

2025-2026 Satisfactory Academic Progress Policy

Effective Date: August 21, 2023

To be eligible for financial aid, students must meet financial aid Satisfactory Academic Progress (SAP) standards. The purpose of SAP standards is to ensure academic success and graduation. Students who receive financial aid, or who intend to receive aid in the future, must meet SAP standards.

All coursework taken in the same career (undergraduate/graduate) - all courses taken for any current or previous major(s) at all campuses of the University of Colorado, courses taken for pursuit of a second degree, and all courses taken in summer terms - are included when evaluating SAP standards.

Definitions of Terms

Good standing (Meets SAP): Students meeting the SAP standards are considered in *good standing* and are eligible to receive financial aid.

Warning: Students who do not meet SAP standards are placed on *warning status* and are eligible to receive financial aid for one term. Students on *warning status* have one term to meet the SAP standards and return to *good standing*. Students who fail to meet SAP standards while on *warning status* are placed on financial aid *suspension*.

Suspension: Students who fail to meet SAP standards while on *warning status*, or who have attempted more than 150% of the hours required for their degree, are placed on financial aid *suspension* and are not eligible for any aid until they meet the standards or successfully appeal the *suspension* status.

Appeal: A *SAP appeal* is a process by which a student who is not meeting the SAP standards petitions for reconsideration of aid eligibility. An *appeal* must contain explanations of the circumstances that prevented the student from meeting the required standards and of what has changed in the student's situation to allow the student to now make satisfactory academic progress at the next evaluation. Subsequent appeals of the same nature or for the same reason are not permitted. Note: Lack of awareness of withdrawal policies or requirements for satisfactory academic progress are not acceptable reasons for an appeal. The threshold for circumstances and documentation will increase for each subsequent appeal.

Probation: Students who successfully appeal their financial aid *suspension* are placed on financial aid *probation*. While a student is on financial aid *probation*, the student may be required to fulfill specific terms and conditions such as taking a reduced course load or enrolling in specific courses. Students on *probation* will receive aid for one term while attempting to meet SAP standards to return to *good standing*. A student who cannot meet the minimum standards by the next evaluation period is placed on a *SAP Academic Plan* as part of the terms of probation. Failure to meet SAP standards at the end of a *probation* term results in the student returning to financial aid *suspension* status.

Academic Plan: A *SAP Academic Plan* is designed to allow a student to meet SAP standards within a specified number of terms. A student on an academic plan must successfully follow the signed plan. A review will occur after each term to determine if the student met the terms of the plan. If a student fails to meet the terms, the student will become ineligible for financial aid. If the student meets the requirements of the plan, the student will remain in this status until the plan ends or the student meets SAP standards.

Term: A term is one semester (fall, spring or summer). Maymester is counted as part of the summer semester.

Financial aid:

Financial aid includes the following programs:

- Federal Student Aid: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal TEACH grant, Federal Work-study, Federal Direct Subsidized and Unsubsidized Loans, Federal Parent & Graduate PLUS Loans
- State aid (Colorado Student Grant, Colorado Graduate Grant, and CO Work-study)
- Institutional need-based aid
- Most institutional scholarships
- Most outside scholarships
- Most alternative student loans

Evaluation Methods

There are three (3) components evaluated in determining SAP status: GPA, Completion Rate (Pace), and Maximum Timeframe. Each component is listed below along with the appropriate standard.

1) Grade Point Average (GPA)

- Undergraduates must maintain a minimum cumulative university GPA of 2.0.
- All other graduate (Masters, PhD, and Certificate) students must maintain a cumulative GPA of a 3.0.
- First year Masters of Physician Assistant Studies students must maintain a cumulative university GPA of 2.8. Second and Third year students must maintain at least a passing cumulative grade.
- Dental students must maintain a cumulative university GPA of between 2.3 and 3.0, depending on their program.
- Pharmacy students are required to maintain a 2.0 cumulative GPA.
- Medical students must maintain at least a passing cumulative grade.

