The **Satisfactory Academic Progress (SAP)** policy detailed below is effective February 2nd, 2015 and is posted on the Office of Financial Aid website at [www.du.edu/financialaid/](http://www.du.edu/financialaid/).

Federal regulations require the Office of Financial Aid at the University of Denver to monitor the academic progress of all students—undergraduate, graduate and PhD students—receiving financial aid toward the completion of their degree. This process is known as SAP. **This policy pertains only to financial aid and is separate from other academic policies published by the institution.** The SAP policy is enforced in conjunction with all other University policies and procedures, including the academic suspension policy. SAP is monitored on a yearly basis, usually in mid to late summer, and is effective the following fall term. Certificate program students are an exception; SAP for certificate students is monitored after each term, including summer.

SAP is monitored using three factors:

- **Cumulative grade point average (CGPA):**
  - **Policy:** Students are required to maintain a minimum qualitative standard (CGPA), based on their degree program, in order to remain eligible for financial aid.
  - **Calculation:** According to the policy of the Registrar, the grade point average is determined by multiplying the credit points (for example, B+ = 3.3) by the number of credit hours for each course. CGPA is calculated by totaling credit hours attempted, totaling the credit points, and then dividing the latter by the former. Official GPAs at the University of Denver are truncated at two decimal places, e.g., a mathematical result of 3.8766666 is reported as 3.87.
  - **Unfinished Coursework:** Grades of I, NR, and W earned at DU are not included in the grade point average and therefore **do not** impact its calculation results. However, incompletes earned while attending DU that are not completed within one year are then calculated as "F" in the CGPA. This conversion of incomplete grades to “F” can reduce a student’s CGPA figure, thereby increasing the possibility of him/her being placed on financial aid probation or suspension.
  - **Transfer Credits:** Grades associated with accepted-transfer credits are not recorded by DU and therefore can neither increase nor reduce a student’s calculated CGPA.
  - **Repeat Coursework:** All grades for repeated courses are included in determining the CGPA and therefore impact its calculation.
  - **Remedial Coursework:** Credits earned from completed, remedial coursework are not accepted by DU and therefore can neither increase nor reduce a student’s calculated CGPA.

- **Cumulative Completion Rate (CCR):**
  - **Policy:** Students are required to maintain a minimum quantitative standard (CCR), based on their degree program, in order to remain eligible for financial aid.
  - **Calculation:** CCR is calculated by dividing a student’s total **earned** credits by their total **attempted** credits. The courses used to calculate the CCR are only those associated with any courses a student is enrolled in at the end of the first week of each term.
  - **Course Completion:** Successful completion of an undergraduate course of study requires a grade of “Pass” or “D” or above. Grades which signify the successful completion of a graduate course of study can vary amongst academic unit policies. For both undergraduate and graduate students Grades of W, NC, NP, WF, F, Audit, or Incomplete do not constitute successful completion of a course and therefore reduce a student’s CCR, positioning him/her closer to financial aid probation or suspension.
- **Transfer Credits:** All accepted, transfer credits are counted as both attempted and earned credits when calculating a student’s CCR (with the exception of transfer credits completed while a student is not meeting DU SAP requirements).
- **Repeat Coursework:** Credits associated with repeated, DU courses count only as attempted credits until a passing grade is earned. This may reduce a student’s calculated CCR. Passing grades assigned to repeated, DU courses provide students with both attempted and earned credits. This may improve a student’s calculated CCR.
- **Remedial Coursework:** Credits earned from completed remedial coursework are not accepted by DU and therefore can neither increase nor reduce a student’s calculated CCR.

**Maximum Time Frame (MTF) limit:**
- **Policy:** Students are required to complete all degree requirements within a percentage of the minimum credits required to graduate (quantitative standard). Once a student has reached the MTF limit, or at the point it is determined they will exceed it if they complete their required courses, he or she is no longer eligible for federal, state or institutional aid.
- **Calculation:** A student’s MTF limit is calculated by multiplying the minimal number of credits necessary to confer their degree by their program’s MTF allowance. For example: The MTF allowance for Graduate and Law students is a period no longer than 150% of the programs’ published length; thus, a student may attempt a maximum of 135 credits in order to complete a degree that requires 90 credits. The MTF allowance for all undergraduate students is 125%; thus, a student may attempt a maximum of 240 credits in order to complete a degree that requires 192 credits. The DU credits used to calculate a student’s MTF status are only those associated with any courses a student is enrolled in at the end of the first week of each term.
- **Repeat Coursework:** All credits associated with repeated, DU coursework are counted as attempted credits when calculating a student’s MTF status.
- **Transfer Credits** Accepted transfer credits earned through enrollment in programs outside of DU count as attempted credits in the calculation of a student’s MTF status if those credits are satisfying graduation requirements set by a student’s current degree program (with the exception of transfer credits completed while a student is not meeting DU SAP requirements).
- **Remedial Coursework:** Credits earned from completed, remedial coursework are not accepted by DU and therefore can neither improve nor harm a student’s calculated MTF status.

