The University of Northern Iowa has established requirements of Financial Aid Satisfactory Academic Progress (SAP) that all students must meet in order to be eligible for financial aid. The financial aid programs affected include, but are not limited to, all federal, state, and institutional aid including private education loans.

**Financial Aid Satisfactory Academic Progress Requirements and Review Process**

Financial Aid Satisfactory Academic Progress is evaluated yearly at the end of each spring semester for the previous Summer, Fall, and Spring semesters. To maintain eligibility for financial aid, students must meet the following three criteria:

1. **Minimum GPA**: Undergraduate and 2nd BA students must maintain a minimum 2.0 UNI GPA for coursework taken at UNI. Graduate students must maintain a minimum 3.0 UNI GPA.

2. **Pace of Progression**: Students must complete 67% of all coursework attempted at UNI. Attempted hours are based on enrollment at the end of the first two weeks of class during a semester. Only grades of A, B, C, D, X, Cr, or P are counted as meeting the required hours. Failed classes, withdrawn classes, and incomplete grades do not count as completed credit hours and will negatively affect the SAP calculation.

   *Example: A student has attempted 114 credits at UNI. Out of the 114 credits attempted, he has successfully completed a total of 87 credits (76% of the coursework attempted), thus meeting this standard of academic progress.*

3. **Maximum Time to Complete a Degree**: Students who have completed all course and hour requirements to earn a degree will no longer qualify for financial aid. Students completing a double major or minor in conjunction with their first degree will no longer qualify for financial aid once the requirements for the initial degree are met.

   Undergraduate students are also required to complete a degree within **12 full-time equivalent semesters** (18 three-quarter time semesters or 24 half-time semesters). Second BA and graduate students are required to complete a degree within **6 full-time equivalent semesters** (9 three-quarter time semesters or 12 half-time semesters). Transfer credits are counted toward the maximum timeframe to complete the degree. Students cannot receive financial aid for more than one degree at a time.

**NOTE**: The credit hours from a repeated course are counted as attempted hours every time the course is repeated. Once the course is passed, then the credit hours are counted as both attempted and completed credit hours.

**Financial Aid Suspension Status**

Financial Aid Satisfactory Academic Progress is reviewed on an annual basis following the conclusion of the Spring semester. Students must meet all three academic requirements (see above) at the time of review or they will be placed on Financial Aid Suspension. Students placed on Financial Aid Suspension MUST appeal to have their aid reinstated for upcoming semesters at UNI. Students who have successfully appealed will be placed on Financial Aid Probation or Financial Aid Academic Plan status, allowing them to receive aid based on conditions set forth by the Office of Student Financial Aid.

**Financial Aid Probation Status**

Financial Aid Probation is available for a maximum of one semester for students who have successfully appealed to have their aid reinstated. Students on Financial Aid Probation must continue to adhere to the Financial Aid Satisfactory Academic Progress Policy outlined above and any other conditions listed on the Appeal Approval Contract. Students on Financial Aid Probation status are reviewed at the end of each semester. Students not making progress toward the terms of their appeal contract will have their aid suspended and must appeal before a committee to have their aid reinstated.
**Financial Aid Academic Plan**

If it is not possible for the student with an approved appeal to achieve minimum Financial Aid Satisfactory Academic Progress standards within one semester, the student will be maintained on an Academic Plan. While on Financial Aid Academic Plan, students must meet all Financial Aid Academic Progress standards each semester. The conditions for the approved appeal will continue each term until the student meets the minimum standard(s) or fails to meet the conditions of the approved appeal. If the student fails to meet the appeal conditions, the student’s account will revert to Suspension Status indicating that the student is ineligible for aid.

**Reinstatement of Financial Aid**

Students placed on Financial Aid Academic Progress Suspension have the opportunity to appeal and/or have their previous grades reviewed by the Office of Student Financial Aid. Students have the following options for reinstatement:

1) **Meet all Financial Aid Satisfactory Academic Progress requirements.**
   - Undergraduate students must improve their UNI GPA to the 2.0 minimum with graduate students meeting the 3.0 UNI GPA minimum requirement, and
   - By meeting the 67% course completion standard.

2) **Initiate the financial aid appeal process.** Financial Aid appeals must demonstrate extenuating circumstances that impeded the students’ ability to make progress academically. All appeals must be accompanied by third party documentation of the circumstances encountered as well as an academic plan of study (signed by an academic advisor or a record analyst in the Registrar’s Office). Examples of extenuating circumstances include but are not limited to:
   - Personal or Family Emergency
   - Serious Medical Issues
   - Psychological Illness

3) **Review of grade changes to previously deficient course grades.** Students experiencing grade changes that may reinstate their eligibility should contact the Office of Student Financial Aid to have their academic progress reviewed.

The successful reinstatement of financial aid is not reflective of decisions regarding Registrar academic suspensions. Students on academic suspension should visit with the Registrar’s Office regarding reinstatement to UNI.

**Financial Aid Appeal Process and Deadlines**

An appeal process is in place for those experiencing extenuating circumstances that affected their ability to meet the Financial Aid Satisfactory Academic Progress standards. Appeal forms may be obtained from the Office of Student Financial Aid or online at www.uni.edu/finaid/academic-progress. **Appeals must be submitted no later than the end of the second week of classes following the suspended semester or within 14 calendar days of the date on the academic progress letter.** It is recommended that students submit their appeals as soon as possible to avoid processing delays.

All appeals must be accompanied by third party documentation of the circumstances encountered, a description of how circumstances have changed to allow for future academic success, as well as an academic plan of study (signed by an academic advisor or a record analyst in the Registrar’s Office) demonstrating that the student can successfully meet Financial Aid Academic Progress policy within a reasonable amount of time, thereby allowing them to matriculate toward their degree within the timeframe set forth within the above policy.

Reinstatement of the financial aid is contingent upon the availability of the funds at the time the appeal is approved. Approved appeals require a signed contract to be returned to the Office of Student Financial Aid.

**Denied Financial Aid Appeals**

Students denied financial aid eligibility may continue attending UNI by funding their own education. If students meet all of the progress standards in the future, they must contact the Office of Student Financial Aid to request a review of their financial aid status.