



2024-2025 SATISFACTORY ACADEMIC PROGRESS POLICY

The Financial Aid Office (FAO) assesses Satisfactory Academic Progress (SAP) for all aid applicants, even if they did not previously receive aid. Students must meet the minimum eligibility requirements described in this policy to receive financial aid. The standards described below for the 2024-25 aid year supersede any prior policy and are valid starting Fall Quarter 2024.

Minimum SAP requirements – reviewed annually

- Credit completion rate (pace)
 - Successfully complete 67% of all attempted credits
- Minimum Grade Point Average (GPA)
 - 2.0 cumulative GPA for undergraduate and post-baccalaureate students
 - 3.0 cumulative GPA for graduate students
- Maximum Time Frame (MTF)
 - 150% of the time it takes to complete one degree program
 - 180 credits are required for an undergraduate degree
 - Multiply by 1.5 = 270 maximum attempted credits before aid is suspended
 - Students at risk of exceeding the MTF will be notified at 225 attempted credits
 - Graduate and post baccalaureate student MTF is 135 attempted credits

These requirements are described in more detail starting on Page 2 of this policy.

Other policies affecting financial aid eligibility

CWU Academic Standing

Students must be enrolled in classes to receive financial aid. They are ineligible to receive aid in any quarter that they are **academically suspended**, since they are not able to enroll. All students must have an Academic Standing of Good, Probation, or Warning or their aid offer will be canceled.

The process of requesting academic reinstatement after suspension is separate from a financial aid SAP appeal. Review the information provided on the [Academic Appeals webpage](#) and contact the Academic Success Office with any questions: AcademicSuccess@cwu.edu.

Return of Financial Aid Funds

Students who receive aid for a quarter but do not complete any credits, or who have a modular course schedule (not all classes are the same number of weeks) and do not complete their longest class, may lose some of their aid for the quarter. [Visit the webpage for details.](#)

No Show Policy

Students who do not attend one or more classes for which they received aid may lose some or all of their aid for the quarter. [Visit the webpage for details.](#)



Aggregate aid limits

Federal and state aid programs have lifetime aggregate limits. Regardless of a student's SAP status, these limits are fixed and cannot be appealed. Review the information provided in **Appendix II** for more details.

Private Education Loans – These loans require an Academic Status of Good, Warning, or Probation.

Institutional Aid – These have individual award rules and requirements. Consult your aid offer for details.

SAP Requirements

Students who do not meet minimum requirements will be suspended and ineligible for financial aid.

Suspended students can appeal for reinstatement, except as noted. Deadlines for submission are:

Fall Quarter 2024	November 4, 2024
Winter Quarter 2025	February 10, 2025
Spring Quarter 2025	May 5, 2025
Summer Quarter 2025	June 25, 2025

Pace or credit completion rate

Students must complete at least 67 percent of their attempted credits for all quarters combined. This is the minimum rate needed to complete a degree within six years. Pace is evaluated annually at the end of each academic year (after spring quarter, or after summer when applicable). Students who drop below the minimum will be suspended and are ineligible for further financial aid. Appeals for reinstatement can be considered, though submitting an appeal does not guarantee approval.

Calculating pace:

Formula: Completed Credits *divided by* Attempted Credits *equals* Pace

Example: 32 completed / 36 attempted = 88.9% pace

Undergraduate students who intend to graduate in four years should complete an average of 15 credits per quarter.

Completed Credits

- Successfully completed credits include courses with an earned grade of *D-* or better.
- *S* and *P* grades count towards completed credits.
- In Progress (*IP*) grades are counted as completed

Attempted Credits

- All courses count as attempted
 - Completed credits as described above



- Grades of *F, EF, NS, U, NR, W, HW, W+, EP, IP, NC, or I* also count as attempted
- All transfer credits are included in the total attempted credits.
- All test credits are included. Example: College-Level Examination Program (CLEP).
- All Running Start and College in the High School credits are included.

See **Appendix I** for other course considerations.

