SATISFACTORY ACADEMIC PROGRESS (SAP)
Revised: 01/01/2014

SECTION 1: OVERVIEW

The SAP policy you are about to read can be complex to understand because of federal financial aid program rules. You are encouraged to talk with a financial aid counselor once you have finished reading this document if you have additional questions. Maintaining your financial aid eligibility is very important.

Financial aid recipients are expected to make reasonable academic progress to obtain a degree or certificate as a condition to receive federal, select state or UNLV financial aid programs. Your entire academic history at UNLV, transfer credits, remedial classes, repeated classes, consortium agreement credits or college classes taken while a high school student are reviewed to ensure your timely progression toward graduation. Even if you were not a financial aid recipient in the past, your entire academic history must be reviewed, if applying for federal or UNLV financial aid programs.

Your financial aid academic progress for continuation is assessed based upon three items: 1) qualitative, 2) quantitative and 3) maximum time frame measures. You must be meeting all measures or you risk “disqualifying” yourself from financial aid eligibility at UNLV.

Satisfactory academic progress (SAP) requires financial aid recipients to do the following:

1. Meet minimum cumulative grade point averages.
2. Satisfactorily complete at least 70% of cumulative credit hours attempted.
3. Complete your degree/certificate program within the maximum time frame of credit hours allowed.

PROGRAMS GOVERNED BY THIS POLICY:

Federal Grant Programs:
Pell Grant
Supplemental Educational Opportunity Grant (SEOG)
Teacher Education Assistance for College and Higher Education (TEACH) Grant

Federal Loan Programs:
Nursing Loans
Perkins Loan
Direct Subsidized & Unsubsidized Loans
Direct Parent Loans for Undergraduate Students (PLUS)
Direct PLUS loans for Graduate Students
Health Professions Loan
Federal Work Programs:
- Work Study
- Americorp Program

Nevada Scholarship & Grant Programs:
- Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)
- Bob Davis
- Leveraging Educational Assistance Program (LEAP)
- Nevada Perkins Loan
- Nevada Grant-in-aid awards
- Nevada Work Programs
- Nevada Bureau of Indian Affairs Grants

UNLV Aid Programs:
- Institutional Scholarship & Grant Programs
- President’s Scholarship
- John Midby & Daniel Byron Scholarship
- Provost Scholarship
- Mildred P. Cotner Scholarship
- UNLV Excellence Scholarship
- Rebel Achievement Scholarship
- UNLV Grant
- Western Undergraduate Exchange Scholarship (WUE)
- Short Term Emergency Loan Programs
- Rebel Challenge Scholarship/Grant Programs

Private (non-federal) Alternative Loan Programs:
- Eligibility varies depending upon the lender

Private Donor or Third Party Scholarship Programs:
- Eligibility varies depending upon the donor’s criteria

* Eligibility for graduate assistantships and fellowships, as well as dependent or employee fee waivers are not governed by this policy.

SECTION 2: QUALITATIVE MEASURE DEFINED

The qualitative measure is your cumulative grade point average (GPA) measured at the end of each completed semester of attendance at UNLV while a financial aid recipient.

The minimum GPA you are required to meet depends on if you are considered an undergraduate, graduate, or doctoral student, etc. A student is “disqualified” for financial aid if the qualitative measurement is not met.

Undergraduate degree students must meet the University’s 2.0 cumulative GPA “Academic Progress” policy found in the Undergraduate Catalog.
Masters degree and doctoral students must meet the University’s 3.0 cumulative GPA “Academic Progress” policy found in the Graduate Catalog.

### Minimum Cumulative Grade Point Average

<table>
<thead>
<tr>
<th>Credit Hours Completed</th>
<th>Maintaining Financial Aid</th>
<th>Financial Aid Eligibility Warning or Disqualified Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baccalaureate degree &amp; undergraduate certificate programs</td>
<td>2.00 GPA or higher</td>
<td>0.00 - 1.99 GPA</td>
</tr>
<tr>
<td>Master, Doctoral degree &amp; graduate certificate programs</td>
<td>3.00 GPA or higher</td>
<td>0.00 - 2.99 GPA</td>
</tr>
<tr>
<td>Teacher Certification, Licensure, Re-licensure (renewal) programs</td>
<td>2.00 GPA or higher</td>
<td>0.00 - 1.99 GPA</td>
</tr>
</tbody>
</table>

**Example of the qualitative measure in use:**

Fall semester, Hey Reb enrolled in 15 credit hours and received a 1.9 GPA during his first semester at UNLV. Hey Reb subsequently received a financial aid “warning” notification indicating he did not meet the financial aid 2.00 GPA or higher for the fall semester. Hey Reb is still eligible for financial aid at this time for his next semester of enrollment. Hey Reb decided to take the spring semester off. Hey Reb re-enrolled for 6 credit hours during the summer semester, received financial aid, but unfortunately obtained another 1.9 GPA. Hey Reb had two semesters in which he did not meet the 2.00 cumulative GPA SAP policy standards. Unfortunately, Hey Reb’s financial aid eligibility is now in a “disqualified” status and he is no longer eligible to receive federal, select state or UNLV financial aid programs (see Section 1).

