# Satisfactory Academic Progress Policy Undergraduate Students

(Effective Fall 2025)

#### **Purpose**

The U.S. Department of Education requires Western Oregon University (WOU) to establish standards for measuring Satisfactory Academic Progress (SAP) for students to be eligible for Title IV aid and monitor whether you are making reasonable progress toward your degree. Within the guidelines provided by the U.S. Department of Education, WOU has established the following Satisfactory Academic Progress (SAP) Policy. Although the academic progress standards set by the financial aid office are like those set by specific academic departments and/or university standards, the financial aid standards for SAP are not the same. A student must meet the requirements of the financial aid SAP policy to be eligible for federal, state, and specific institutional financial aid assistance at WOU.

#### **Satisfactory Academic Progress Standards**

GPA - Qualitative Standard  Pace - Quantitative Standard	Maintain a 2.0 cumulative GPA (WOU and transfer credits)  Earn credit in 66.67% of all the college courses you attend (WOU and transfer credits)
Maximum Timeframe Standard	Earn your degree within 270 attempted credits or 150% of your program length; once you have attempted 225 credits or 124%, you are required to submit an appeal to receive further aid

All periods of the student's enrollment, even periods in which the student did not receive Title IV funds, are counted. If you do not meet these standards, you are ineligible to receive federal and state aid.

#### **Satisfactory Academic Progress Monitoring Periods**

We will check your compliance with our SAP standards annually at the end of every spring term. For students on Probation or Action Plan, your academic progress will be monitored at the end of each payment period after grades have been posted to your student account.

#### **Course Outcomes Affecting Your SAP Status**

- *Incompletes:* Courses in which you receive an "Incomplete" are attempted credits and are used in calculating your pace of completion. They are excluded from your WOU cumulative GPA calculation.
- Withdrawals: Courses in which you receive a "W" on your transcript (i.e., you withdrew from the course after the term's drop date) are attempted credits and are used in calculating your pace of completion. They are excluded from your WOU cumulative GPA calculation.
- **Repetitions:** Repeated courses are attempted credits with each repetition and are used in calculating your pace of completion. The most recent grade you received in the course is used to calculate your WOU cumulative GPA.
- DPP and Other Transfer Credits: Any credit earned at another institution that WOU accepts as earned credit may be considered in calculating your Maximum Timeframe. However, all transfer credits, including 'F' grades, whether they apply to your program or not will be used for determining your pace calculation and included in both your earned and attempted hours. Students in the DPP program will have their grades included in the end of term (for Probation and Action Plan) and the annual SAP evaluation. DPP students may be required to show proof of attendance for any non-passed courses.
- **Change of Major:** When a student changes majors/programs, we will count the previously taken credits that are applicable to the new major/program and use them to determine the SAP progress.
- Minors or Concentrations: Courses that count toward the minor that are required for degree completion can be paid with Title IV aid. Minor courses don't need to count towards the major, but they do need to count towards the completion of the degree. If the degree program does not require a minor, then the minor credits do not count towards degree completion requirements and cannot be paid with Title IV aid, unless they also meet other degree completion requirements, such as elective credits or credits toward the major.

#### **Satisfactory Academic Progress Appeal Process**

If you fail to make SAP, you may submit the Satisfactory Academic Progress Appeal Form and supporting documents to the Financial Aid Office to be considered for additional aid eligibility.

SAP Appeal forms with complete documentation must be <u>received</u> by Census Date (second Friday each term). If approved, aid may be reinstated for the current term. Appeals received after Census Date will not be considered until the following term (after grades post), and aid will <u>not</u> be paid retroactively upon review of your SAP Appeal.

Appeals are reviewed by the SAP Committee (representatives from the Financial Aid Office and Student Success and Advising) weekly. You will be notified of the outcome of your SAP appeal in writing via your WOU email account. Subsequent appeals that cite the same reason as a previous appeal will not be approved, unless you can provide documentation/information about what has changed that will allow you to make satisfactory progress at the next evaluation. Students may appeal no more than twice for the same reason (with additional documentation) or three times in total, regardless of the reason.

Your appeal must explain why you failed to make satisfactory progress and what has changed in your situation, that demonstrates your ability to meet SAP at the next evaluation and how it has been resolved. The reasons that may be acceptable for the appeal are, but not limited to, 1) personal injury or illness of student or family member; 2) the death of a relative; 3) need to be a caregiver or first responder; 4) economic hardship; 5) or other extenuating circumstance. Attach documentation to your appeal form. Appeals submitted without the appeal form and complete documentation will not be reviewed. Your appeal submission <u>must</u> include:

- 1. The Satisfactory Academic Progress Appeal Form
- 2. Written explanation of your circumstances (see table below)

or GPA (Qualitative) or Pace (Quantitative):		For Excessive Credit Hours (Max. Timeframe):		
A.	A detailed explanation of the circumstances that prevented you from meeting the SAP Standards.	A. An explanation of why you have <u>attempted</u> so many credit hours without earning your degree.		
В.	A detailed explanation of what has changed that will allow you to meet SAP Standards by the next evaluation and how it has been resolved.	A Course Plan for Maximum Timeframe form with the remaining courses required for you to graduate. The form must be signed by your assigned academic advisor.		