Consequences of failure to meet the GPA requirement: Students with a cumulative GPA below the standard will be placed on warning. If the cumulative GPA is still below the standard at the end of the next term of enrollment, the student is placed on financial aid suspension and is ineligible for financial aid until the student meets all SAP standards unless an appeal of the suspension is successful.

Impacts on GPA:

- Grades with a notation of *Incomplete* (I) or *Withdrawal* (W) have no bearing on the calculation of the cumulative GPA. Once an *Incomplete* (I) is changed to a final grade, the grade will count in the calculation of the GPA.
- Credit hours transferred into the university from an institution outside the University of Colorado campuses do not count towards the GPA. Credit hours taken at all University of Colorado campuses count towards the cumulative GPA. Grades from remedial courses are not included in GPA calculations.
- Courses taken as pass/fail may or may not affect the GPA. Grades of Pass do not affect GPA, as they do not earn GPA points. A grade of Fail (F) is treated the same as if the student were on the letter grading scheme and failed the course.
- Repeating Courses: Students may receive Title IV aid to retake a passed course one time only. A passing grade is a grade higher than an "F". If a student elects to take a passed course a third time, the course will not count towards the student's enrollment eligibility for Title IV aid.

2) Course Completion Rate (Pace)

Undergraduates must successfully complete at least 67% of all attempted credit hours. Successful course completion requires a grade of D- or higher, or P (passing). Grades of F, W, I, IW, or no grade do not denote satisfactory completion. Grades not submitted by a faculty member by the grading deadline are treated as unsatisfactory completion. If a blank grade impacts your status, notify the Financial Aid & Scholarships Office when the grade is changed to show satisfactory completion.

Graduate and Professional students must successfully complete at least 67% of all attempted credit hours. Successful course completion requires a grade of D- or higher, or P (passing). Grades of F, W, I, IW, or no grade do not denote satisfactory completion. Grades not submitted by a faculty member by the grading deadline are treated as unsatisfactory completion. If a blank grade impacts your status, notify Financial Aid & Scholarships Office when the grade is changed to show satisfactory completion.

Course Completion Rate (Pace) is calculated by dividing the total number of hours successfully completed by the total number of hours attempted.

- Non-passing grades count as attempted credit hours, but do not count as completed credits. The following grades are considered non-passing: F (Failing), I (Incompletes), IW (Incomplete Withdrawals) and W (Withdrawal).
- Grades of IP (In Progress) count as attempted and earned credits and do not count negatively against completion rate. Repeated courses will always be treated as attempted hours.
- Accepted transfer credits count toward both hours attempted and hours completed.
- Remedial coursework counts towards attempted hours, but not hours completed even though the remedial hours are included when calculating enrollment status.

Consequences of failure to meet the Pace requirement: Students in good academic standing who fail to complete at least 67% of all their attempted courses will be placed on *warning* for one semester. Failure to earn a minimum of 67% of the courses attempted by the end of the next enrolled semester will result in financial aid *suspension* until SAP standards are met unless an *appeal* of the *suspension* is successful.

3) Maximum timeframe

Undergraduates must complete their program within 150% of the published length of the program as measured in credit hours. Accepted transferred credits and all attempted credit hours, including repeated credits, will be included in the maximum timeframe calculation. Credit hours from unsatisfactory grades and withdrawn courses are also included, and count as attempted hours that were not earned. If enrolled in a traditional 120 credit hour undergraduate program, 180 credit hours would be the maximum permitted hours attempted.

- **Graduate and Professional (Dental, Medical, and Pharmacy) students** must complete their programs within 150% of the published length of the program. Transferred credits accepted towards the degree and all attempted credit hours, including repeated credits, will be included in the 150% maximum timeframe calculation. Credit hours from unsatisfactory grades and withdrawn courses are also included, and count as attempted hours that were not earned.

Consequences of failure to meet the maximum timeframe requirement: Students who reach their total credit hour limit without completing their program will be placed on financial aid suspension and denied further financial aid unless an appeal of the suspension is successful.

Notifications

SAP will be evaluated at the end of each term. Students who do not meet the SAP standards will be informed of their financial aid SAP status via university email. Students in *good standing* are not notified unless their status changes to *warning* or *suspension*.

