

FEDERAL FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP)

Process Overview & Responsibilities

Federal regulations require CMU TSB to establish federal financial aid satisfactory academic progress (SAP) standards for student financial aid recipients.

The school's policies for SAP are designed to review a student's academic performance in terms of quantitative and qualitative measures to ensure the student is making progress towards the completion of the academic program in order to determine financial aid eligibility. Students enrolled in TSB are also closely monitored by the representatives in the academic units and student services offices to ensure that they are following the rigid guidelines on standards required to continue enrollment in the degree programs.

The TSB Financial Aid Office (FAO) is responsible for ensuring that all students who receive Title IV assistance are meeting financial aid SAP standards and that these standards are as strict as or stricter than the standards applied to non-federal financial aid recipients.

Standards

Policies

The standards against which all Title IV recipients are measured include quantitative (pace), qualitative, and maximum time frame. For all degree-seeking students, SAP will be calculated at the end of each semester of enrollment, typically in January, June, and August.

Procedures

The Executive Director of Financial Aid is responsible to update the SAP policy as needed to ensure it meets all federal requirements. The TSB financial aid staff works closely with representatives from the student services office to communicate the importance of the SAP policies and to develop procedures on how the FAO is notified of any changes made by the school in its academic policies.

The results of the SAP reviews are annotated in the PowerFAIDS comments section and the student awards are placed on hold so that their records can be manually reviewed by financial aid staff prior to any further financial aid disbursements.

Quantitative Measures (time-based pace)

Policies

The TSB SAP policy contains the required quantitative measure.

A student's quantitative academic progress is measured by comparing the number of cumulative attempted units with the number of cumulative earned units.

Attempted and Earned Unit Measurement:

Attempted and earned units include any courses for which the student has remained enrolled for the semester past the add/drop period.

- Withdrawals, incompletes, and failures are considered attempted but not earned.
- Passing grades received for pass/fail courses are considered attempted and earned; failing grades in pass/fail are considered attempted but not earned.
- Repeated courses are included in the calculation of both attempted and earned units. Note that students may not receive federal aid for courses that were previously taken and passed beyond the first retake.
- Audited courses are not considered units attempted or earned.

Students must earn 75 percent of units attempted to maintain good standing and be considered as meeting pace requirements for satisfactory academic progress.

The completion percentage is determined by dividing the cumulative units earned by the cumulative units attempted.

Maximum Time Frame

This policy specifies that the federally-required maximum time frame to receive federal financial aid is not to exceed 150 percent of the published program length. This school's policy is that students must graduate in the semester in which they earn the required number of units to graduate; therefore students are ineligible for federal aid following the semester in which they have completed the number of units required for graduation. The table below indicates the minimum number of units required to be completed for each type of degree program and the corresponding maximum time frame for program completion before a student loses eligibility for federal financial aid. Students may not appeal loss of federal financial aid eligibility due to exceeding maximum program length.

Program	Published Length-Tepper Units	Published Length Timeframe at Tepper	Maximum Financial Aid Timeframe at Tepper
MBA FT	192	4 semesters	6 semesters
MBA PT	192	8 semesters	12 semesters
Master Dual Degrees	162-192	3-4 semesters	5-6 semesters
MSBA	108	4.5 semesters	6 semesters
MSPM	111	3 semesters	4.5 semesters
Doctoral Degrees	216	5 years	7.5 years

Note: Students enrolled in non-degree programs are ineligible for federal financial aid at the school.

Procedures

The following procedures are used to review the quantitative standards:

- The TSB FAO receives quantitative information about Title IV recipients in the external update from S3, which is uploaded into PowerFAIDS on a regular basis and from the RAD student services system.
- The Executive Director of Financial Aid reviews students for SAP at the end of each semester.
- Students who do not meet the standards are either given a financial aid warning or put on financial aid probation (denied future Title IV aid) and are notified in writing.

Qualitative Measure (grade based)

Policies

A student at TSB is expected to maintain good academic standing by maintaining a satisfactory GPA in their required core program courses, in addition to their cumulative GPA for overall work at TSB.

In order to achieve financial aid SAP, all TSB students in all programs must maintain a GPA of 3.0 based on a 4.0 scale for each semester of study.

