Satisfactory Academic Progress (SAP) Policy

OVERVIEW
Whether or not a student has or will receive financial aid, Federal regulations require Mercy College of Ohio to establish and implement a policy to measure if a student is making satisfactory academic progress toward a degree or certificate. Mercy College must evaluate students’ Satisfactory Academic Progress (SAP). Mercy evaluates progress at the end of each semester. Every student’s progress is measured at each evaluation as follows:

- Qualitative Progress (GPA requirement)
- Quantitative Progress (Time-based)

These criteria evaluate: the quality and quantity of the academic work you complete and progress toward completion of your academic program. The satisfactory academic progress requirements listed below are minimum standards. Students are encouraged to exceed all of the requirements whenever possible.

This policy indicates the standards used to measure Satisfactory Academic Progress (SAP) at Mercy College of Ohio for purposes of financial aid eligibility. Funds affected by this policy include all applicable federal, state, and college funds including but not limited to Federal Pell Grant, Federal Supplemental Education Opportunity Grant (SEOG), Federal Direct Stafford Loans, Federal Direct PLUS (Parent) Loans, Federal Work Study, State Scholarship and Grant programs, all scholarships administered and/or provided by Mercy College of Ohio.

The criteria contained in the policy are applied to all eligible degree and certificate seeking students. Students not meeting the requirements of the policy are notified.

Students whofail to make Satisfactory Academic Progress are initially given a Warning period during which time they may continue being awarded aid (if otherwise eligible). Students who do not meet the requirements by the end of the Warning period are denied future financial aid. A student may appeal the termination of financial aid due to exceptional circumstances. Exceptional circumstances may include but are not limited to illness, death of an immediate family member, or traumatic events in the student’s life.

REQUIREMENTS FOR SATISFACTORY ACADEMIC PROGRESS

Qualitative Progress Requirement
- Students’ cumulative Mercy College of Ohio grade point average (GPA) will be evaluated each semester. In order to meet graduation requirements for all students and programs, a cumulative 2.0 GPA is considered making SAP. Students enrolled in a program of more than two academic years must have a minimum GPA of 2.0 by the end of the equivalent of the second academic year of academic work.
Quantitative Progress Requirement

- Students’ must progress through their program to ensure that they will graduate within the maximum timeframe. Mercy College of Ohio calculates the pace at which a student is progressing by dividing the total number of hours the student has successfully completed (including transfer credits) by the total number he/she has attempted. A student is ineligible for financial aid when it becomes mathematically impossible for him/her to complete his/her program within 150% of its published length.

The maximum timeframe for which an undergraduate student may receive financial assistance may not exceed 150% of the published length of the student’s academic program measured in credit hours, whether or not federal aid was received by the student during this time.

For instance, if the published length of an academic program is 120 credit hours, the maximum time frame during which the student will be eligible to receive financial aid must not exceed $180^* $ credit hours, note this will include any accepted transfer hours and prior learning credits that apply toward the degree.

*$120 \text{ credit hours} \times 150\% = 180 \text{ credit hours}.$

Incompletes

If a student is unable to complete all requirements, due to extenuating circumstances approved by the instructor, an incomplete may be issued. The incomplete will not be calculated into the grade point average. Incomplete course work must be completed within 10 class days of the next term or the grade will be changed to an F. The student will receive the letter grade when all work has been successfully completed. This grade will be reflected on the current semester’s grade report. Incomplete grades will be monitored by the Financial Aid Office, as the final grade can affect both GPA and Progress requirements.

Repeated Courses

Students may receive financial aid for repeating courses. Any courses that are repeated will be used in the calculation of a student's Satisfactory Academic Progress status. Each repetition will count towards the attempted hours; however, only the course(s) being counted in the GPA calculation will be counted in completed hours for SAP. Limits on repeated courses are outlined in the College catalog.

Progression/Repeating a Course

To progress successfully through Mercy College of Ohio, a student must obtain at least a “C” grade in all courses taken. A grade of “D” is considered unsatisfactory for progression in the College but is recorded on the transcript and calculated as 1.0 for GPA purposes. A student may retake for credit any course in which a grade of “D” or “F” has been earned. Only the second grade will be computed in the cumulative GPA. Both grades will appear on the transcript. Although a student may be allowed to repeat a course more than one time, this forgiveness
policy does not apply beyond the first repeat attempt for any one course. Unsatisfactory grades will be used in the calculation of a student’s Satisfactory Academic Progress status.

Withdrawal from a Course
Courses that a student withdraws from a considered in “hours attempted” toward the maximum time frame, including WP (withdrawn passing) and WF (withdrawn failing) grades.