* Transfer credits and GPA applicable to your UNLV degree program will be counted into determining your financial aid eligibility under this policy.

**SECTION 3: QUANTITATIVE MEASURE DEFINED**

The quantitative measure is summarized as your total number of credit hours successfully completed (passed) divided by your total number of credit hours actually attempted based upon your financial aid census date measurement (explained in Section 5). Financial aid recipients must satisfactorily complete at least 70% of all cumulative credit hours attempted.

All financial aid recipients must report grade changes to the Financial Aid & Scholarships Office. This is necessary to reassess your current financial aid eligibility. You may have to re-pay financial aid you were not eligible to receive in the event of a grade change.
Federal financial aid regulations require that your entire academic history is considered toward college graduation. This includes:

- Transfer credits from other schools
- Prior semesters of enrollment at UNLV even if you were not a financial aid recipient
- Remedial and repeated classes

Grades of A, A-, B+, B-, C+, C-, D+, D, D-, P, S and X are considered to be “satisfactory” grades for maintaining this policy. Grades of E, F, I, N, U, W, WD, WH, WF, WP are considered to be “unsatisfactory”.

Audited class: Letter grade, “AD” is not counted within this policy. No academic credit is being offered for an audited class. A student’s financial aid is reduced to exclude an audited class.

Please note: a student who completes zero credit hours and/or withdrawals from all classes for two subsequent semesters (even if financial aid was not received), will automatically be placed on a “disqualified” status even if the 70% completion rate is met.

**Example of the quantitative measure in use:**

Hey Reb enrolled in 15 credit hours fall semester during his first semester at UNLV. He dropped a 3 credit hour class 30 days after classes began and passed the semester with 12 credit hours. Hey Reb’s successful completion rate was 12/15 = 80%. Hey Reb would be making satisfactory academic progress for the fall semester because his successful completion rate of 80% was above the minimum 70% policy standard.

Hey Reb then enrolled in 12 credit hours during the spring semester. He subsequently withdrew from 6 credit hours two weeks after the semester began but he also successfully completed 6 credit hours. At the end of Hey Reb’s spring semester, his total successful completion rate for all semesters of enrollment was now 18/27 = 67%. Hey Reb’s financial aid eligibility is now in a “warning” status. Hey Reb will be provided one more semester to self-correct any academic deficiencies before his financial aid could be disqualified.

**Logic:** 12 credit hours **completed** fall + 6 credit hours **completed** spring, divided by 15 credit hours **attempted** fall + 12 credit hours **attempted** spring; 18/27 = 67%.

**SECTION 4: MAXIMUM TIME FRAME DEFINED:**

A student is expected to complete a degree/certificate program within a reasonable prescribed time frame. A student may not exceed more than the allocated credit hours allowed over the course of obtaining their degree. Financial aid eligibility is “disqualified” if the maximum program credit hours attempted are exceeded.

If a student changes majors, repeats courses, has excessive withdrawals, failing grades, etc., this will extend the total amount of time required to graduate. The longer a student stays in school, the more likely the chance of not meeting the satisfactory academic progress policy because of maximum time frame limitations.
A student who is within 30 credit hours of exceeding his or her maximum time frame will receive an “alert” notification from the Financial Aid & Scholarships Office. A student is still eligible to receive financial aid with an assigned alert status. Once the maximum time frame credit hours are exceeded, a student’s alert status will be converted to a “disqualified” status and will no longer be eligible to receive federal, select state or UNLV financial aid programs.

### Maximum Time Frame Credit Hours

<table>
<thead>
<tr>
<th>Program</th>
<th>Maximum Credit Hours Allowed Before Financial Aid Is Disqualified</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Baccalaureate programs</td>
<td>186 credit hours</td>
</tr>
<tr>
<td>2nd Baccalaureate programs</td>
<td>186 hours from 1st degree + 45 additional hours from 2nd degree = 231 hours</td>
</tr>
<tr>
<td>Teacher Certification, Licensure or Re-licensure (renewal) programs</td>
<td>58 credit hours</td>
</tr>
<tr>
<td>Certificate programs approved by the U.S. Department of Education</td>
<td>Defined by the UNLV Department</td>
</tr>
<tr>
<td>Master &amp; Doctoral programs</td>
<td>Defined by the UNLV Department</td>
</tr>
</tbody>
</table>

**SECTION 5: CENSUS DATE DEFINED**

**Census Date for Measuring Your Satisfactory Academic Progress:**

A census date is used to determine a student’s quantitative measure as described in Section 3. The census date is the point in time when a student’s enrollment hours are “frozen” for the purposes of determining financial aid eligibility for the semester. The census date is the last Friday during the first week of classes for fall or spring semesters. Summer term will have unique census dates since summer term is comprised of shorter modules.

