

Satisfactory Academic Progress policy

Undergraduate students



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The United States Department of Education requires students to progress through their academic program in a timely manner in order to maintain eligibility for Title IV funds. Eligibility for Union College Institutional Funds is also based on the same standards as Federal Aid eligibility as defined below.

All students receiving Title IV financial assistance are reviewed for Qualitative, Quantitative, and Maximum Timeframe standards of Satisfactory Academic Progress (SAP) at the end of Fall, Spring and Summer terms. All students must maintain SAP toward their degree.

Qualitative standard

- Undergraduate students who do not achieve at least a 2.0 Cumulative Grade Point Average (GPA) are no longer eligible for Federal and Institutional Financial Aid.
- The cumulative grade point average is computed by totaling the grade points of all courses and dividing by the total semester hours of courses for which grades are received.

Quantitative standard

- Students who fail to complete at least 67 percent of units attempted will not be eligible to receive Title IV and Institutional financial awards. Federal regulations require that a student complete (earn) a minimum of 67 percent of the credits they attempt in order to remain eligible to receive student financial aid.
- Attempted credits include:
 - All credits for courses in which a student is enrolled as of the last day to add/drop.
 - All credits for courses in which the student enrolled, but later withdrew or failed.
 - All credits for courses in which the student received a grade of Incomplete.
 - All credits for repeated or remedial courses.
 - Transfer credits from another school that are accepted by Union College.
 - Credits earned through examination.
- Earned Credits include:
 - All credits completed with grades of 'D' or better.
 - Transfer credits from another school that are accepted by Union College.
 - Credits earned through examination.
- All Union College students must successfully complete (earn) 67 percent of the total cumulative credits attempted as a condition for continued financial aid eligibility.

Maximum timeframe

- Students may receive financial assistance up to 150 percent of the units necessary to complete their program. Therefore, undergraduate students may not receive aid for terms subsequent to the student reaching (or exceeding) 192 attempted hours.
- When transferring to Union College, attempted units from all other institutions where the student attended will be included when determining the total units attempted.
- When a student changes their major the units from their previous program that qualify for their new program will be calculated in the total.
- Union College allows one change of major when calculating the 150 percent.
- Units from the previous degree which count toward the subsequent degree will be added to the total when calculating the 150 percent.
- When transferring to Union College, attempted units from all other institutions where the student attended will be included when determining the total units attempted.

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Incomplete courses

- Incomplete courses count as credit hours attempted but does not count as credit hours earned until a passing grade has been assigned.
- An Incomplete grade can negatively affect a student's eligibility for financial aid. The deadline for course completion is no later than the end of the following term. Failure to meet this contract deadline will result in recording of the original grade as indicated on the request.
- In calculating the 150%, all credit hours attempted will be included. Even those grades of F, I, repeated courses, remedial courses, and courses taken at other institutions, whether financial aid was received or not, count toward the quantitative total.

Required courses

- When a course taken at Union College is repeated, the higher grade is used. Both the original and repeat grades are part of the student's permanent record, but only the highest grade and credits earned are computed in the cumulative grade point average and in the total credits earned.
- Repeated courses are counted toward attempted credits each time the course is taken, but is counted toward completed credits only once.
- In general, students may repeat courses using financial aid, provided they have not earned a grade higher than an F. If a student has earned a grade of D- or higher in a course, they can repeat the course only once more and still receive financial aid for the course.
- In calculating the 150%, all credit hours attempted will be included. Even those grades of F, I, repeated courses, remedial courses, and courses taken at other institutions, whether financial aid was received or not, count toward the quantitative total.

Financial aid warning

Students who fail to meet all SAP regulations are notified by email that they have not met the Union College satisfactory academic progress standards. Students will receive a Financial Aid warning for one semester. During the warning semester, students are eligible to receive financial aid as awarded. Performance during this semester determines whether financial aid is given in future terms. Federal, state and institutional aid is terminated after the warning semester if the student fails to meet the overall SAP requirements.

Financial aid termination

A student who does not meet satisfactory academic progress standards for at least two semesters in a row are notified by email that they have not met the Union College satisfactory academic progress standards. The student will not be eligible for federal, state or institutional aid until all SAP requirements are met or an appeal is approved by the Student Financial Services committee. Students who are disqualified from receiving financial aid may choose to re-enroll. However, any previous balance and all tuition and fees for the current term must be paid or guaranteed prior to enrollment.

Financial aid termination appeal

Students have the right to submit an appeal to the Student Finance Committee. Appeals must be based on relevant, significant and documentable extenuating circumstances such as serious injury, illness, death of a close relative or other special circumstances. The student must explain what has changed with their situation that will allow them to meet SAP requirements at the next evaluation. The appeal form is available online or may be obtained through the Student Financial Services office. The appeal form must be submitted to the SFS Director at least two weeks prior to the semester. If an appeal is approved, the student will be placed on Financial Aid probation for one semester and evaluated at the end of the semester. A student on Financial Aid probation is eligible for Title IV aid and institutional aid for the approved semester. Performance during this semester determines whether financial aid is given in future terms. Federal, state and institutional aid is terminated after the probation semester if the student fails to meet the overall SAP requirements.

Reinstatement of financial aid eligibility

A student's financial aid eligibility may be reinstated with the following:

- If a student did not meet SAP standards because of an incomplete, SAP will be reevaluated if they make up the incomplete in the allowable time frame.
- If the grade for a course is changed, SAP will be reevaluated.
- Students may attend Union College without financial assistance. If the student meets the SAP policy at the end of the semester, their financial aid eligibility will be reinstated for the next semester.
- If a student successfully appeals their Financial Aid Termination.