Procedures

The following procedures are used to review the qualitative standards:

- The TSB FAO receives qualitative information about Title IV recipients in the external update from S3, which is uploaded into PowerFAIDS on a regular basis.
- The Executive Director of Financial Aid reviews students for financial aid SAP at the end of each semester.
- Students who do not meet the standards are either given a one-semester financial aid SAP warning or, if a warning was received in the prior semester, the student is placed on financial aid probation and denied future Title IV aid) and are notified in writing.

Financial Aid Warnings

Policies

TSB uses financial aid warning periods, in which the student is still considered to be making SAP, even though they have failed to meet one or more of the TSB SAP standards.

- Students are given a one-semester financial aid warning the first time they fail to make SAP if their cumulative GPA falls below 3.0 or if they do not earn (complete) 75 percent of their attempted units.
- During the financial aid warning period, students are given one semester to satisfactorily either raise their GPA or percentage of earned units. If the GPA or percentage of units completed is successfully raised to the 3.0 qualitative measure and the 75% quantitative measure, the financial aid warning is removed. Financial aid probation (denial and suspension) will result if the student's GPA or percentage of units completed is not successfully raised. Students may appeal a SAP probation decision.
- Students who are close to reaching the 150 percent maximum time frame are monitored and are denied future Title IV aid at the appropriate time when necessary.

Appeals

Policies

Students who receive a financial aid warning are not required to submit a letter of appeal since their eligibility for federal financial aid continues during the one-semester financial aid warning period.

Students who are *denied* financial aid and placed on financial aid suspension (because they did not meet the SAP requirements during the one-semester warning period) may appeal this decision. A SAP suspension may be appealed if unusual and/or mitigating circumstances have affected academic progress. Such circumstances may include a severe illness or injury to the student or an immediate family member, the death of a student's relative, student activation into military service or other serious circumstances.

Students who lose federal aid eligibility due to exceeding the maximum program timeframe may not appeal the decision to deny federal aid.

Procedures

The appeal procedures are as follows:

- The students must complete forms and submit them to the TSB Financial Aid Office in order to begin the appeal process for a financial aid suspension:

- The *SAP Academic Appeal Form*, which may require additional documentation to explain in detail why the student failed to meet the minimum academic standards, what unusual and/or mitigating circumstances contributed to the failure, and how their situation has improved.
- *The Federal Financial Aid Academic Progress Improvement Plan Form*, which is completed in consultation with the student's academic advisor;
- Both of these forms are provided to students at the time they are notified in writing that they are being placed on financial aid probation.
- Appeals must be received by the FAO no later than 15 business days before the end of the payment period for which reinstatement is desired.
- The decision of the SAP appeals committee will be sent to the student by mail or electronic means.
- Appeal approvals are not applied retroactively after the end of a semester for Title IV aid eligibility.
- Appeal approval notifications will be provided to the student in writing and will state the conditions and time frame for maintaining aid eligibility.
- SAP appeal decisions for financial aid cannot be appealed to another source.

Documentation

Policies

According to federal regulation, SAP appeals are considered a form of professional judgment exercised by the FAO. As with any use of PJ, adequate documentation is critical. The following are examples of acceptable documentation that may be submitted in support of an appeal. Some examples might include but are not limited to:

- Newspaper obituaries or death certificates to substantiate deaths.
- Physician's statement to substantiate illness or accident.
- Statement from clergy or family member who knows the student's situation.
- Statement from an academic advisor or professor.

Procedures

The procedures followed in reviewing and responding to appeals are as follows:

- Appeals and documentation are reviewed by the Executive and Associate Directors of Financial Aid and, if necessary, the Executive Director of Student Services and/or the head of the student's academic program.
- If an appeal is received without proper documentation the appeal is returned to the student with a request for the correct documentation.
- If documentation is submitted without an appeal, receipt of the documentation is noted and a written appeal is requested.

- The FAO documents the action taken as a result of an appeal in PowerFAIDS and sends written notification to the student.

Regaining Eligibility

Policies

Eligibility is reestablished after the student improves their academic record to meet the minimum standards.

A student not making SAP may reestablish eligibility on his or her own, either because an appeal was denied or because he or she did not submit an appeal.

Procedures

The following procedures have been established in order for students to be considered for reinstatement:

- The student must notify the FAO and provide evidence that they have met the minimum standards and would like a review of their academic records performed.
- The FAO will review the academic records and/or documentation submitted to determine the student's status.
- The results of the student's appeal will be documented in the students file and in the PowerFAIDS financial aid management system.
- The student will be notified in writing regarding reinstatement.