

## SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID POLICY

To be eligible for federal, state and College aid, students are required by the U.S. Department of Education and the State of Iowa to maintain satisfactory progress toward their degree objectives. In compliance with prescribed regulations, Luther College has established guidelines that are designed to ensure that students successfully complete courses and to promote timely advancement toward specific degree objectives. These requirements also serve as standards against which to evaluate student progress, grade point averages and overall time periods in which students complete their programs.

Programs governed by this satisfactory academic progress policy include the Federal Pell Grant, Federal Carl Perkins Loan, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal Direct Stafford Student Loan, auxiliary loans including the Federal Direct Unsubsidized Student Loan and the Federal Direct Parent Loan. The policy also applies to state-supported grants, either within or outside the state of Iowa, agency-sponsored assistance and all need-based programs funded by the College.

If you receive any of these awards, you must comply with the following policy in addition to the Academic Review guidelines required of all Luther students. To satisfy academic progress requirements for financial aid, you must accomplish the following:

- \* Maintain the minimum grade point average in the following chart for the semesters attempted;
- \* Satisfactorily complete the minimum number of credits for credit for semesters attempted;
- \* Complete your degree objective within ten semesters of full-time enrollment.

The minimum requirements for semesters attempted are outlined below:

| Semesters<br>Attempted | Minimum Credits<br>Successfully Completed | Minimum Required<br>Cumulative G.P.A. |
|------------------------|---|---------------------------------------|
| 1                      | 9   | 1.75                                  |
| 2                      | 22  | 1.85                                  |
| 3                      | 35  | 1.95                                  |
| 4                      | 48  | 2.00                                  |
| 5                      | 61  | 2.00                                  |
| 6                      | 74  | 2.00                                  |
| 7                      | 87  | 2.00                                  |
| 8                      | 100                                       | 2.00                                  |
| 9                      | 114                                       | 2.00                                  |
| 10                     | 128                                       | 2.00                                  |

**Transfer Course Work.** Registrar's Office reviews your transfer course work and or AP/IB test scores to determine the total number of credits that will be accepted for transfer. In determining the maximum number of semesters you may receive financial aid, the total number of transfer credits accepted will be equated to a calculated number of semesters completed. This semester count will be used in determining the maximum semesters of aid eligibility you have remaining at Luther College. Transfer work does not affect the calculation of your grade point average at Luther College.

**Summer Session and January Interim.** For purposes of satisfactory academic progress, these sessions are considered optional, whether taken at Luther or another institution. Summer or interim course work can enable you to make up deficient credits. Credits attempted will count toward your cumulative credits, but the term will not count as a semester for purposes of satisfactory academic progress.

**Remedial Course Work.** Up to 10 credits of remedial course work may be used to satisfy the minimum credit requirement for satisfactory academic progress. Although remedial courses are not applicable to your degree requirement, the course work will be counted toward your financial aid satisfactory academic progress credit totals.

**Incomplete/Repeats.** Incompletes are not considered as credits earned and are not included in meeting satisfactory progress guidelines. Repeat courses may be included to meet the credit requirements, although you must keep repeat courses at a minimum in order to complete your degree within the ten semester maximum allowed to receive financial assistance.

**Failure to Meet Requirements.** Satisfactory academic progress for financial aid is monitored at the end of each academic year. If you do not meet the requirements, you will be placed on probation for one academic year. During the probationary period, you will be eligible to receive financial assistance if all other requirements have been satisfied. We encourage you to seek academic counseling to ensure that you satisfy all deficiencies during this period.

At the end of the probation period, your academic progress is checked. If you have not met the minimum credit or academic progress requirements, you will be placed on financial aid suspension and will be ineligible to receive future financial aid until all deficiencies have been corrected. The Office of Student Financial Planning will notify you of your financial aid ineligibility if you have reached the maximum semester allowance. NOTE: You must continue to complete all financial aid applications by the deadlines for priority funding, regardless of possible satisfactory academic progress problems.

**Regaining Eligibility.** If you have been placed on financial aid suspension and are no longer eligible for financial aid, you can have your eligibility reinstated if you successfully complete sufficient credits and improve your grade point average to meet the required standards. You must submit a written request to Student Financial Planning to be considered for re-instatement of your financial aid eligibility. If your aid has been terminated, consider the following:

- \* Grade changes (including grades for incompletes) received after semester grades have been submitted may assist in reinstating your eligibility. You should notify the Office of Student Financial Planning if you wish a re-evaluation.

- \* Credit deficiencies may be made up in summer session either at Luther or other accredited post-secondary schools. Before attending summer school elsewhere, you should check with the Registrar's Office to ensure that credits for which you plan to enroll will transfer to Luther and can be applied toward your degree objectives; any such credits will count toward satisfactory academic progress. Prior to receiving funds for the fall semester, you must supply the Office of Student Financial Planning with a copy of your summer school grades and verification from the Registrar's Office that the credits are transferable.

- \* If you are on financial aid suspension, you can make up credit and/or cumulative grade point average deficiencies the next academic year, but you cannot receive financial aid during that period. You can compensate for credit deficiencies by maintaining the required overall grade point average while completing not only the semester credit requirement, but also the credits lacking from the previous year. Once the deficiencies have been cleared, you are eligible to apply for aid for upcoming semesters.

**Academic Progress Appeals.** If you have extenuating circumstances which are not met by the preceding recommendations, you may appeal your case. To appeal, you must request an appeal form from the Office of Student Financial Planning, complete the form as instructed and submit it with the supporting documentation to the Office of Student Financial Planning. Appeals may be referred to the *Faculty Committee on Academic Progress*. You will receive written notification of the decision. Students who successfully appeal for reinstatement of their financial aid eligibility will be reviewed each semester for continued aid eligibility until minimum SAP requirements have been achieved. Failure to achieve a minimum semester GPA of 2.00 while successfully completing 12 credits each of these semesters will result in immediate suspension of future financial aid.