Minimum Grade Point Average (GPA)

Undergraduate and post-baccalaureate students must maintain a minimum cumulative GPA of 2.0 or better by the end of their first academic year of attendance. GPA will be reviewed annually at the end of each academic year (after spring quarter or after summer when applicable). Students with a cumulative GPA below 2.0 will be suspended. Appeals can be considered, though submitting an appeal does not guarantee approval.

Graduate students must maintain a 3.0 cumulative GPA. If they fall below the minimum, any appeal for aid reinstatement must include a letter from the Office of the Dean of Graduate Studies confirming they have been reinstated in the program. Students are limited to **one** probationary quarter and must meet the 3.0 GPA minimum at the end of their next quarter of attendance.

Maximum Time Frame (MTF)

Federal and state aid eligibility expires once the student attempts 150% of the credits required for the degree program. The maximum time frame applies whether or not the student received aid. The requirement will be evaluated at the end of the academic year. All attempted credits are counted in the maximum time frame evaluation; this includes transfer credits accepted by CWU.

Only one major degree program can be considered in the maximum time frame calculation.

- First baccalaureate degree
 - Eligibility ends at 270 attempted credits.
- Post-baccalaureate (declared major) & Teacher Certification
 - Eligibility ends at 135 attempted credits.
- Post-baccalaureates (undeclared major)
 - Limited to receiving aid for 12 months from their start date.
- Graduate students
 - Eligibility ends at 135 attempted credits.

Undergraduate students are at risk of exceeding MTF at 225 attempted credits. They should consult with a financial aid counselor and meet with an academic advisor to ensure they complete degree requirements before running out of aid eligibility. MTF exceptions will be based on the courses required to complete the degree. The appeal form is available online; approval is not guaranteed.



Institutional Aid Requirements

Institutional financial aid has unique requirements for eligibility. Students be offered institutional awards must meet minimum requirements, and there may be additional standards that must be met to retain the aid. Review the details listed on the aid offer for the individual requirements.

Satisfactory Academic Progress Statuses

Good: Students are good standing if they meet all the SAP requirements defined in this policy. Students in good standing are not notified after their SAP status is evaluated.

Suspension: Students who do not meet the above standards in the specified categories will be placed on financial aid suspension and are not eligible to receive financial. A student in this status may appeal to have their aid reinstated; submission does not guarantee approval. Information on how to appeal a suspension is listed below.

Probation: If an appeal is approved, the student is placed on probation and will continue receiving financial aid for at least one quarter. The probationary period may be extended if approved by a financial aid counselor. An academic plan will be required if you are unable to meet minimum SAP standards within one quarter. At the end of probation, all minimum SAP standards must be met. Failure to meet these requirements within this time frame will result in further suspension.

Students who lose aid eligibility due to not meeting SAP and who are granted probationary status after appeal may have certain types of federal, state, or institutional aid reduced or canceled due to limited funding. Examples include but are not limited to Financial Need Grant and FSEOG. Students will have the opportunity to reapply for these funds the following academic year.

Communications

Suspension: SAP suspension notices may be sent through US mail to your home address or to your CWU Outlook email and recorded in MyCWU.

Email Alerts: Undergraduates may receive an email alert about Maximum Time Frame at 225 attempted credits. Post-baccalaureates and graduates may receive an alert at 100 attempted credits because aid will be discontinued after 135 attempted credits.

My CWU To-Do List: Students should monitor their MyCWU *To-Do* list. Suspended students with appealable situations may receive a “SAP Petition” and/or “Meet with a Financial Aid Counselor” checklist on their MyCWU Student Dashboard.

How to Regain Financial Aid Eligibility

Suspended students may appeal for reinstatement. Approval is not guaranteed. If an appeal is approved, the student will be granted one probationary quarter to meet minimum SAP standards. Students will be responsible for any debts incurred if they enroll while on financial aid suspension.



A successful appeal will reinstate aid for the probationary quarter. If all SAP minimum requirements are met at the end of probation, the student will be restored to good standing for the following quarter.

An appeal cannot reinstate aid for prior quarters.