**2013-2014 School Year Financial Aid Census Dates:**

- Fall 2013 census date: August 31, 2013
- Spring 2014 census date: January 28, 2014
- Summer 2014 term 1, 2 & 3 census dates: Through the last day to add classes for Summer term 3

When the census date occurs, a student’s current credit hours enrolled are compared to the credit hours his or her financial aid awards were previously disbursed for the semester. If there are credit hour differences, a student’s financial aid award package and cost of attendance may be adjusted upward or downward. Financial aid awards will not be adjusted after the census date occurs.
Example of adjusting credit hours enrolled before the census date:

Fall semester, Hey Reb enrolled in 12 credit hours. His financial aid was based upon 12 credits or full time enrollment status. Ten days prior to the beginning of fall semester, Hey Reb’s financial aid disbursed to his Cashiering account to help pay his tuition and fees. On the first day of classes for fall term, Hey Reb dropped a 3 credit hour class and was then enrolled for 9 credit hours. Hey Reb did not add another class. At the census date, it was determined that Hey Reb had financial aid disbursed at full time (12 credit hours) but he was actually enrolled for 9 credit hours (less than full time). Hey Reb’s financial aid award and cost of attendance were likely reduced. Hey Reb may have had to return a portion of his financial aid back the Cashiering and Student’s Account Office depending on his financial aid received.

Hey Reb’s financial aid award was adjusted because he dropped a class before the census date. Assuming Hey Reb does not drop additional classes after the census date, Hey Reb would be meeting the quantitative measure as described in Section 3 of this policy at the end of his fall semester of enrollment. His financial aid was adjusted and disbursed to match his credit hours of enrollment at the census date so there was no SAP policy penalty.

Example of adjusting credit hours enrolled after the census date:

Fall semester, Hey Reb enrolled in 12 credit hours for his first semester at UNLV. His financial aid was based upon 12 credits or full time enrollment status. Ten days prior to the beginning of fall semester, Hey Reb’s financial aid disbursed to his Cashiering account to help pay his tuition and fees. Two weeks into the semester for fall term, Hey Reb dropped two-3 credit hour classes and was subsequently enrolled for 6 credit hours. Hey Reb did not add additional classes to make himself full time enrolled again.

Since Hey Reb dropped two-3 credit hour classes after the census date and his financial aid was disbursed at full time (12 credit hours), but he was actually enrolled for 6 credit hours (less than full time), his financial aid awards or cost of attendance would not be adjusted (UNLV scholarships may be an exception). However, Hey Reb is now subjected to being evaluated under the quantitative measure as described in Section 3 of this policy.

At the end of fall semester and assuming Hey Reb passed his two remaining classes, the satisfactory academic progress policy would review his enrollment for the semester. His continued financial aid eligibility would be based upon the following calculation: Hours successfully completed divided by hours his financial aid was disbursed upon or \( \frac{6}{12} = 50\% \) completion rate of his classes for which financial aid was paid. Hey Reb would not be meeting the 70% minimum standard. Hey Reb would receive a warning notice from the Financial Aid & Scholarships Office notifying him to rectify and take measures to prevent himself from being disqualified for financial aid in the future.

SECTION 6: POLICY SPECIFICS DEFINED

Monitoring Intervals & Warning Status:

Satisfactory academic progress is monitored at the end of every semester. A student who does not maintain SAP, as defined in this policy, will receive a “warning” notification at the conclusion of
their first semester of not meeting the policy. Warning status is a message encouraging a student to rectify his or her academic progress for the next semester, so that financial aid eligibility can be continued.

A financial aid recipient who does not meet the SAP policy after two semesters will receive a notification indicating their financial aid has been “disqualified” and will no longer be eligible to receive financial aid assistance.

Students not meeting this policy will be notified via their UNLV issued e-mail account or U.S. Postal Service. Students may also view their current SAP status online at the MyUNLV Communication Center.

**Reinstatement of Financial Aid Eligibility:**

A student may pay for college expenses at his or her own expense in order to make up any SAP policy deficiencies. Once policy deficiencies are rectified, a student may be reconsidered for financial aid eligibility.

A student may also appeal his or her eligibility status as described in Section 7 of this policy.

**Withdrawing From Classes:**

As previously described, the entire academic history of a student is reviewed to ensure reasonable progress toward graduation. W, WD, WH, WF & WP grades are included into the quantitative measurement of this policy. The more classes from which a student withdraws, the more likely his or her chances of not completing the 70% of all credit hours attempted policy rule.