Not meeting Satisfactory Academic Progress Standards

For Grade Point Average (GPA) and Course Completion Rate measures, students who fail to meet financial aid SAP standards in one term will receive one subsequent term of aid while in financial aid warning status. At the end of the warning term, a student who still has not met the standards will have their SAP status changed to status of financial aid suspension. The student's eligibility for federal, state, and institutional aid is terminated at this point and is not reinstated unless the student subsequently meets the required standards or unless an appeal of the suspension is successful.

Students must complete their program within the maximum timeframe (150% of the published length of the program). Students who reach the maximum timeframe will be placed on financial aid *suspension*.

Reestablishing eligibility for financial aid

Students on financial aid *suspension* have two ways to regain eligibility for financial aid:

1. Meet all the SAP standards while not receiving financial aid, or
2. Successfully appeal the financial aid *suspension* status if extenuating circumstances interfered with academic progress. The university has a maximum appeal limit of 5 times during a student's undergraduate career at the university, and a limit of 3 appeals during a graduate/ professional career.

Instructions to appeal

The university recognizes that life circumstances might interfere with students' satisfactory academic performance. Students who wish to appeal should complete a *Satisfactory Academic Progress (SAP) Appeal Form* found on our webpage - ucdenver.edu/finaid/forms.

Students must explain the extenuating circumstances that prevented them from meeting SAP standards, what has changed that will enable them to now meet the standards, and document extenuating circumstances. Examples of extenuating circumstances are illness, injury, or death, but all appeals and mitigating circumstances will be reviewed and evaluated. Documentation should be submitted that is relevant to the circumstances, e.g., physician's letter for medical reasons, death certificates of close relatives, etc.

The staff of the Financial Aid & Scholarships Office review all appeals. Students will be notified via CU Denver email and their UCDAccess Portal if more information is needed, which may include the completion of a Financial Aid Satisfactory Academic Progress (SAP) Plan.

If a student is denied an appeal for the term, the student can re-appeal to a SAP committee. The decision of the SAP committee is final. If the committee denies a subsequent appeal, a student may regain financial aid eligibility by meeting SAP standards while not receiving financial aid.

If a student violates the terms of their *Academic Plan*, the student will be placed back on suspension and will be ineligible for financial aid. A student may appeal with a new statement outlining the extenuating circumstances for not meeting the terms of the Academic Plan and will also be required to include third party documentation and an updated Academic Plan.

Appeals are considered in the order received and a decision generally will be made within two to four weeks after the appeal is received (and varies depending on the completeness of the appeal submitted). Students who appeal will receive an email notification with the appeal outcome.

Appeal deadlines

The Financial Aid & Scholarships Office (FASO) will make every effort to meet these deadlines for initial review. A decision may be delayed for Incomplete submission.

- Fall semester: SAP Appeals received 30 days before the Fall term will be reviewed by census. Complete appeals will have a decision by census.
- Spring and Summer: SAP Appeals received no later than the first day of the term will be reviewed by term census. Complete appeals will have a decision by the census date.
- Appeals received later than 30 days prior to the last day of the term may not be reviewed in time for aid to be offered.
- Some awarded grants, work-study, and/or scholarships may be cancelled if the appeal is submitted after the first day of the term. At least half-time enrollment is required for loans.
- Note: Late fees will not be waived for appeals submitted after the first day of the term.

Grant Aid

Grants other than the Pell Grant are not guaranteed for appeals received after this timeframe or if an appeal is determined to be incomplete. A complete appeal will include the appeal form, personal statement, supporting documentation, and if required, a SAP Academic Plan. We encourage students to submit appeals prior to the deadline to allow time to submit additional documents if required.

Federal Direct Loans

While the FASO will review appeals received within 30 days of the last day of the term, it is not guaranteed loans will be able to be offered within this timeframe. A complete appeal will include the appeal form, personal statement, supporting documentation, and if required, a SAP Academic Plan. We encourage students to submit appeals prior to the deadline to allow time to submit additional documents required.