3. Documentation related to the reason for your appeal (i.e., medical records, death certificate, Course Plan).

#### **Approved Outcomes**

If your appeal is approved, you will receive one of the following outcomes, depending on your individual circumstance:

**PROBATION for one term**. This status is used for students who can return to good standing after one term on Probation. The terms of your individual probation will vary, but generally it will include a minimum GPA requirement for that term's courses and a minimum number of credits you must pass. If you meet the terms of your probationary period, you will be eligible for aid, and we will not monitor you until our next regular period of SAP evaluation (end of spring term).

**ACTION PLAN for a specified timeframe**. You will be notified via WOU email of your specific plan to receive aid for your academic program. You must meet the terms of your Action Plan each term (i.e., successfully completing a certain number of credits, or retaking certain courses, or meeting a certain GPA each term), if so, you will continue to be approved for another term on Action Plan until you return to good standing. You will be monitored on a term-by-term basis until you fully meet SAP standards. **Note: You cannot deviate from the approved action plan.** Students may appeal changes to the approved action plan, but the request must be submitted and approved by the Financial Aid Office in advance of the term.

#### **Reestablishing Financial Aid Eligibility**

Any student whose financial aid is suspended/aid denied due to not maintaining Satisfactory Academic Progress (SAP) for Title IV purposes; after having been placed on an Probation or Action Plan, you will need to regain eligibility by taking courses at WOU paying on your own (includes private loans) and successfully pass 12+ credits with no D-, W, I, NC, F grade, and a minimum 2.0 GPA.

You must notify the Financial Aid Office via your WOU email address when you return to good standing so that your financial aid can be reinstated.



# 2025-2026 Financial Aid Eligibility for Undergraduates

Your eligibility for federal, state, and institutional aid is based in part on the following considerations. Other considerations may apply. These are the most common items that impact your eligibility. For more information on aid eligibility, visit <a href="https://studentaid.ed.gov/sa/eligibility">https://studentaid.ed.gov/sa/eligibility</a>.

### **Enrollment Level**

Every student is offered financial aid based on enrolling in full-time credits each term. For undergraduates, 12 credits are considered full time. Aid amounts may be adjusted based on your less-than-full-time enrollment level. Here is a summary of types of aid and their required enrollment levels:

Type of Aid	Enrollment Level	Amount	t Proration		
Federal Pell Grant	At least 1 credit	For first bachelor's degree only based on the full-time Pell amount and the following enrollment intensity levels.			
		Credit	Enrollment	Enrollment	Enrollment Status
		Hours	Intensity Formula	Intensity	Equivalent
		12 +	12 ÷ 12 = 1.0	100%	Full-Time
		11	11 ÷ 12 = 0.917	92%	Three-Quarter Time
		10	10 ÷ 12 = 0.833	83%	Three-Quarter Time
		9	9 ÷ 12 = 0.75	75%	Three-Quarter Time
		8	8 ÷ 12 = 0.667	67%	Half-Time
		7	7 ÷ 12 = 0.583	58%	Half-Time
		6	6 ÷ 12 = 0.50	50%	Half-Time
		5	5 ÷ 12 = 0.417	42%	Less-than-Half-Time
		4	4 ÷ 12 = 0.333	33%	Less-than-Half-Time
		3	3 ÷ 12 = 0.25	25%	Less-than-Half-Time
		2	2 ÷ 12 = .0167	17%	Less-than-Half-Time
		1	1 ÷ 12 = 0.083	8%	Less-than-Half-Time
Federal Supplemental Educational     Opportunity Grant	At least 1 credit	Priority awarded to Freshman through Senior with -\$1,500-\$0 SAI. If funds remain, then second priority will be for any Pell eligible student on override by FAD approval. First bachelor's degree only.			

Federal TEACH Grant	At least 1 credit	12+ credits = 100% of award 9 – 11 credits = 75% of award		
		6 – 8 credits = 50% of award 1 – 5 credits = 25% of award		
Oregon Opportunity Grant	At least 6 credits  Note: OSAC sets eligibility criteria for this award.	12+ credits = 100% of award 6 - 11 credits = 50% of award Less than 6 credits = Not eligible		
<ul> <li>Federal Direct Subsidized Loan</li> <li>Federal Direct Unsubsidized Loan</li> </ul>	At least 6 credits	No proration, full amount of loan awarded, subject to annual loan limits.  Note: If a student completes all program requirements before the end of the year, student loans are prorated based on enrollment level. See <a href="StudentAid.Gov">StudentAid.Gov</a> for additional details.		
Parent PLUS Loan	At least 6 credits	No proration, full amount of loan awarded up to cost of attendance minus other financial aid received.		
Federal Work Study	At least 6 credits	No proration, total aid may not exceed the cost of attendance.		
WOU Tuition Remissions     (Ex: Merit, Diversity Commitment, WOU Remission, etc.)	A minimum of 9 credits	Total remission awards may not exceed the amount of tuition and fees each term.		

