

Texas Lutheran University
Financial Aid
Satisfactory Academic Progress Policy
Effective Beginning with the Fall 2021 Semester

The United States Department of Education (Higher Education Act of 1965, as amended) requires that students maintain satisfactory progress toward completing their degree in order to receive financial aid. Student Financial Services is required to check three standards: quantitative (pace of progression), qualitative (GPA), and maximum time frame for receiving aid.

These standards, known as Satisfactory Academic Progress (SAP), apply to a student's entire degree program, including semesters (fall, spring, and summer) in which financial aid was not applied for or disbursed. SAP governs eligibility for students to establish or maintain aid eligibility for all federal, state and institutional financial aid programs including grants, scholarships, student and parent loans, and work-study. Many private loans also require the student to be meeting SAP.

TLU Student Financial Services reviews all three standards of Satisfactory Academic Progress at the end of each semester (fall, spring, and summer) for all students using financial aid. All summer terms combine to create one summer semester for financial aid purposes.

QUANTITATIVE STANDARDS (PACE OF PROGRESSION)

Students must successfully complete a minimum of 67% of all credit hours attempted. After grades are posted each semester, a student's cumulative credit hours successfully completed (earned) will be divided by the cumulative credit hours attempted to determine the completion rate.

Completed (earned) Credits: Successfully completed credits include grades of A, B, C or D (including plus or minus) and credits taken pass/fail, in which a P was earned. Unsuccessful grades consist of F, W, I, classes taken for audit, or any other grade that does not result in completed credits. Credits earned by examination will be considered completed credits. Note: A grade of D is not considered a passing grade for graduate programs and is not counted as completed credit.

Attempted Credits: All credit hours for which a student registers at TLU, those transfer credits that count toward the TLU degree, and credit hours earned by examination are included in attempted credits. Grades of I or W will count as hours attempted, but not completed. If incompletes are later completed, they will be reflected when progress is checked, or sooner, at the student's request.

Transfer Credits: Transfer credits that apply to a student's TLU degree are included in both the credits attempted and the credits earned when calculating the completion percentage. Credits received for remedial courses or for courses that are not applicable to the student's TLU degree are not included in either credits attempted or earned.

Repeated Courses: Courses that are retaken to improve a grade are counted in attempted hours each time the course is taken but only once toward the credit hours earned in the completion rate. Students may retake a class for which they have previously received a grade of "F" as many times as it takes to successfully complete the class. However, students may only repeat a class one time in which they have received a passing grade. After one allowable time, the student cannot use federal assistance for future repeats.

Part-time Students: Cumulative GPA requirements are the same as for full-time students. The number of semesters required to complete the program will depend on the hours registered. Students must successfully complete the majority of the credit hours attempted each semester and maintain a 67% cumulative completion rate.

Second Degree Students: Officially accepted credits that apply to the degree program will count toward both credit hours attempted and credit hours earned.

QUALITATIVE STANDARDS (GPA)

Undergraduate students admitted to TLU must maintain a minimum cumulative GPA as follows:

Credit Hours Earned	GPA
Fewer than 27	1.8
27 + or after the 4 th regular semester	2.0

Second Degree, Teacher Certification, and Graduate students must maintain a cumulative 2.0 GPA.

NOTE: Students receiving a Tuition Equalization Grant (TEG) must maintain a cumulative GPA of 2.5, earn a minimum of 24 credit hours per academic year, and successfully complete 75% of the credit hours for which they enroll each academic year to be eligible for renewal.

MAXIMUM TIME FRAME FOR ELIGIBILITY

Federal Aid Standards: Federal regulations govern the maximum length of time a student may receive federal aid. This timeframe is defined as 150% of the scheduled length of the program. For example, students pursuing a bachelor's degree, in an academic program requiring 124 credit hours may attempt up to 186 credit hours (150% of 124 is 186 hours). For transfer students, the number of transfer credit hours accepted at the point of admission to TLU will be used to calculate the student's remaining eligibility for the 150% maximum timeframe calculation. Second undergraduate degree students will have the previous degree's accepted credit hours applied toward the student's current degree and used in the 150% maximum time frame calculation.

FINANCIAL AID ACADEMIC PROGRESS STATUS

Financial Aid Warning

Students will be sent a warning if they fail to meet either the completion rate, minimum cumulative GPA standard as outlined, or are approaching their program's maximum timeframe. Students will be placed on warning for one semester during which they must come into compliance with the standard. Students not meeting SAP at the end of the warning semester will be placed on Financial Aid Suspension.

Financial Aid Suspension

Students who fail to meet the standards at the end of their warning semester will be ineligible for financial aid beginning with the next semester of attendance. (See Appeals to Regain Eligibility.)

Students receiving grades of "F" or "D" (graduate programs only) in all courses attempted in any semester will be automatically ineligible for financial aid regardless of whether the student had received a financial aid warning.

Students who pre-register for a subsequent semester before grades are evaluated and who use a financial aid estimate to defer tuition and fees are responsible for the semester's balance if they do not maintain satisfactory academic progress and have been disqualified from financial aid once grades are posted and reviewed.

A student who is disqualified from financial aid more than one time for failure to meet these standards must meet with a financial aid counselor to discuss plans for re-establishing financial aid eligibility. Unless there are extenuating circumstances, a student in this category should expect to enroll for at least 12 credit hours without financial aid at TLU and successfully pass all courses with a minimum of a 2.0 GPA to be reconsidered for financial aid.

Students are responsible for maintaining awareness of their SAP status for aid renewal whether or not they receive the official notifications. Student Financial Services is not responsible for address changes that are not reported or for problems with postal mail or email delivery.

Correcting Academic Deficiencies

It is important to remember that grade deficiencies can only be corrected at TLU, but credits to correct a deficiency in credit hours earned can be taken elsewhere and transferred to TLU through arrangement with the Registrar's Office. Students may request a review of their progress when a grade is changed, regardless of when that change occurs.

Appeals to Regain Eligibility

A student who fails to meet these standards and loses eligibility for financial aid may appeal this decision. **Appeals must be in writing and must be accompanied by appropriate supporting documentation.** In the appeal, the student must explain why s/he was not making progress and what has changed so that s/he will begin making progress. Appeals should be submitted to Student Financial Services at least three (3) weeks before the beginning of the student's next semester of attendance to allow time for processing. Appeals will be approved or denied in writing via email. The student is limited to two appeals.

Reasons that may be acceptable for appeal are: 1) serious illness or accident affecting the student; 2) death, accident or serious illness in the student's immediate family; 3) change in academic program; 4) or other serious extenuating circumstances.

If approved, the student will be placed on Financial Aid Probation for one semester and aid will be granted. If the student cannot meet SAP by the end of the probationary semester, the student must complete and submit to Student Financial Services a SAP Academic Plan that shows how and when the student will be meeting SAP.

If denied, the student may choose to enroll without using financial aid in an effort to repair the SAP deficiencies. Students may request a review of their record following any semester. If the SAP standards are met at the time of review, financial aid eligibility may be regained for subsequent semesters of enrollment that year.