Satisfactory Academic Progress Policy

To maintain eligibility for federal financial aid, students must make satisfactory academic progress (SAP) toward the completion of their degrees. Academic progress is measured qualitatively and quantitatively.

Standards of Satisfactory Academic Progress

- **1. Qualitatively -** Students must maintain a 3.0 cumulative grade point average.
- **2. Quantitatively -** Students must complete their Master's degrees within 4 years of matriculation. Students may continue to receive federal aid up to 125% of the required number of credits needed to complete their degrees, including accepted transfer credits that apply directly to the degree program. In order to complete the degree requirements within 4 years, students must complete a minimum of 12 credits per calendar year (four terms), not including approved leaves of absence. Students also have the opportunity to have 1 program change that will not affect their academic progress. Any subsequent program changes will be included in the 4 year completion rate calculation.

Definitions

Credit – A credit is the unit by which academic work is measured.

Attempted Credit – All credits for which you are registered at the beginning of each term.

Cumulative Credits – The total number of credits attempted and earned for all periods of enrollment at Adler, including terms for which the student did not receive financial aid.

Earned Credits –Earned credits are those successfully completed with a grade of A, B, C, and P. Grades of I, R,W, and NE are not counted as earned credits. Audit credits are not counted as attempted or earned credits.

Grade Point Average (GPA) - The GPA is calculated using a point value that is assigned for grades A, B, C, and NC. Although a grade of P will count as credit earned, it is not assigned a point value.

Incompletes – An "I" is assigned as a temporary grade for pending course completion and is counted against the completion rate.

Repeat Credits – Repeated credits will be calculated into the GPA, credit completion, and maximum time frame standards. An R is not considered a passing grade.

Transfer Credits –Credits from other Masters level courses do not count as credits attempted and earned.

Change of Program – Only credits attempted for the currently enrolled in program of study count toward the maximum time frame and GPA requirements. If a student changes program of study, the past credits and those taken going forward that apply to the new program will be calculated in the maximum time frame and GPA requirements.

Assessment of SAP

Academic progress is assessed every term. All of the student's academic coursework is considered in the review process, whether the student received aid that term or not. The assessment will be based on the student's academic record, excluding approved transfer credit hours.

Financial Aid Warning

If the student does not meet either the GPA and/or credit completion requirements, the student will receive a written Financial Aid Warning from the Director of Financial Aid or Registrar. This is intended to alert the student that their financial aid eligibility will be in jeopardy for the next term for which they are register for, if they fail to achieve the GPA and/or credit completion requirements necessary to receive federal financial aid. One of two things can occur:

- 1. The student achieves the minimum standards at the end of the term/payment period for which the warning was issued student is aid eligible and aid is disbursed.
- 2. Student fails to achieve the minimum GPA and/or credit completion standards and is no longer aid eligible. Student may appeal reinstatement of financial aid.

A student cannot have 2 consecutive terms of FA Warning.

Appeal

Student may submit an appeal in writing to the Director of Financial Aid/Registrar regarding the loss of their federal financial aid. The following must be included in the appeal:

- 1. The reason for not making SAP minimum requirements.
- 2. What has changed about your circumstance that will allow you to achieve SAP.
- 3. Third party documentation corroborating the issue for appeal.

Appeal Outcome

1. Appeal is approved: Student continues in Extended Financial Aid Warning (EFAW) status for the next term of enrollment. During EFAW period student is aid eligible; SAP will be evaluated at the end of the EFAW term. If SAP minimum requirements are achieved student is no longer on EFAW but is placed on Financial Aid Probation. In certain circumstances, the student may be asked to develop an Academic Plan for successful completion of the student's remaining program in order to retain financial aid eligibility.

- 2. Appeal is denied: Student is NOT aid eligible and must pay expenses out-of-pocket; must achieve the SAP credit completion and/or GPA requirements before regaining financial aid eligibility as outlined in their EFAW letter.
- A. **Academic Plan**: The student and Registrar will work together to devise an academic plan. The academic plan will cover the student's next term of enrollment only. Failure to achieve the terms of the individual plan will result in the loss of federal financial aid for the next term of enrollment. If the student is successful, the student will remain aid eligible and will be put on probationary status. An additional consecutive term of academic success removes the probationary status. Students cannot have 2 consecutive terms on probation.