Students will be notified by the Office of Financial Aid by DU email after SAP is determined if they do not meet the following criteria:

**QUALITATIVE & QUANTITATIVE SAP REQUIREMENTS**:

**Traditional Undergraduate Students**
- Maintain a 2.00 CGPA (2.50 for admitted BSAcc students)
- Maintain an 80% CCR
- Complete all degree requirements within a 125% MTF limit

**Colorado Women’s College and University College Bachelor’s Completion Students**
- 2.00 GPA
- Maintain an 66.67% CCR

**Graduate Students (including PhD students)**
- Maintain a 3.00 CGPA (2.30 for Law students, 2.7 for Grad Tax students)
- Maintain an 66.67% CCR
- Complete all degree requirements within a 150% MTF limit
ADDITIONAL SAP GUIDANCE

- **Changing Major or Degree Program While Attending DU**
  If a student chooses to change their major or degree program while attending DU before they complete their original course of study, only those previously attempted credits (both DU and transfer) which satisfy graduation requirements set by their most recent choice of major or degree program are to be used to calculate a student’s CGPA, CCR, and MTF status. If a student has, over their course of enrollment at DU, changed either their major or degree plan and is flagged by the Office of Financial Aid for a SAP violation, the student should meet with a financial aid representative to validate their SAP status based on a program conversion.

- **Simultaneously Pursuing Different Degrees at DU**
  If a student chooses to pursue earning multiple degrees simultaneously while attending DU, it is possible that the total number of credit hours they attempt during their pursuit will cause them to violate SAP rules based on an overall calculation of their credit history. Students in this situation should be aware of potential SAP complications and prepare themselves to file an appeal with the financial aid office should their account be flagged for a SAP violation. Appeals may be approved based on enrollment history.

- **Pursuing a Subsequent Degree at DU**
  If a student chooses to earn a degree at DU subsequent to finishing a different degree program, previously attempted credits (both DU and transfer) that are allowed to satisfy graduation requirements set by their newest degree program will be used to calculate a student’s CGPA, CCR, and MTF status.

- **Enrollment in Summer Term**
  Credits attempted during summer terms that satisfy a student’s degree requirements will be included in the calculation of his/her CCR and MTF status. The grade associated with credits earned during a summer term will count towards the calculation of a student’s CGPA.

FINANCIAL AID SUSPENSION AND PROBATION

Students failing to meet either the CGPA or CCR are placed on financial aid suspension and will not receive a disbursement of federal, state or institutional financial aid until a SAP Probation Contract is completed. The SAP Probation Contract is not available online. Students are required to make an appointment with a financial aid staff member to complete the contract. Students have one term to complete a SAP Probation Contract. This will always be the fall term or the term immediately following the failure to meet SAP for certificate students. If a SAP Probation Contract is not signed, the student is no longer eligible for federal, state or institutional financial aid (unless an appeal is submitted and approved as stated below).

Once a student completes a SAP Probation Contract, the student will be able to receive federal or state aid for a probationary period of three quarters (two semesters) to make up the deficit, as long as you are maintaining progress during those terms. We will review your progress prior to the next payment period and if you are not maintaining progress, you will be asked to submit another appeal for the remaining terms. Certificate students have a probationary period of one quarter to make up the deficit. Students must meet both the CGPA and CCR by the end of the probationary period for financial aid eligibility to continue. If a student fails to meet either the CGPA or CCR by the end of the probationary period he or she is no longer eligible for federal, state or institutional financial aid.

Students will be suspended from financial aid once they reach the MTF limit, unless an appeal is submitted and approved (please see below).

APPEAL PROCESS

Students who are not meeting Satisfactory Academic Progress and have extenuating circumstances surrounding their failure to abide by the above criteria may appeal their status to the Office of Financial Aid.
Examples of possible appeals include:

- A student who exceeds his or her MTF limit due to a change in degree program may have a case to appeal the MTF SAP suspension status;
- A student had extenuating personal/medical circumstances that have been resolved;

To appeal financial aid suspension, students are required to submit the following documentation to the Office of Financial Aid:

- A written statement from the student explaining the reason for appeal, his or her program of study, anticipated completion date, a list of required courses left to complete the program.
- If appropriate, third party documentation surrounding the reason for the appeal.

Appeal decisions will be emailed to students within three to five weeks of submission. If the Special Circumstances Committee needs more information regarding the SAP appeal to make a decision, a financial aid staff member will coordinate this effort and the time frame to make a decision will be delayed. In some cases a SAP Probation Contract may be required. Appeal decisions are final.