted, though they do not count toward graduation requirements, shall be included in “credit hours earned vs. attempted” when computing the Minimum Completion Rate Requirement.
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**Review Period**

At the end of each semester, the record of every student will be reviewed to determine if the student has made progress according to the minimum standards set by this policy. All periods of enrollment (fall, spring, and summer) count toward the Minimum Cumulative Grade Point Average Requirement, the Minimum Completion Rate Requirement and the Maximum Time Frame Requirement components, even if a student is not receiving financial aid funding for a period(s) of enrollment.

Students not meeting SAP at the end of a semester and who have an existing academic plan must have their academic progress reviewed by their academic advisor.

**Financial Aid Warning**

If a student, for the first time, is not making progress according to the minimum standards as set forth under this policy, he/she will be placed on Financial Aid Warning and allowed an additional semester of financial aid eligibility to achieve the aforementioned minimum standards. The student will be eligible to receive financial aid funds during this semester. If at the end of that Financial Aid Warning semester the student has not achieved Satisfactory Academic Progress, the student will be placed on Financial Aid Probation.

In the event that a student had once been placed on Financial Aid Warning, but subsequently met compliance guidelines within the SAP policy, and then, in a future semester violates the SAP Policy, the student would once again be placed on Financial Aid Warning.

Students who are in violation of the Maximum Time Frame Requirement will not be placed on Financial Aid Warning, but rather will be Denied Reinstatement for further financial aid funding. However, first time Bachelor candidates who have sufficient developmental hours to bring the ratio below 150% may appeal their Denial of Reinstatement by following the Appeals process discussed below.

**Financial Aid Probation**

Any student who has not maintained Satisfactory Academic Progress as defined by this policy after one semester on Financial Aid Warning will be placed on Financial Aid Probation and not eligible to receive Federal and State financial aid funds. Students on Financial Aid Probation may continue to attend Chicago State University at their own expense or until they once again meet SAP criteria or submit an Appeal for Reinstatement of Financial Aid Eligibility that is approved.
Reinstatement

There are two ways a student's eligibility can be reinstated:

- Meet minimum standards as set forth in this policy by the end of next enrollment period
- File a successful SAP Appeal, which must include an approved Academic Plan and Satisfactory Academic Progress Review Form

Appeals Process

A student who fails to meet the CSU Satisfactory Academic Progress requirements may submit a written Appeal to the Office of Student Financial Aid. The Appeal for Reinstatement of Financial Aid Eligibility form is available from an Academic Advisor, on the Office of Student Financial Aid website, or in the Office of Student Financial Aid. Appeals must clearly explain and provide proof (if warranted) of why Satisfactory Academic Progress standards were not met. Proof can include injury, illness, death of a relative, or other mitigating circumstances.

As a part of the SAP Appeal process undergraduate students must meet with their academic advisor, and graduate students must meet with advisors in their major department, to develop an academic plan that successfully meets the requirements of both their academic program and the Satisfactory Academic Progress policy. If after completing an academic plan, a student wishes to modify the plan, any change must be approved and dated by the student’s advisor.

Completed appeals will be submitted to the Office of Student Financial Aid and must include an Academic Plan, a Satisfactory Academic Progress Review Form, and an Appeal for Reinstatement of Financial Aid Eligibility form. Appeals are reviewed each semester on an individual basis. Students are notified by the Office of Student Financial Aid of the decision as to whether or not a student is reinstated for financial aid/loan eligibility. The decision of the Office of Student Financial Aid is final.

Please Note

- Hours earned/attempted under a financial aid Consortium Agreement, with another school, are subject to CSU’s SAP Policy.
- Students, who have changed majors and have provided a reevaluation of their degree audit from the academic advisor in the new major, will have their financial aid reset, so that only credits and grades which apply toward the new major are included in SAP evaluation/review.
- GPA and completion rate may be affected by incomplete grades, withdrawals from courses, repeat courses and transfer credits.

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