

**Columbia International University**  
**Federal Financial Aid**  
**Satisfactory Academic Progress Policy**  
(SAP)

Pursuant to Federal Regulations regarding financial aid assistance under the Title IV, HEA programs (herein after referred to as federal financial aid), the Columbia International University (CIU) Office of Student Financial Services is required to monitor the academic progress of all students. Federal financial aid funds can only be awarded to students who meet a minimum qualitative standard (GPA), meet a minimum quantitative standard (Pace), and who have not exceeded 150% of program credit hours (Maximum Time Frame). If a student fails to meet any particular standard or combination of standards, he/she will become ineligible for federal financial aid. A student is considered making Satisfactory Academic Progress (SAP) and eligible for federal financial aid if he/she:

**Eligibility Criteria**

| Undergraduate   | Graduate  | Seminary  |
|---|---|---|
| A. Is admitted and enrolled as a degree-seeking student.              | A. Is admitted and enrolled as a degree-seeking student.              | A. Is admitted and enrolled as a degree-seeking student.              |
| B. Maintains a 2.0 GPA.   | B. Maintains a 2.7 GPA (Doctoral 3.2 GPA).                            | B. Maintains a 2.3 GPA (Doctoral 3.0 GPA).                            |
| C. Passes 67% of all attempted credit hours (Pace).                   | C. Passes 67% of all attempted credit hours (Pace).                   | C. Passes 67% of all attempted credit hours (Pace).                   |
| D. Has not exceeded 150% of program credit hours (Maximum Timeframe). | D. Has not exceeded 150% of program credit hours (Maximum Timeframe). | D. Has not exceeded 150% of program credit hours (Maximum Timeframe). |

**Qualitative Standard (GPA)**

*Courses Included in Cumulative GPA Calculation*

- Any CIU academic coursework appearing on transcripts for which letter grades are received.
- Repeated coursework in which an improved grade is received; only the improved grade will be included in the student’s cumulative GPA.
- WF’s will be calculated as an F in the student’s GPA.

*Courses Not Included in Cumulative GPA Calculation*

- Non-credit remedial courses.
- Grades for courses receiving incompletes, work in progress, withdrawals, audits, satisfactory grades and unsatisfactory grades.
- Grades for transfer credit hours accepted by CIU.

## **Quantitative Standard (PACE)**

Pace is defined as the rate at which a student must progress through his/her educational program to ensure that the student will complete the program within the maximum time frame. Students must pass 67% of all attempted credit hours.

### *Courses Included in Quantitative Pace Calculation*

- Any academic coursework including incompletes, withdrawals, satisfactory grades, unsatisfactory grades, and repetitions that the student begins (registers for) and is charged for by the institution will be counted as attempted credit hours.
- Any courses transferred from another institution that CIU is accepting and applying towards a student's degree program will be counted as attempted and earned credit hours.
- All exam credit hours (AP, CLEP, Etc...) accepted and applied to a student's degree program will be counted as attempted and earned credit hours.
- Any academic coursework with passing grades, repetitions with passing grades and courses with satisfactory grades will be counted as earned credit hours.

### *Courses Not Included in Quantitative Pace Calculation*

- Non-credit remedial courses, audits, and work in progress are not counted as hours attempted or earned.

## **Maximum Timeframe**

Students are no longer eligible for aid if the number of credit hours exceeds 150% of the published program length (i.e. Undergraduate Programs 128 hours x 150% = 192 hours, no federal aid past 192 hours; Graduate Programs 60 hours x 150% = 90 hours, no federal aid past 90 hours).

A student may appeal if they have changed majors and to have their credits and grades that do not count toward the new major to not be included in the satisfactory progress determination.

## **Full-time/Part-time**

For the purposes of SAP, CIU does not distinguish between full-time and part-time enrollment. The measurement of the student's GPA, Pace and Maximum Timeframe is not impacted by enrollment status.

## **Re-admit and Entering Transfer Students**

Re-admit students will be assessed for eligibility upon re-application to CIU and will be considered eligible for federal financial aid if they meet the eligibility criteria noted above. All transfer credit hours accepted by CIU will be counted as hours attempted and hours earned. Grades for transfer credit hours accepted by CIU will not be calculated in the cumulative GPA.

## **Frequency of SAP Assessment**

If a student's academic program is one year in length the Office of Student Financial Services will review SAP after each payment period in which the student is enrolled.

If a student's academic program is greater than one year in length, the Office of Student Financial Services will review SAP after the spring semester.

All students, regardless of enrollment status, will also be reviewed at the end of the second academic year for compliance with the GPA requirement only. Failure to have a GPA consistent with the program graduation requirement at the two year checkpoint will result in a full SAP review and financial aid probation. (Please see table under eligibility criteria.)

Students who have not met SAP at the designated checkpoint are classified as ineligible for federal financial aid.

Students who do not meet the minimum SAP requirements will be sent a letter and/or email explaining that they are not eligible for federal financial aid. Students have the right to appeal.

## **Financial Aid Appeals**

Students may appeal the federal financial aid ineligibility determination if they have extenuating circumstances. Extenuating circumstances are documented conditions beyond the student's control (i.e. injury, illness, death of family member or family crisis). All appeals must be in writing to the Office of Student Financial Services.

In order to appeal, the student will need to submit the following:

- A letter of explanation detailing the extenuating circumstance and what has changed in the student's situation to ensure SAP requirements will be met at the next evaluation.
- Supporting documentation of any and all events noted in the letter of explanations. Subsequent documentation submitted after an appeal is filed may or may not be reviewed for consideration of the appeal.

Appeals should be submitted prior to the start of the term in which a student is requesting financial aid assistance. Appeals will be reviewed, and the student will be notified by letter and/or email whether the appeal was approved or denied.

Students who have an appeal approved will be placed on Financial Aid Probation for one semester and are eligible for federal financial aid while on Probation. Failure to meet SAP standards at the end of that semester will result in loss of federal financial aid eligibility for the upcoming semester. Once minimum SAP requirements have been met, federal financial aid eligibility can be reinstated.

If a student's appeal is denied then the student will be required to successfully attain minimum SAP requirements using his/her own financial resources to continue enrollment. Once minimum SAP requirements have been met, aid eligibility can be reinstated.

### **Academic Plan**

Students with an approved appeal that cannot achieve minimum SAP requirements within one semester are required to develop and submit an Academic Plan. The Academic Plan will be created by the student in conjunction with the student's Academic Dean and/or Advisor and the Office of Student Financial Services. The plan will be signed by the student, the Academic Dean and/or Advisor, and the Office of Student Financial Services.

An Academic Plan will detail the specific expectations and requirements that must be met by a specific time frame. Failure to meet the minimum SAP requirements by the specific time frame results in the student being ineligible for federal financial aid. Student Financial Services will notify students by email or mail of their ineligibility.

Students can submit a written appeal to change their Academic Plan. The appeal must explain what has happened to make the change necessary and how they will be able to make academic progress.

CIU reserves the right to terminate an Academic Plan at any time based on student's lack of progress.