*Example - Fall semester a freshman student receives the following grades:

Math 3 credits, letter grade A
English 3 credits, letter grade B
Psychology 3 credits, letter grade C
Art 3 credits, letter grade B

This student had successfully completed 12 credit hours and attempted 12 credit hours. 12/12 = 100% successful completion rate fall semester.

*Spring semester the same freshman student received the following grades:

History 3 credits, letter grade A
Political Science 3 credits, letter grade W
Geography 3 credits, letter grade W
Astronomy 3 credits, letter grade W
Statistics 3 credits, letter grade W

This student only successfully completed 3 credit hours and attempted 15 credit hours. 3/15 = 20% successful completion rate spring semester.
However, the total academic history for a student is reviewed: Total credit hours completed fall & spring divided by the total credit hours attempted fall & spring in this example: 15/27 = 55%.

In the example, this student would not be meeting the SAP policy because the quantitative measure of 70% is not being met as described in Section 3. This student is not progressing toward graduation in a reasonable time frame and financial aid will be disqualified.

Please note: a student who completes zero credit hours and/or withdrawals from all classes for two subsequent semesters for which financial aid was received, will automatically be placed on a “disqualified” status even if the 70% completion rate is met.

Academic Forgiveness:

Academic forgiveness, which may be granted in accordance with UNLV policy, is considered for SAP purposes. It is the student’s responsibility to provide notification to the Financial Aid & Scholarships Office regarding the granting of academic forgiveness. This is necessary to reassess your current financial aid eligibility. You may have to re-pay financial aid you were not eligible to receive in the event of invoking the academic forgiveness rule.

College Classes Taken While Still Attending High School:

College classes taken for credit in Nevada under a program known as, “Dual Enrollment Credit” or college classes taken in other states while attending high school are counted within this policy if transferred to UNLV and counted toward your degree program.

Repeated & Remedial Courses:

Repeated and remedial courses are included for SAP purposes.

SECTION 7: APPEALS

A student whose financial aid was disqualified for not meeting the requirements of this policy has the right to appeal mitigating circumstances to the Financial Aid & Scholarship Office. To initiate an appeal, a student must complete a Satisfactory Academic Progress Appeal Form available at: http://finaid.unlv.edu/resources/forms.html.

A student must provide supporting documentation to substantiate mitigating circumstances and demonstrate an academic plan for success. The burden of evidence is upon a student to validate cause for not meeting the policy requirements.

A SAP appeal submitted to the office should be clear, concise, have a well-described timeline of events and must have supporting documentation. Appeals which lack these characteristics will be denied or pended for additional information. Incomplete appeals will add significant review time to determine an answer.
**Appeals That Cannot be Approved**

If it is mathematically impossible for a student to meet the Satisfactory Academic Progress policy by the time the 186 credit limit is reached, the appeal will be automatically denied per federal financial aid regulations. For example, if it is mathematically impossible for you to achieve a 2.00 GPA by the time the 186 credit limit is reached, your SAP appeal will be denied. Likewise, if it is mathematically impossible for you to achieve the 70% completion rate by the time the 186 credit limit is reached, your SAP appeal will be denied.

**Appeal Deadlines:**

Please submit an appeal no later than 45 days prior to the first day of the semester for which financial assistance is desired. Appeals received after this date will still be processed. However, an appeal submitted during our peak processing time does not provide office staff sufficient opportunity to review your documents in a timely manner before your tuition and fees are due.

Students submitting late appeals to the office will want to make other payment arrangements with the Cashiering and Student Accounts Office to avoid late fees and disenrollment from classes for non-payment. Please contact the Cashiering and Student Accounts Office at [http://cashiering.unlv.edu/](http://cashiering.unlv.edu/), if necessary.

**Appeal Status Notification:**

Students will be notified of their appeal status via their UNLV issued e-mail account, the MyUNLV Communication Center or U.S. Postal Service. It may take up to 30 days to review a properly completed SAP appeal. Incomplete appeals will add significant review time to determine an answer.

If your SAP appeal is approved, you will be placed on a “probation” status. If your SAP appeal is not approved, you will remain on a “disqualified” status for financial aid purposes.

**Appeal’s Committee:**

Satisfactory Academic Progress appeals are reviewed by a committee comprised of financial aid counselors. Individualized consideration is provided to students based upon his or her circumstances and supporting evidence provided within the appeal.

The committee’s decision is final and cannot be appealed to the U.S. Department of Education or other UNLV employee per federal financial aid regulations.

**Federal Regulatory Citations:**

- Higher Education Act, section 484(c)
- 34 Code of Federal Regulations, 668.16(e)
- 34 Code of Federal Regulations, 668.32(f)
- 34 Code of Federal Regulations, 668.34