FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS POLICY

Satisfactory Academic Policy (hereinafter referenced as SAP) is the term used to define successful completion of coursework to remain eligible for federal, state and institutional financial aid. WPUNJ is required by federal and state regulations and institutional policy to determine whether a student is meeting SAP requirements. SAP evaluation occurs once a year at the end of the spring semester payment period.

At William Paterson University, the satisfactory academic progress is determined annually at the time the University receives electronically a completed Free Application for Federal Student Aid (FAFSA) from the student.

All financial aid applicants are subject to the standards outlined here regardless if aid was received or not in the past. These standards have been developed in accordance with regulations that govern financial aid programs. There are three distinct dimensions to the satisfactory academic progress standards:

A. Grade Point Average (Qualitative Measure)
B. Maximum Time Frame Measure
C. Credit Completion Ratio or Calculating Pace (Quantitative Measure)

These standards also include an opportunity to appeal the denial of financial aid if the student has faced special circumstances, which prevented the student from attaining the minimum standards described in this policy.

The Satisfactory Academic Appeals Committee will not automatically reinstate a student’s aid even after a student has been readmitted to the University. It is of the utmost importance to recognize that this policy is different from the University standards of academic performance.

Students are strongly encouraged to contact their academic advisor or academic dean (if also dismissed from the University) for guidance and assistance in developing a sound academic plan. EOF and Sponsored Program students should contact the individual department for assistance. Undeclared students may request help from the Career Development and Gloria S. Williams Advisement Center. Graduate students should contact their program director.

PART I: Undergraduate Program Guidelines

A. Grade Point Average (GPA) (Qualitative Measure)

Students must maintain at least a 2.0 cumulative GPA after attempting 48 credits. The University requires at least a 2.0 GPA for graduation. Specific federal, state and institutional scholarships and grants may require a different GPA for renewal; this is a separate requirement for continued eligibility for these funds (e.g., TEACH Grant, NJSTARS II, etc.)

B. Maximum Time Frame Measure

The minimum number of credit hours needed to complete an undergraduate program is 120. A student is eligible to receive funding up to 180 attempted credit hours. Some programs limit funding on a semester basis. Students that attempt and earn only the minimum amount of credit hours required will run out of eligibility for certain state financial aid programs prior to completing their degree.

C. Credit Completion Ratio or Calculating Pace (Quantitative Measure)

Each year, a student’s progress will be measured by comparing the number of attempted credit hours with the credit hours earned. This includes any course for which the student has remained enrolled past the drop/add period. After a student has attempted 48 credits, s/he must earn sixty-seven percent (67%) of the cumulative attempted credits to maintain satisfactory academic progress.

<table>
<thead>
<tr>
<th>Attempted Credits</th>
<th>Required Percentage</th>
<th>Amount of Credits To Be Earned</th>
<th>Required Cumulative</th>
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</thead>
<tbody>
<tr>
<td>49</td>
<td>67%</td>
<td>32.83</td>
<td>2.0</td>
</tr>
<tr>
<td>73</td>
<td>67%</td>
<td>48.91</td>
<td>2.0</td>
</tr>
<tr>
<td>97</td>
<td>67%</td>
<td>64.99</td>
<td>2.0</td>
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PART II: General Information

A. Withdrawal from courses

WD (Withdrawn officially)

Credits remain in the total number of attempted hours but are not added to the earned credits. This may have a negative effect on the total number of earned credits needed per year. The GPA is not affected by these grades.

B. Incomplete courses

INC (Incomplete)

Courses will be counted when determining the number of credits attempted. When a passing grade is received, the grade will be added to the number of credits earned.

C. Repeated courses

These courses are counted each time the course is taken and will be included in the total number of attempted credit hours. When a course is completed, the credits are added to the earned hours. Although not a SAP eligibility requirement, students may not receive federal student aid for courses they have taken and received passing grades more than once. However, if the student repeats a course in which all previous attempts were failures, federal regulations allow for funding of these courses (providing that all other requirements are fully met).

D. Transfer credits

Transfer credits, accepted by the University, will be added to the attempted/earned credit hours in order to determine the number of credits a student should attempt and earn.

E. Failing Grades

These grades may have a serious negative impact on the student’s academic record: F (Failing), N (Unacceptable, must repeat) and M (Missing, no grade submitted)

PART III: Graduate Program Guidelines

A. Credit and GPA requirement

Graduate students must earn seventy percent (70%) of their attempted credits and maintain at least a 3.0 cumulative GPA after attempting 12 or more credits.
Part IV: SAP Definitions

- **Appeal**—A process by which a student who is not meeting SAP standards petitions the school for reconsideration of his eligibility for financial aid funds.

- **Financial aid probation**—A status a school assigns to a student who is failing to make SAP and who successfully appeals. Eligibility for aid may be reinstated for one payment period.

**PART IV: Appeal Procedures**

Students identified as not making SAP will receive correspondence at their campus e-mail address upon the University receiving electronically a completed FAFSA from the student. Students have the right to appeal the decision by submitting an online appeal by accessing [www.wpunj.edu/financial-aid/](http://www.wpunj.edu/financial-aid/). Generally, the SAP Appeals Committee will consider appeals that involve circumstances beyond the student’s control that have had an impact upon the student’s academic performance.

The appeal must include a narrative of the extenuating circumstances (e.g., the student or an immediate family member suffered a serious illness or injury, death of a close relative, separation or divorce, etc.) that prevented the student from meeting the minimum requirements, and reasonable explanation of the expectation that the event/circumstances will not re-occur. Students are strongly encouraged to upload pertinent documentation supporting their appeal. Furthermore, students are expected to describe their academic plan to succeed in their program of study as well as carefully review their academic history before submitting the appeal.

**SAP Appeal Deadlines:**

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<th></th>
<th>Fall 2012</th>
<th>Spring 2013</th>
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Students who fail to submit their appeals by the deadline will have the right to appeal in writing the missed deadline by sending an email to fa-appeals@wpunj.edu. Only under extenuating circumstances will the request be approved.

**SAP Appeals Committee and Decision:**

The appeal will be reviewed by a committee and a response will be provided within fifteen (15) business days. All committee decisions are final. Students will be notified of the committee’s decision in writing (personal email announcement at their WPU Connect account).

**Appeal Approvals and Academic Plan:**

Students who successfully appeal are approved for one payment period and are considered to be on probation. To gain eligibility in the subsequent semester, a student must meet the standards of SAP or meet the requirements of his or her academic plan provided at the time of the appeal submission. It is highly recommended that students meet with their academic advisor before selecting their Academic Plan to ensure it is attainable.

**SAP Academic Suspension:**

If the student fails to meet SAP standards or the requirements set forth in the SAP Academic Plan, the student will be placed on SAP suspension. The student is ineligible for financial aid with this status. A student with SAP suspension status will remain ineligible for financial aid until the student meets the minimum SAP Policy requirements, or submits a successful appeal.

**Payment Plan Options and Information**

The University offers a Tuition Installment Plan (TIP) with affordable payment options. Please access the following link for further details: [www.wpunj.edu/studentaccounts/bill-and-payment-center/paymentplan.dot](http://www.wpunj.edu/studentaccounts/bill-and-payment-center/paymentplan.dot). Questions regarding payment plans should be directed to the Center for Student Services at studentservices@wpunj.edu or by calling 973.720.3945.

Students lacking financial aid satisfactory academic progress may request alternative loans (except NJCLASS and other lenders that require SAP-please review each lender’s requirements.); visit the Financial Aid Office homepage for further details. You should also perform your own research regarding alternative loans.