Appeal Process

Students may submit a written appeal if they did not meet SAP requirements due to special circumstances. The appeal must be received by the Financial Aid Office by the published deadline. An appeal must address the following:

- **Explain why SAP requirements were not met.** List the special circumstances that impacted the student's ability to be academically successful. If it was due to an illness, accident, or death of a family member, **provide documentation** such as a death certificate of an immediate family member, proof of a personal illness or injury, or documents that corroborate circumstances beyond the student's control.
- **Provide a plan for success going forward.** Students must describe the steps they are taking to ensure academic success in future quarters. Students should document this plan with letters from service providers or academic support staff. An Academic Plan is recommended.

A grade change will be considered with no petition if it is recorded by the 15th day of the following quarter. Grade changes after the 15th day will require a written petition.

The SAP appeal form is available on the SAP information webpage and at the Financial Aid Office in Bouillon 106.

Reinstatement after Attending without Aid

Students who elect not to appeal or who have an appeal denied may attend classes without the assistance of federal, state, or institutional financial aid funds. To regain financial aid eligibility, students must demonstrate they now meet all minimum SAP requirements.

Students who regain SAP eligibility should submit an appeal form to the CWU Financial Aid Office if they have not been awarded their eligible financial aid.

The form is available on the SAP information webpage and in the Financial Aid Office in Bouillon 106.

Other Ways to Re-Establish Eligibility

Post-baccalaureate students who have not declared a major must notify the Financial Aid Office once accepted into a major program. Ensure the student record in MyCWU has been updated. All credits taken while undeclared count toward the maximum time frame limit.



APPENDIX I - Other Course Considerations

Repeating Passed Courses: Previously passed courses can only be repeated once for financial aid; the first repeat counts in credits taken, attempted, and earned. Subsequent repeats are not included in the quarterly credit assessment but do count as attempted and/or earned.

Repeating Failed Courses: Previously failed courses can be repeated until a passing grade (D- or above) is earned. Each repeat counts in credits attempted and/or earned.

Repeatable Courses (Determined by CWU Course Catalog): These courses may be taken multiple times. All occurrences count towards the quarterly credit assessment to receive aid, attempted credits, and earned credits (if successfully completed).

Remedial Courses: Courses are included in the GPA calculation, the percentage completion calculation, the maximum time frame calculation, and count toward the quarterly credit assessment to receive aid.

Running Start/College in the High School Courses: Courses are included in the maximum time frame calculation.

Transfer Credits: All transfer credits accepted by CWU are counted in the maximum time frame calculation regardless of whether they count toward a degree at Central. They also count toward the quarterly completion requirement if taken under a signed consortium agreement.

Consortium Credits: Consortium credits count toward the quarterly credit assessment to receive aid but do not affect the cumulative credit completion or maximum time frame calculations until they are transferred to CWU.

AP/CLEP/IB Credits: Credits obtained through testing that are transferable and creditable are included as attempted and completed and in the maximum time frame calculation.

Audited Courses: Audited courses are counted as attempted but not completed credits.

Withdrawals: Withdrawals are counted as attempted but not completed.

Incomplete Courses: These are counted as attempted but not completed.

APPENDIX II: Aggregate Aid Limits

Federal and state programs have aggregate limits that **cannot be appealed**. Limits are reviewed quarterly. If you are approaching the Maximum Time Frame for financial aid, you may also be at or near your aggregate aid limits. See below:

The Federal Pell Grant, Federal Direct Student Loans, and Parent PLUS Loans are limited to 6 years.

In addition, federal direct student loans have borrowing limits.



- Dependent undergraduate and post baccalaureate students can borrow up to \$31,000.
- Independent undergraduate and post baccalaureate students can borrow up to \$57,500.
- Graduate students can borrow up to \$138,000. This includes federal undergraduate loans.
- Subsidized loans are limited to \$23,000 of the total amount borrowed.

State rules limit undergraduate students to a fixed number of quarters of eligibility. The Washington Student Achievement Council (WSAC) maintains the official record of each student's quarters of remaining eligibility, or QER.

- **WA College Grant** is limited to 18 quarters, the equivalent of 6 years of maximum usage.
- **College Bound Scholarship** is limited to 18 quarters
- **Passport to College** is limited to 18 quarters, or through age 26, whichever occurs first.

State grant funds used at other schools count toward the lifetime undergraduate maximums.