

Satisfactory Academic Progress (SAP) Policy

For Financial Aid Eligibility

Financial Aid Review Process

The University of Northern Iowa has established requirements of 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, and private education loans.

Financial Aid SAP is reviewed on an annual basis following the conclusion of the spring semester. Students must meet all three requirements at the time of review, or they will be placed on Financial Aid Suspension. Students placed on Financial Aid Suspension may appeal to have their aid reinstated for upcoming semesters at UNI.

SAP Requirements

To maintain eligibility for financial aid, students must meet three standards:

1. Minimum GPA

Undergraduate and 2nd BA students must maintain a minimum 2.0 cumulative GPA.

Graduate students must maintain a minimum 3.0 cumulative GPA.

2. Pace of Progression

Students must complete 67% of all coursework attempted at UNI. Only grades of A, B, C, D, X, CR, or P are counted as completed. Failed classes, withdrawn classes, and incomplete grades do not count as completed and negatively impact the SAP calculation. Most transfer credit hours are NOT included in the pace calculation.

Example: A student has attempted 114 credits at UNI and completed 87 credits (76% completion rate), thus meeting this standard of academic progress.

The credit hours from a repeated course are counted as attempted hours every time the course is repeated.

3. Maximum Time to Complete a Degree

Students must complete a degree within 150% of the credit hours required per the academic catalog. Transfer credit hours are included in this calculation.

Example: If a degree requires 120 credits, 150% of 120 is 180 credits (180 credits would be the maximum).

Reinstatement of Financial Aid

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

1. Initiate the financial aid appeal process.

Financial Aid Suspension appeals must demonstrate extenuating circumstances that impeded a student's ability to make progress academically. All appeals must be accompanied by third party documentation of the circumstances encountered, as well as a signed academic plan of study.

The Financial Aid SAP policy is separate from the Office of the Registrar Academic Standing Policy. Students on Academic Probation or Suspension should contact the Office of the Registrar with questions. Students on Academic Suspension may need to appeal their SAP standing upon re-admission to UNI.

2. Meet all Financial Aid SAP requirements.

Undergraduate and 2nd BA students must improve their cumulative GPA to the 2.0 minimum. Graduate students must improve their cumulative GPA to the 3.0 minimum. All students must also meet the 67% course completion standard. You will not be reinstated under this condition until following the completion of an entire semester of coursework, or by individual request. MBA students must complete module 1.

3. Review of grade changes.

Students experiencing grade changes that may reinstate their aid eligibility should contact the Office of Financial Aid & Scholarships to have their academic progress reviewed. Review of grade changes must occur prior to the end of the semester/academic year in which a student is appealing for aid.

Appeal Process and Deadlines

An appeal process is in place for those experiencing extenuating circumstances that impacted their ability to meet the Financial Aid SAP standards. Appeal forms and instructions may be obtained from the Office of Financial Aid & Scholarships or online at finaid.uni.edu/academic-progress.

It is recommended that students submit their appeals as soon as possible to avoid processing delays. Appeals must be submitted by October 1 for the fall semester and March 1 for the spring semester. Late appeals may not be accepted.

Reinstatement of financial aid is contingent upon the availability of the funds at the time the appeal is approved.

Appeals are evaluated on an individual basis. While there is no limit on the number of times a student can appeal their SAP standing, students should be aware that multiple appeals may be difficult to approve. In these cases, significant documentation of extenuating circumstances should be submitted for evaluation.

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 SAP Policy and any other conditions listed on the appeal approval notice. Students on Financial Aid Probation status are reviewed at the end of each semester. Students not making progress toward the terms of their appeal notice will have their aid suspended and must re-appeal to have their aid reinstated.

Financial Aid Academic Plan

If it is not possible for a student with an approved appeal to achieve minimum SAP standards within one semester, the student will be placed on an Academic Plan. While on the Financial Aid Academic Plan, students must meet all SAP 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 Financial Aid Suspension status, indicating the student is ineligible for aid. The student must then appeal to have their aid reinstated.

Denied Appeals

Students with denied Financial Aid Suspension appeals may continue attending UNI by funding their own education or by exploring alternative private education loan options. You must check with private lenders to determine if they offer loans to students not meeting SAP requirements.

If students meet all of the SAP standards in the future, they must contact the Office of Financial Aid & Scholarships to request a review of their financial aid status.

Additional Information

For additional information regarding the SAP Appeal process, recommendations, helpful hints, and frequently asked questions, please review our website at finaid.uni.edu/academic-progress.