

The **Satisfactory Academic Progress (SAP)** policy detailed below is effective July 2019 and is posted on the Office of Financial Aid website at 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 receiving financial aid toward the completion of their degree or certificate program. This process is known as Satisfactory Academic Progress (SAP). **This policy pertains to institutional, federal, and state financial aid and is separate from other academic policies published by the institution.** Please note that some private scholarships and gift and endowed scholarships may fall outside the scope of the SAP policy due to more stringent eligibility requirements imposed on those funds. The University of Denver monitors students' academic progress on an annual basis in mid-July. This is after the timeframe in which students are reviewed for eligibility and awarded gift and endowed scholarships which occurs April through June. As a result, a student may be awarded a scholarship but subsequently loses eligibility for this award due to the SAP review process. Thus, students flagged for not meeting satisfactory academic progress who have received a gift/endowed scholarship must be reviewed to determine if they can keep the scholarship based on the awarding/renewal criteria of the scholarship.

The SAP policy is enforced in conjunction with all other University policies and procedures, including the academic probation policy. SAP is monitored on a yearly basis after Spring quarter or Spring Semester grades are posted, and is effective for the following Fall term. Certificate program students are an exception as 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 fixed qualitative standard (cumulative grade point average), 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. Please refer to the Registrar's policy on CGPA calculation [here](#).
 - **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 an "F" in the CGPA. This conversion of incomplete grades to "F" can reduce a student's CGPA figure, thereby increasing the possibility of the student being placed on financial aid suspension.
 - **Transfer Credits:** Grades associated with accepted-transfer credits are not recorded by DU and therefore can neither increase nor decrease 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 decrease a student's calculated CGPA.
- **Cumulative Completion Rate (CCR): 66.6% Requirement**
 - **Policy:** Students are required to maintain a minimum quantitative standard (cumulative completion rate), 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 them 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.
- **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 decrease a student's calculated CCR.
- **Maximum Time Frame (MTF) limit: 150% Requirement**
 - **Policy:** Students are required to complete all degree requirements within a percentage of the minimum credits required to graduate (quantitative standard). As soon as it becomes apparent a student will be unable to complete their academic program within the maximum time frame, either by falling below the pace standard or when it becomes mathematically impossible to complete their program within the maximum time frame, the student is ineligible for institutional, Federal, and state aid. A student's undergraduate institutional aid has a limit of 12 quarters, and may have already expired prior to a student reaching the Maximum Time Frame limit.
 - **Calculation:** A student's MTF limit is calculated by multiplying the minimum 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 150%; thus, a student may attempt a maximum of 288 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.
 - **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, Colorado Women's College and University College Bachelor's Completion Students- SAP review performed annually, after Spring quarter

- Maintain a 2.00 CGPA (2.50 for admitted BS in Accounting students)
- Maintain a 66.6% CCR
- Complete all degree requirements within a 150% MTF limit

Graduate Students (including PhD students) – SAP review performed annually, after Spring quarter or Spring semester, where applicable

- Maintain a 3.00 CGPA (2.30 for JD Law students; 2.70 for all other Law students, including Master's, Certificate, LLM, and Grad Tax)
- Maintain a 66.6% CCR
- Complete all degree requirements within a 150% MTF limit

Certificate Students - SAP review performed quarterly, including after summer quarter

- Maintain a 3.00 CGPA
- Maintain a 66.6% CCR
- Complete all degree requirements within a 150% MTF limit

SAP CONSIDERATIONS SPECIFIC TO CERTIFICATE STUDENTS

As noted above, Certificate students are reviewed for SAP after the end of each term, including Summer term. Certificate students will be sent an email after each term's grades are posted if they fail to meet either the CGPA, CCR, or MTF requirements. Students can receive a financial aid warning for the term after they are flagged for SAP if they were in SAP compliance the previous quarter. Certificate students must complete a SAP Warning Contract in order to receive a disbursement of federal, state or institutional financial aid for the warning term. Students are required to contact the Office of Financial Aid to obtain the contract. Students have one term to complete and submit the SAP Warning Contract.

If Certificate students do not regain compliance with the SAP requirements after their one term of warning, students are placed on financial aid suspension and will not receive a disbursement of federal, state or institutional financial aid until they regain compliance with SAP requirements or a Satisfactory Academic Progress Appeal is completed, submitted to, and approved by the Office of Financial Aid, as detailed in the Appeal Process section below.

FINANCIAL AID PROBATION AND SUSPENSION

With the exception of Certificate students as described above, all other students are monitored for SAP compliance annually and will be sent an email after Spring grades are posted if they fail to meet either the CGPA, CCR, or MTF requirements. Students are placed on financial aid suspension and will not receive a disbursement of federal, state or institutional financial aid until they regain compliance with SAP requirements or a Satisfactory Academic Progress Appeal is completed, submitted to, and approved by the Office of Financial Aid, as detailed below.

APPEAL PROCESS

All students who are not meeting Satisfactory Academic Progress must appeal their status to the Office of Financial Aid in order to continue receiving financial aid. Students can submit their appeal documents to the Office of Financial Aid via email, fax, or in person.

