



Graduate Program – Satisfactory Academic Progress (SAP) Requirements For Federal Funded Financial Aid

Office of Financial Aid

As a graduate student your academic progress will be reviewed at the end of each semester and you must meet the following satisfactory academic progress requirements to receive financial aid for any subsequent semester from any of the following federal programs:

Federal

- Federal Direct Unsubsidized Stafford Loans
- Federal Direct Graduate PLUS Loans

Satisfactory academic progress has two-fold criteria with a Qualitative and a Quantitative component. To meet the Qualitative component, students must have the cumulative Grade Point Average (GPA) listed below for the number of credits attempted. To meet the Quantitative component, students must stay on target to complete their degree within the maximum time frame allowed by this policy by passing the percentage of the total credits they have attempted as indicated in the chart below.

A Graduate student is considered to be making Satisfactory Academic Progress if the student meets the criteria on the following table:

Required Percentage Passed	Minimum Cumulative GPA
80%	3.0

REVIEW POLICIES:

1. The cumulative GPA (Grade Point Average) is the average of all quality points achieved for all courses taken during all semesters at Charter Oak State College toward the current degree program and included in the current calculation of the GPA by the Registrar's office.
2. The following will be considered as credits attempted and passed:
 - "A" through "D" grades
 - Transfer credits accepted toward the current degree program.
3. The following will be considered as credits attempted but not passed:
 - "F" grades
 - "W" withdrawal



- “I” incomplete

In the event that a student fails to meet any of the criteria as indicated above, the student will be considered to be making Unsatisfactory Academic Progress; thereby, cancelling all Federal Aid for future semesters/terms.

Special Note Regarding Repeated Courses

All courses taken at Charter Oak State College are counted as attempted credits even if they have been taken again. If a student fails a course and then repeats it in a subsequent semester and receives a passing grade, the credits for the first time the course was taken are counted as attempted but not passed and the credits for the second time the course was taken are counted as attempted and passed.

Special Note Regarding Course Withdrawals

Prior to the Census Date (Drop Period) for the College - All courses that a student has dropped at Charter Oak State College are not counted as attempted; there will be no impact on SAP as credit hours were not attempted; however, the student could be held responsible for all charges.

After the Census Date (Drop Period) for the college – All Courses from which a student has withdrawn count as attempted but not passed and these will figure into the calculation of the GPA and the student may also be subject to the Return of Title IV Funds Policy.

FINANCIAL AID ACADEMIC PROGRESS APPEAL PROVISIONS:

A student who is not making satisfactory academic progress may submit an Appeal to be placed on Financial Aid Probation. Appeals are approved only in cases where the student has demonstrated that the academic progress criteria were not met due to extraordinary circumstances occurring in the student's life, generally beyond his/her control.

Extraordinary circumstances might include:

- Severe and long term illness or injury to the student making the successful completion of courses that had been started a physical impossibility or hardship.
- Death of an immediate family member that creates serious emotional stress or, in some cases, serious financial stress or uncertainty.
- Serious emotional distress as a result of mistreatment (i.e. rape, physical abuse).

Circumstances that, generally, do not warrant an academic progress waiver include:

- Not liking the course or professor.
- Being too busy at work, particularly if it is the same job the student had before the semester started and nothing out of the ordinary has occurred in the company.
- Deciding after the semester starts to take some time off to work.

A Graduate student may only submit an Academic Progress Appeal for financial aid once, so its use should be carefully considered and timed. During the Probation period, the student must make up any academic progress deficiency. If the Appeal is approved, the student must meet the terms of an Academic Plan developed with the Financial Aid Office, Registrar's Office and Academic counselor by the end of the next SAP Review Period.

A waiver may be granted ONLY when the following conditions are met:



- Detailed documentation must be provided to verify the extraordinary circumstances that warrant the waiver.
- An explanation of how these circumstances resulted in the loss of satisfactory academic progress.
- An explanation of how the student's situation has changed so that these circumstances are not expected to cause further problems that would prevent the students from demonstrating Satisfactory Academic Progress in the future.

Based on the documentation and the student's academic record, there must be a reasonable expectation that all future academic progress requirements will be met.

Please note: Successful appeals of academic standing with the Academic Dean and/or Provost of Charter Oak State College do not constitute an appeal of academic progress for federal financial aid. Students must submit documentation separately to the Financial Aid Office when submitting an academic progress appeal for federal financial aid.

A student who believes he/she has grounds for an academic progress appeal should send the documentation outlined above to the Office of Financial Aid.

Office of Financial Aid
April 2016
Graduate Program SAP Policy