

# Financial Aid Satisfactory Academic Progress Policy

The University of Tennessee at Chattanooga  
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## General Financial Aid Satisfactory Academic Progress (SAP) Policies effective Fall 2011-Summer 2013

All institutions that participate in Title IV programs, which include all Federal and State Financial Aid (Loans, grants, Hope Scholarship, Work Study), must develop, implement, and disseminate a Satisfactory Academic Progress (SAP) policy. Failure to meet the following requirements for Satisfactory Academic Progress in coordination with Federal Satisfactory Academic Progress (SAP) Guidelines, may result in the loss of financial aid.

- **Course Completion Rate (CCR):** Students must earn (pass) a cumulative 67% of all credit hours attempted to remain eligible for Financial Aid. Grades of A,B,C,D, & S count as attempted and earned credit hours. Grades of F, I, IP, NC, NR, W, &, WF count as attempted but not earned credit hours. For example, a student with 100 cumulative attempted hours must have earned a passing grade in at least 67 of those attempted hours.
- **Minimum Cumulative GPA:** Students must maintain a minimum cumulative GPA of 2.0 to be making satisfactory academic progress for financial aid.
- **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. For a student to be placed on unsatisfactory progress due to the maximum time frame, they would either meet or exceed 180 attempted hours. All grades, A, B, C, D, S, F, I, IP, NC, NR, W, and WF count as attempted hours. Students will be notified that they are *Approaching 150%* when they meet or exceed 150 credit hours. Students who exceed 225 cumulative attempted hours WILL NOT BE ALLOWED to receive financial aid, OR appeal their status.
  - Graduate programs: the maximum time frame is determined as 150% of the required hours for the degree as published in the Graduate Catalog. Graduate students will be notified that they are *Approaching 150%* when they meet or exceed the number of hours it takes to complete their degree. Additionally, there is no warning period for exceeding the maximum time frame.
- **No Progress:** Financial aid is automatically suspended after a semester where the only grades earned are F or a combination of F, W, I, and IP (no progress). There is no Financial Aid Warning period for students with no passing grades.

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## Financial Aid Satisfactory Academic Progress Policy Information

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- Graduation Plan: Students exceeding the Maximum Time Frame (150%) **MUST** submit a Graduation Plan with their appeal packet. This Graduation Plan should consist of the classes and number of hours left to graduate as well as the signature of the student's advisor. Failure to submit this Graduation Plan with appeal packet may result in an immediate denial. However, submitting a signed Graduation Plan does not guarantee an approved appeal. If the student's appeal is approved, the Graduation Plan will be reviewed at the end of each term. If a student's appeal for Maximum Time Frame, or exceeding 150%, is approved, they will **ONLY** be approved for the number of hours indicated on their Graduation Plan, but **NOT EXCEEDING 225** attempted hours.
- Warning Period: Students who do not meet the Course Completion Rate (CCR) rule of 67% or the Minimum GPA of 2.0 will be on a *one semester warning period*. After the warning period if the CCR is still below 67% or the GPA is below 2.0, financial aid will be suspended. **There is no Financial Aid Warning Period for students making no progress.**
- Timing of Financial Aid SAP review: Financial aid satisfactory academic progress is reviewed each semester after grades are posted.
- Consistent Applications: Federal regulation requires all students, *including those students not currently receiving any financial aid*, be evaluated and notified of eligibility status based on financial aid SAP standards.
- Limit Number of Appeals: Please be aware that a student **may only submit a total of THREE appeals at UTC.**
- 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 SAP standards.
- Transfer Hours and GPA: Transfer students' course completion rate, minimum GPA, and maximum time frame requirements will be evaluated for satisfactory academic progress based on the transfer credits and grades accepted by UTC at the time of acceptance.
- Withdrawals:
  - Students who officially withdraw from the University are required to continue to meet the course completion rate, minimum GPA, and maximum time frame.
  - Students who unofficially withdraw from the University, or if the only grade received is F the student must appeal to have financial aid reinstated.
  - Please be aware the University has a policy regarding the repayment of financial aid due to withdrawing. The following link states the complete policy: [Enrollment Changes](#)
- Incomplete Grades: Hours for which an incomplete grade is received will count toward attempted but not earned hours in the calculation of the course completion rate. The final grade for the incomplete hours will be calculated into the GPA when the course is graded. It is the student's responsibility to notify the Financial Aid Office when the course is graded.
- 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.

