

Financial Aid Satisfactory Academic Progress Policy

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General Financial Aid Satisfactory Academic Progress (SAP) Policies

1. **Completion Rate** - Students must pass a cumulative 67% of all credit hours attempted to remain eligible for Financial Aid. Grades of A, B, C, D, IP, & S count as attempted and earned credit hours. Grades of F, I, NC, NR, W, & WF count as attempted but not earned credit hours. A student with 100 cumulative attempted hours must have earned a passing grade in at least 67 of those attempted hours. If a student's cumulative completion rate falls below 67%, the student will be placed on *Financial Aid Warning* for one semester of enrollment. If at the end of the Financial Aid Warning Period the cumulative completion rate is still below 67%, or the student's cumulative GPA falls below 2.0, financial aid will be suspended.
2. **Minimum Cumulative GPA** - Students must maintain a minimum cumulative UTC GPA of 2.0 to make satisfactory academic progress for financial aid. If the cumulative GPA falls below 2.0 at the end of a term, the student will be placed on *Financial Aid Warning* for one semester of enrollment. If at the end of the Financial Aid Warning Period the student cumulative GPA is still below 2.0, or the student's cumulative completion rate is below 67%, financial aid will be suspended.

Note: Financial aid is automatically suspended after a term where the only grades earned are F or a combination of F and W. There is no financial aid warning period for students with no passing grades.

3. **Maximum Time Frame** - The maximum time limit for a student to receive financial aid is 150% of the published program length. Most undergraduate degree programs at UTC require 120 credit hours to complete. 150% of the 120 credit hours required for completion is 180 attempted hours. All grades, A, B, C, D, S, F, I, IP, NC, NR, W, and WF count as attempted hours. No *Financial Aid Warning Period* is available for exceeding the 150% rule. Students may appeal to have financial aid extended beyond 150% but MUST have a written graduation plan signed by his or her advisor and must document why the degree wasn't completed within the 150% time frame.

Graduate program maximum time frame is determined as 150% of the required hours for the degree as published in the Graduate Catalog.

Additional Financial Aid Satisfactory Academic Progress Policy Information

1. **Timing of Financial Aid SAP review** - Financial aid satisfactory academic progress is reviewed each semester after grades are posted.
2. **Consistent Application** - Federal regulation requires all students, including those students not currently receiving any financial aid, be evaluated and notified of eligibility status based on the financial aid satisfactory academic progress standards.
3. **Academic Forgiveness** - Financial Aid regulations do not have a provision for academic forgiveness; therefore, all credits and grades removed for academic forgiveness must be used to calculate financial aid satisfactory academic progress completion rate, minimum GPA, and maximum time frame.
4. **Transfer Hours and GPA** - Transfer students will be placed within completion rate, minimum GPA, and maximum time frame requirements for satisfactory academic progress, based on the transfer credits and grades accepted by UTC.
5. **Withdrawals** -
 - a. Students who officially withdraw from the University are required to continue to meet the completion rate, minimum GPA, and maximum time frame.
 - b. Students who unofficially withdraw from the University, or if the only grade received is F – the student must appeal to have financial aid reinstated.
6. **Changes in Course of Study** - Students who change course of study and exceed the 150% maximum time frame must include documentation of the major change and progress toward the new major along with the advisor signed graduation plan when appealing to have his or her maximum time frame extended.
7. **Incomplete Grades** - Hours for which an incomplete grade is received will count toward attempted but not passed hours in the calculation of the completion rate. The final grade for the incomplete hours will be calculated into the GPA at the end of the next semester.
8. **Repeated Coursework** - All hours attempted (original and repeated) will count toward the completion rate and maximum time frame. Only grades counted by the Records Office will count in the cumulative GPA for financial aid purposes.
9. **Developmental/Remedial Coursework** - Federal regulation limits the number of developmental credits covered by financial aid funds to 30 hours.

10. **Double Majors and Second Degrees** - A student may receive financial aid to earn a second degree so long as he or she completes the second degree within the 150% maximum time frame (180 total attempted credit hours combined for all undergraduate degrees). If a student feels he or she has extenuating circumstances necessitating a second degree beyond the current maximum time frame, he or she may submit an appeal to the Financial Aid Office. The student must include graduation plan signed by their advisor.

Notification of status and right to appeal

Students will be notified of changes to SAP status via UTC email and via letter mailed to the permanent address on file. Students on financial aid suspension may appeal in writing, using the UTC Financial Aid appeal form. Appeal decisions and requests for additional documentation will be sent via UTC email. Documentation of mitigating circumstances is encouraged when appealing for reinstatement of aid. Lack of documentation may lead to the denial of an appeal. Appeals not approved by the UTC Financial Aid Office internal committee are reviewed by an external Financial Aid Satisfactory Academic Progress (SAP) Appeals Committee.

Appeals should document how circumstances have changed to allow the student to succeed academically. Students who reference unusual circumstances that may be mitigated by services available to UTC students may be required to document, prior to review by the Appeal Committee, a visit to the UTC office offering the service and/or document use of the service. Examples include: 1) students listing a learning disability are referred to the Office for Students with Disabilities (OSD) and may be required to document an initial visit and/or that they are receiving accommodations for the learning disability; 2) students listing test anxiety are referred to the Counseling Center and may be required to document an initial visit, and/or that they are receiving counseling services. All attempts will be made to uphold confidentiality standards where applicable under federal and state law.

The deadline for a student to appeal his or her SAP status prior to the start of a term is approximately one business week prior to the start of the semester. Appeals are reviewed on an on-going basis, and students normally receive notification of an appeal decision with 45 days of submitting the appeal. Semester appeal deadline dates are available on the Financial Aid Office website at <http://www.utc.edu/Administration/FinancialAid/ConTranDates.php>.

A student with approved appeal will be placed into a Financial Aid Probation, Academic Plan, or Graduation Plan status for the following semester(s) of enrollment. The appeal approval notification may list restrictions or requirements to be followed by the student. Failure to follow restrictions or requirements may result in immediate forfeiture of financial aid.

Paying out of pocket for classes or sitting out a semester is not grounds for reinstatement of aid. Students must bring their academic progress back into compliance or have an appeal approved to have aid reinstated.

Information regarding scholarships and Pell Grant

Progress standards for scholarships and Pell Grant are detailed separately via the following means:

1. Review HOPE Scholarship standards at <http://www.utc.edu/Administration/FinancialAid/TELSappeal.php>
2. Progress standards for all University Scholarships are listed on the original Award Letter the student signed. If the student does not have his or her copy of the Award Letter, he or she should contact the Scholarship Office.
3. Progress standards for private scholarships are determined by the private donor. Students should refer any questions to the scholarship donor.
4. The Financial Aid SAP Appeals Committee does not have authority to approve or deny University or HOPE scholarship appeals.
5. Pell recipients considering taking summer classes should be aware that withdrawing from a course during the Fall and Spring Semesters may negatively impact Pell eligibility for the following Summer term. Pell Grant recipients with full-time attempted hours during the Fall and Spring Semesters must meet all of the following criteria in order to receive Pell Grant for the Summer Semester:
 - a. Enroll in 6 or more credit hours for the Summer Semester.
 - b. Complete a minimum of 24 hours between the Fall and Spring Semesters.

If you have any questions concerning summer Pell Grant eligibility please visit the UTC Financial Aid website: <http://www.utc.edu/Administration/FinancialAid>