Transfer Credits
Transfer credit hours that have been accepted by Mercy College of Ohio toward your current degree are subject to the Satisfactory Academic Progress measurements. Mercy College of Ohio calculates the pace at which a student is progressing by dividing the total number of hours the student has successfully completed (including transfer credits) by the total number he/she has attempted.

Changes in Major or Degree
Students who change their major or degree must submit a plan of study completed by their academic advisor to the financial aid office. The student is eligible to receive aid for no more than 150% of the credit hours required to complete the new program of study. The 150% limit is applied to all credit hours earned by the student while enrolled at Mercy College, and includes transferred credits accepted from previously attended institutions.

Pursuit of a 2\textsuperscript{nd} Degree
Students who pursue a 2\textsuperscript{nd} degree from Mercy College must submit a plan of study completed by their academic advisor to the financial aid office. The student is eligible to receive aid for no more than 150% of the credit hours required to complete the 2\textsuperscript{nd} program of study. The 150% limit is applied to all credit hours earned by the student while enrolled at Mercy College, and includes transferred credits accepted from previously attended institutions. Credits earned for a degree already awarded by Mercy College are not included in the 150% of the new degree program.

Academic Dismissal
Students may be dismissed from Mercy College if they fail to maintain the required cumulative grade point average. Academic dismissal will occur when a student’s cumulative grade point average on attempted course work in which a student has enrolled at Mercy College falls below the following:

- Less than 1.0 after attempting 10-19 semester hours
- Less than 1.5 after attempting 20-29 semester hours
- Less than 1.7 after attempting 30-39 semester hours
- Less than 1.8 after attempting 40-49 semester hours
- Less than 1.9 after attempting 50-59 semester hours
- Less than 2.0 after attempting 60 semester hours.
A student who is academic dismissed will be terminated from aid eligibility and would need to appeal if the student is readmitted to Mercy College of Ohio.

**CONSEQUENCES OF FAILURE TO MEET SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS**

**Warning**
The first time a degree seeking student fails to maintain satisfactory academic progress by the end of the payment period/semester, a warning period is automatically given; certificate seeking students are monitored at the end of each semester also. The student will receive a letter of warning and the student does not need to appeal. The student has this warning period to improve his/her standing so he/she can meet the requirements of this policy. During this Warning period the student will receive financial aid through the regular process, assuming the student meets all other eligibility requirements. If after this warning period the student fails to improve enough To meet the satisfactory academic requirements, financial aid eligibility will be terminated.

**Termination of Aid - Appeal Process**
A student who has had his/her financial aid terminated after a Warning period because he/she is not meeting the requirements of this policy, has the right to appeal. A student may appeal the termination of financial aid due to exceptional circumstance. Exceptional circumstances may include but are not limited to illness, death of an immediate family member, or traumatic events in the student’s life. The student must provide supporting documentation to demonstrate the circumstance for not meeting the requirements of this policy.

Outcome of the Appeal can be 1) aid continues to be terminated, or 2) the aid may be reinstated for a probation period determined by the Director of Financial Aid. The Director of Financial Aid makes final determination. Students who wish to appeal should follow the steps and deadlines below.

**Appeal Steps**
Students who wish to appeal their termination of financial aid must complete the following steps:
1. Submit a letter of appeal to the Financial Aid Director
2. Provide all required or requested documents, such as an updated plan of study provided by the academic advisor.
3. Provide supporting documentation with the appeal letter, such as grade changes, medical documentation, or other materials supportive of the appeal.
4. The Appeal letter and all documents should be received at Mercy College Financial Aid Office marked, “Attention: SAP Appeal.”

**Of Note:** Neither paying for one’s classes without financial aid or sitting out (not attending) classes for any period of time affects a student’s academic progress standing, the appeal process must still be completed when the student again applies for financial aid.
Appeal Deadline
File your Appeal as early as possible. Allow up to 14 days to process your appeal once received by the Financial Aid Office.

Notification of Appeal Determination
Students are normally notified in writing through both their Mercy College email account and/or U.S. Mail if their appeal for reinstatement of financial aid is approved or denied.

Student’s responsibilities if appeal is granted
If a student's appeal is approved, he/she will be placed on financial aid "Probation". While on Probation, the student may receive financial aid for one semester. In order to be eligible for aid for subsequent semesters, the student must meet the terms of the appeal. For all Probation students this includes:

- Successfully completing all the courses attempted during the semester with no withdrawals from classes or a final grade of "F", "I", "W", "WP", or "WF"
- Maintaining a semester GPA of 2.0 or higher.

In addition, for students who are on Probation due to the maximum timeframe rule, they must also:

- Complete their degree within the date listed on their appeal;
- Follow the academic plan that was submitted with their appeal.

Additional requirements may be listed on the appeal approval notice.