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- Developmental/Remedial Coursework: Federal regulation limits the number of developmental credits covered by financial aid funds to 30 hours.
  - Double Majors: The Satisfactory Academic Progress policy does not allow the University to increase the Maximum Time Frame of attempted hours due to double majors.
  - 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 (210 total attempted credit hours combined for all undergraduate degrees). The student must also include an advisor-signed Graduation Plan for review.
  - Mitigating Circumstances:
    - When appealing to regain financial aid the student must submit a signed statement indicating rationale for appeal. The following requirements are required for all appeals. Appeal statements should include the following:
    - Explain any **unusual** circumstances that led to your financial aid suspension. Be specific- indicate dates and time periods involved and how the unusual circumstances affected your academic performance.
    - Explain how and why your situation is different now. Be as detailed as possible. If UTC offers a service that helps mitigate your unusual circumstance, you may be required to document that you are using this service. Services might include, but are not limited to, the Office of Students with Disabilities, the Student Success Center, Advisement, Career Planning and Counseling.
  - Financial Aid Probation: If a student has a Satisfactory Academic Progress (SAP) Appeal approved, they will be placed on a one semester warning period if it will possible to bring their Course Completion Rate and GPA to maintain SAP standards after the next semester.
  - Academic Plan: If a student has a Satisfactory Academic Progress (SAP) Appeal approved and it is NOT possible for them to maintain the required Course Completion Rate and GPA to maintain SAP after one semester of enrollment, they will be placed on a SAP Academic Plan. For every semester the student is on the Academic Plan, they must maintain a SEMESTER Course Completion Rate of 80% and a 2.5 GPA.
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## Notification of Status and right to appeal

Students will be notified of changes to SAP status and any appeal decisions via UTC email. Changes in SAP status can also be viewed by the student by logging in to MyMocsNet. Click the Money Tab, then Financial Aid. A student's SAP status can be found under Eligibility. For a tutorial on how to access eligibility status, please visit the following link: [SAP Self Service](#)

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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.

A student who has an appeal approved will be placed into a Financial Aid Probation, Academic Plan, or Graduation Plan status for the following semester 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.

The deadline for a student to appeal their SAP status is approximately one business week prior to the start of the semester. Appeals received after the published deadline will be reviewed for the following semester. The exact deadline dates are available on the Financial Aid Office website [here](#).

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## Satisfactory Academic Progress Appeals Process and Financial Aid Appeal Forms

Students appealing their Satisfactory Academic Progress status are required to submit an appeals packet for review. The following are due in the SAP Appeals packet:

- Financial Aid Appeal Form, which can be found at the following link: [SAP Appeal Form](#)
- Signed Statement, indicating rationale for appeal. Statement must include an explanation of **unusual** circumstances that led to financial aid suspension.
- Sufficient documentation to support claim of unusual circumstance. Lack of documentation may lead to the denial of appeal. Supporting documentation might include medical records, police reports, obituaries, or legal records.
- Graduation Plan, if applicable, in addition to appeal packet requirements 1-5. You may access the Graduation Plan form by visiting the following link: [Graduation Plan](#)

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## Review Process

There are three levels of appeal in the SAP Appeals process. First, appeals are reviewed by the Financial Aid Internal Review Committee. If denied the appeal will be reviewed by the SAP Committee, which consists of a body of UTC faculty and staff members. Finally, if the appeal is

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denied by the SAP Committee, the student may submit a Request for Final Review. The student MUST submit new/additional documentation supporting the claim with the Request for Final Review within 14 days of the SAP Committee decision. The Request for Final Review will be reviewed by a UTC Vice Chancellor.

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## Information regarding scholarships

**Progress standards for scholarships are detailed separately than SAP via the following means:**

- Review HOPE Scholarship standards at: [TELSappeal](#)
  - Progress standards for all University Scholarships are listed on the original Award Letter the student signed. If the student does not have their copy of the Award Letter, they should contact the Financial Aid Office.
  - Progress standards for private scholarships are determined by the private donor. Students should refer to the individual scholarship contact with any questions.
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The Financial Aid SAP Committee does not have authority to approve or deny University or HOPE scholarship appeal.