

## STANDARDS OF SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID ELIGIBILITY

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, institutional and/or 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 2<sup>nd</sup> BA students must maintain a minimum 2.0 UNI GPA. Graduate students must maintain a minimum 3.0 UNI GPA.
- 2) **Semester Hours Completed:** All students must complete 67% of the courses they attempt within an academic year (summer, fall, spring). 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 Failed classes, withdrawn classes, and incomplete grades do not count as completed credit hours and will negatively affect the SAP calculation.
- 3) **Maximum Time to Complete a Degree:** Undergraduate students are required to complete a degree within **12 full-time equivalent semesters** (18 three-quarter time semesters or 24 half-time semesters) or **180 total credit hours**. 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) or **60 total credit hours**. Allowances may be made for graduate degrees requiring more than 60 total credit hours. Students cannot receive financial aid for more than one degree at a time.

NOTE: Repeated coursework will be evaluated using the most recent grade received.  
UNI GPA refers to overall UNI GPA.

### 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 a probationary status, allowing them to receive aid based on conditions set forth by the Office of Student Financial Aid.

### Financial Aid Probation Status

Probationary reinstatement of financial aid is available 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 Fall 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.

## 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 Issues
  
- 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](http://www.uni.edu/finaid). **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, whichever is later. 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, 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 matriculate toward their degree within the standard timeline for their major. 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.