### **Census Date**

Your eligibility for all types of federal, state, and institutional aid is based on your enrollment level and academic engagement by the Census Date each term. The Financial Aid Census Date at WOU is always the second Friday of each academic term. Your enrollment level at 5pm on that date will be the enrollment level upon which we base your financial aid for that term, regardless of whether you add or drop courses after that date. You will be administratively dropped for non-attendance (DN) from the course(s) by the census date and your financial aid may be revised. You must be academically engaged to show participation in a course, as reported by the course instructor(s).

### **Complete Withdrawals**

If you completely withdraw from all courses (including community college courses for DPP Students), at any point in the term, your financial aid could be retroactively canceled—in full or in part—based on the date you withdraw. Being granted a Medical Withdrawal does not change your financial aid eligibility; withdrawals for any reason are treated equally for financial aid purposes. Students who do not participate *beyond* the 60% point in the term have not earned all their aid for the term, a portion will be canceled and returned to the federal program, and an owing balance may occur on your student account.

#### **Unofficial Withdrawals**

An unofficial withdrawal may be determined by administration and for circumstances such as illness, accident, grievous personal loss, or other circumstances beyond the student's control.

#### Repeated Coursework

If you are repeating a course for which you received an NC, D-, F, or W grade, you may receive financial aid for the repetition of that course. If you are repeating a course for which you've previously received a grade of: A +/-, B +/-, C +/-, D /+, S, or P, you may receive financial aid for the repetition of that course only **once**. If a student chooses to repeat a course to improve their grade, only the most recent grade and credits will be used to calculate the student's GPA, even if the earlier grade was higher. Repeating courses may impact your overall Pace calculation which can impact your aid eligibility. Please see the online <u>catalog</u> for the most current academic regulations.

### **Grade Changes**

Students need to contact the Financial Aid Office when a grade change has been processed by the Registrar's Office that impacts Satisfactory Academic Progress for financial aid. Grade changes include but are not limited to I, NC, and W.

## **Conflicting Information**

Federal law requires us to resolve any conflicting information that we have. For instance, if you report on your FAFSA that you will be in your 3<sup>rd</sup> year of undergraduate studies (as defined by earning 90 – 134 credits) but you have only earned 85 credits—even if you have attended for 2 years and will be entering your 3<sup>rd</sup> year of study—this is considered conflicting information. We would change your grade level from what you reported on your FAFSA, and your actual grade level would determine your aid eligibility. Another example of conflicting information is if you have outside resources or other financial assistance that has not been reported to the Financial Aid Office or your reported financial information on the FAFSA does not match your submitted verification documents.

# **Accelerated Undergraduate to Master's Pathway (AUMP)**

Students must be in pursuit of their first bachelor's degree to participate in AUMP. The courses must apply to both the students' undergraduate and master's degree programs.

### **Pre-requisite Coursework**

A student may receive a Direct Subsidized Loan or Direct Unsubsidized Loan (or a parent may receive a Direct PLUS Loan on behalf of a dependent student) for preparatory coursework that the school has documented is necessary for the student to enroll in an eligible program. The preparatory courses must be offered as part of an eligible program offered by the school, though the student does not have to be enrolled in that program. A school may not award Direct Loans for standalone courses that do not count towards an eligible program and exist solely to serve as preparatory coursework.

A student who is enrolled at least half time in preparatory coursework as described above is eligible to receive loans for a maximum of one consecutive 12-month period (not per program) beginning on the first day of the loan period. If the consecutive 12-month period of preparatory coursework spans more than one academic year, the student may receive more than one annual loan limit.

To be eligible for loans under this exception, the student must be taking classes that are a prerequisite for admission. A student who is only taking courses to raise their grade-point average to be admitted does not qualify.

#### **Post-baccalaureate**

Undergraduate students, who add a second major to a degree before officially graduating but after the completion of requirements for a first degree, will be considered under post-baccalaureate status only for the remainder of the academic year. A student that has satisfied the requirements for their first degree must be admitted as a post-baccalaureate degree seeking student for the next academic year.

# National Student Exchange (NSE) and Study Abroad

Students on NSE and study abroad may be placed on unsatisfactory academic progress each term until grades have been articulated by the WOU Registrar's Office. Once grades are posted, students may notify the Financial Aid Office that their grades have been processed for aid to be re-evaluated.

# **Satisfactory Academic Progress**

You must make satisfactory progress toward your degree to receive financial aid. See full details on our SAP policy.

Please note that Satisfactory Academic Progress Standards for financial aid eligibility purposes are different than WOU's Academic Standing. Please see Academic Advising's informational page on Academic Standing at, <a href="http://www.wou.edu/advising/academic-standing/">http://www.wou.edu/advising/academic-standing/</a>.