

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR FINANCIAL AID ELIGIBILITY

Federal financial assistance programs are authorized under Title IV of the Higher Education Act of 1965 as amended, and require the establishment of minimum standards of academic progress toward degree completion that students must meet to maintain eligibility for financial aid. While students meeting these standards are generally eligible for aid, some aid programs require higher standards that may preclude the student from qualifying for those programs. The Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility applies to all federal Title IV Student Aid Programs. This policy applies to all students seeking or receiving assistance whether or not aid may have been received previously.

Undergraduate Students

The undergraduate student category includes students pursuing their first or subsequent undergraduate degree(s), teacher certification, multiple major and/or minor concentrations.

GPA requirement (Qualitative Standard): Students must meet the minimum criteria listed below:

Total Credit Hours Earned	Cumulative GPA
00-19	1.50
20-59	1.80
60 or more	2.00

All total credit hours (inclusive of transfer credits, AP, IB, CLEP, etc.) posted as earned hours must be included when determining the appropriate Cumulative GPA for each incremental assessment. Since the acceptance of transfer credits can occur any time, the transfer student's standards may differ from one assessment period to another. Assessment occurs annual after spring grades have been posted.

Pace to Completion (Quantitative Standard): Pace to Completion is calculated as hours earned divided by hours attempted. Students are allowed 150% of the normal time frame to complete their first undergraduate degree. CofC requires a minimum of 122 hours for an undergraduate degree; therefore, the SAP policy requires the degree to be completed within the maximum time frame of 183 attempted hours. Students must meet a minimum Pace to Completion. The Pace to Completion evaluation is done annually after spring grades have been posted.

The required Pace to Completion rates are:

Total Credit Hours Earned	Pace to Completion
00-19	65%
20 or more	67%

The minimum cumulative percentage of credit hours completed does not consider hours attained through AP, IB, CLEP, unaccepted transfer credits, audit or non-credit courses, e.g., cooperative education experiences, developmental and continuing education, and EDLS 100 Learning Strategies. NOTE: Courses with withdrawn status must be counted in attempted hours. Therefore, if the student wishes to drop a course from his/her schedule, it is important to drop the class prior to the end of the Drop/Add Period. Otherwise, the course will be included in the total attempted hours.

Graduate Students

GPA Requirement (Qualitative Standard): Graduate students must maintain a cumulative grade point average of at least 3.0. Students with a GPA less than 3.0 are not eligible to receive financial aid.

Pace to Completion (Quantitative Standard): Graduate students are allowed 150% of the normal time frame to complete their first graduate degree. Graduate students who have attempted 64 credit hours (includes transfer, research and thesis) will cease to be eligible for financial aid. Graduate students must successfully complete 50% of the cumulative hours attempted. NOTE: Courses with withdrawn status are counted in attempted hours. Therefore, if the student wishes to drop a course from his/her schedule, it is important to drop the class prior to the end of the Drop/Add Period. Otherwise, the course will be included in the total attempted hours.

Information Applicable to All Students

Withdrawal: Students will be evaluated based on the number of enrolled hours at the end of the Drop/Add period. Withdrawn courses are included in the attempted hour calculation.

SAP Suspension: Students who are not in compliance with the SAP policy at the annual review, which occurs after spring semester grades are available, will be placed on SAP suspension making them ineligible to receive financial aid. Students on SAP suspension may enroll at their own expense or file an appeal.

Termination of Aid: Students who are dismissed from the College of Charleston for any reason are terminated from financial aid.

SAP Probation: Students who file successful appeals may be continued on financial aid for an additional semester after which they must be re-evaluated. E.G., a student files an appeal at the end of spring semester and it is approved and the student chooses to enroll in summer school, then the student would be re-evaluated for full SAP compliance at the end of summer. The student may need to file another appeal and be approved in order to receive any financial aid awarded for the fall semester.

Readmit Policy: Students applying for readmission to the College are eligible for financial aid consideration if: (1) they meet the SAP standards in effect at the time of readmission; or (2) they file an appeal and it is approved.

Repeat/Transfer Credits: Repeated courses and transfer hours accepted by CofC will be counted in both attempted hours and hours earned.

Academic Forgiveness: The SAP policy will not automatically apply to any hours or grades forgiven. Students who have been granted forgiveness must contact the Office of Financial Aid for further assistance.

Second Degrees: Students who are completing a second degree will be required to appeal once they reach their maximum time frame. This appeal will require documentation from the student's academic department indicating the number of credit hours needed to complete their second degree.

Change of major: Students who need to remain enrolled beyond their maximum time frame (183 attempted hours for undergraduates) due to a change of major will be required to submit an appeal.

SAP Appeal form: The SAP Appeal form is available via the financial aid download forms website at <http://finaid.cofc.edu>. Appeals for reinstatement of eligibility are the responsibility of the student. The appeal must be submitted within the published calendar of appeal time frame and include the semester for which reinstatement is requested. Appeals must specifically reflect the mitigating circumstances that were beyond the control of the student. The appeal must provide a specific resolution to circumstances and supporting documentation as indicated on the appeal form.

Students submitting an appeal remain ineligible to receive aid during the appeal process. Students whose appeals are approved may have their eligibility for aid reinstated. Financial aid may be awarded if the student meets routine eligibility criteria, subject to availability of funds.

Aid programs covered by SAP standards include the Federal: Pell, SEOG, and TEACH Grants, Federal Work-Study, loans such as Perkins, Subsidized/Unsubsidized Stafford Direct, and PLUS.

Satisfactory Academic Progress Appeal (SAPA) Calendar

Summer: Students appealing eligibility for the summer semester may submit an appeal from the second Monday in May, until the first weekday in June.

Fall: Students appealing eligibility for the fall semester may submit an appeal from the second Monday in May, until the last weekday in September. Students who are attempting to make up deficiencies from the previous academic year in the summer are strongly encouraged to appeal for the fall semester immediately after summer grades are available in MyCharleston.

Spring: Students appealing for the Spring Semester only may submit an appeal from the first weekday in January, until the last weekday in February.