Examples of possible appeals include:

- A student who exceeds their 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 Financial Aid Appeal Form document, which is provided to the student in their SAP notification email, including:
 - The completed appeal form document, signed and dated by the student,
 - A letter of explanation written or typed into the box on the back of the appeal form document or attached separately, explaining the reason the student is not meeting SAP requirements, how this reason has been resolved, and what has changed that will enable the student to be successful and regain SAP compliance moving forward, and
 - If appropriate for the student's appeal, third-party documentation supporting the reason for the appeal.
- An academic plan approved by an academic advisor or the student's designated program representative, charting a course towards regaining SAP compliance by an appropriate milestone (graduation, end of academic year, etc.). The academic plan could include the courses the student will take, when they will take them, and the grades they need to earn to regain compliance.

Appeal decisions will be emailed to students within three to five weeks of submission. Students are encouraged to submit appeals as promptly as possible to facilitate on-time disbursement of aid if the appeal is approved. For Fall quarter, students are encouraged to submit their appeal by early August. 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. All appeal decisions are final. Appeals must be submitted prior to the end of the academic year following SAP notification for any aid to be disbursed within that academic year.

If the student's appeal is approved by the Office of Financial Aid, the student may be able to receive federal, institutional, or state aid for the academic year. All other federal financial aid rules apply. However, a successful appeal

cannot override the academic requirements established by private scholarships and gift and endowed scholarships that have more stringent eligibility requirements. Thus, these funds may not disburse even though an appeal has been approved. For approved appeals, the Office of Financial Aid will monitor the student's progress against the degree completion plan after each subsequent term to determine if the student is making progress congruent with the academic plan. Students must make progress congruent with the academic plan to continue to receive federal, state, and institutional financial aid. If the student has not regained compliance with SAP requirements or met the conditions of their academic plan when checked by the Office of Financial Aid, students will be required to submit another appeal citing different reasons for noncompliance than the previous appeal(s). If an appeal is denied, the student is no longer eligible for federal, state or institutional financial aid until they regain SAP compliance.

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

If a student's appeal is denied or a student elects not to appeal a SAP determination and continues enrollment at the University of Denver, students are responsible for paying all bills and charges without federal, state, or institutional financial aid until they regain compliance with SAP minimum requirements on their own.

At any time during the year, if students believe they are back in compliance with SAP requirements, it is the student's responsibility to contact the Office of Financial Aid to recalculate their SAP standing and determine if students are eligible for financial aid for upcoming terms.

ADDITIONAL SAP GUIDANCE

- Changing Major While Attending DU

If a student chooses to change their major while attending DU before they complete their original course of study, a student can appeal to only include those previously attempted credits (both DU and transfer) which satisfy graduation requirements set by their most recent choice of major to calculate a student's CGPA, CCR, and MTF status. If a student has, over their course of enrollment at DU, changed their major and is flagged by the Office of Financial Aid for a SAP violation, the student should submit an appeal and if approved, meet with a financial aid representative to validate their SAP status based on a major conversion.

- Simultaneously Pursuing Concurrent Degrees at DU

If a student chooses to pursue earning concurrent 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.

- Completion of Degree

A student who has completed all the coursework for their degree or certificate but has not yet received the degree or certificate cannot receive further financial aid for that program.

- Enrollment in Summer Term

Credits attempted during summer terms that satisfy a student's degree requirements will be included in the calculation of their CCR and MTF status. The grade associated with credits earned during a summer term will count towards the calculation of a student's CGPA.

* The University of Denver Satisfactory Academic Progress Policy is published by the Office of Financial Aid. The SAP policy is available to view on the Office of Financial Aid website at www.du.edu/financialaid. The SAP policy is reviewed annually and updated as necessary by the University of Denver Office Of Financial Aid.

Addendum Spring 2020 due to Coronavirus Crisis:

Given the circumstances that have arisen during the spring 2020 quarter as a result of the outbreak of COVID-19, the University of Denver will allow undergraduate and graduate students (except Law where other standards apply) to elect to convert letter course grades for the spring 2020 quarter to PASS+/PASS/NO PASS grades. Courses that were already graded on other systems such as P/F or P/NP are not eligible. Students will have up to 3 business days after grades are available for viewing to opt into the PASS+/PASS/NO PASS grading mode.

Calculation of Satisfactory Academic Progress in the era of the COVID-19 disruption.

The Department of Education requires the University to calculate satisfactory academic progress (SAP) to verify eligibility for all federal aid recipients, graduate and undergraduate. For most students this is an annual calculation. For aid eligible certificate students the calculation is each term.

The calculation must include three factors: GPA, course completion rate (percent of credits earned versus credits attempted), and maximum timeframe to degree.

Per the CARES Act, "[I]n determining whether a student is maintaining satisfactory academic progress...an institution of higher education may, as a result of a qualifying emergency, exclude from the quantitative component of the calculation any attempted credits that were not completed by such student without requiring an appeal by such student."

The University of Denver has implemented PASS+/PASS/NO PASS policy for grading spring 2020. Students who opt into the Pass+/PASS/ NO PASS grading option, those courses will not count towards the cumulative GPA or Course Completion requirement for spring 2020 SAP evaluations.