Financial Aid Satisfactory Academic Progress (SAP) Policy

Federal regulations require that all financial aid recipients progress at a reasonable rate (make Satisfactory Academic Progress) toward achieving a certificate or degree. Progress is measured by: (1) the student's cumulative grade point average, (2) pace of progression (the number of credits earned in relation to those attempted), and (3) the maximum time frame allowed to complete the academic program. These requirements apply to all semesters regardless of whether or not the student received financial aid. Progress is reviewed at the end of each semester.

1. CUMULATIVE GRADE POINT AVERAGE. Students who drop below the following minimum cumulative NCU GPA will be placed on Financial Aid Warning.

Number of Credits Attempted	Minimum Cumulative GPA
0-59* (Undergraduate)	1.8
60 & above (Undergraduate)	2.0
Graduate	3.0

*Students in a One Year Certificate program must maintain a minimum GPA of 2.0. Progress will be checked after the first semester. Students in an Associate Degree program must have a 2.0 cumulative GPA after earning 30 or more credits.

2. PACE OF PROGRESSION. Students who fail to complete the required 67% of credits attempted will be placed on Financial Aid Warning.

3. MAXIMUM TIME FRAME. Maximum time frame for a degree program is 150% of the published number of credits required for that degree program. A student is ineligible for federal and state financial aid when it is determined at an official evaluation that it is mathematically impossible to complete the program within 150% of the length of the program. See the chart below for attempted credit limits.

Degree	Attempted Credit Limit
1 Year Certificate	47
Associate Degree	93
Bachelor's Degree	186
Graduate Degree	54

Note: Students in the Elementary Education Degree with a Middle School Emphasis and students in the Secondary Education Vocal Music program have a higher credit requirement. See course catalog for published program length.

Students who do not meet the standards of Satisfactory Academic Progress (SAP) at the end of a semester will automatically be placed on Financial Aid Warning for the following semester. Financial aid may still be received during the warning period. At the end of the warning period, the student must achieve SAP as outlined above or financial aid will be terminated. Students will be removed from Financial Aid Warning if they have met the SAP requirements.

Repeated Courses: Courses in which the student received a grade of "F" may be repeated and may be eligible for financial aid. Other courses in which the student received a passing grade may be repeated once and may be eligible for financial aid. When a course with a passing grade has been repeated, subsequent repeats of the course will not be included in the total number of credits for the semester when determining financial aid eligibility. Credits attempted in repeated courses will be included in the cumulative credits attempted.

Withdrawn Courses: Withdrawn courses count toward the cumulative credits attempted. However, if a student drops a course during the first four weeks in a semester, it does not count toward the cumulative credits attempted unless the student completely withdraws from school. Students may retake courses from which they have withdrawn. When retaken, these courses will be included in the total number of credits for the semester when determining financial aid eligibility.

Incomplete Courses: The grade of "I" (Incomplete) is a temporary grade given by the professor which indicates that, for extenuating circumstances (i.e., serious illness, death in the family, etc.), the student was unable to complete the work by the end of the term. Any student requesting an extension, must complete the Incomplete Grade Request. The form must be signed by the instructor and approved by the Registrar prior to the beginning of finals week.

Any student receiving an "I" must work closely with his/her professor to successfully complete all outstanding work *within 6 weeks* of the last day of the term. This means that, together, a shared responsibility exists between student and professor for the fulfillment of course requirements and the submission of an appropriate earned grade within the 6 week period. In all cases, professors may require an earlier completion time frame. Requests to exceed the 6 week incomplete period will be reviewed and determined on a case-by-case basis.

All unresolved incompletes will become a failing grade on the last date of the following term. No student with an "I" for a given semester is eligible for school honors in that semester. Graduating seniors who end their last semester with an "I" must complete all course requirements within the given time-frame in order to receive a diploma.

Grade Changes: A student's Satisfactory Academic Progress may be re-evaluated at the time Student Financial Services is notified of a grade change.

Audit Courses: Audit courses receive no credit and do not influence grade point average. They are not counted in credits attempted and are not eligible for financial aid.

Remedial Courses: Remedial courses will be included in the total number of credits for the semester when determining financial aid eligibility.

Pass/Fail Courses: Pass/Fail courses are not calculated in the cumulative GPA but will be included in credits attempted.

Transfer Students: Transfer credits are calculated into the credits attempted and affect pace of progression and maximum timeframe, but are not factored into the cumulative NCU GPA.

Summer School: Students attending in the summer semester will have SAP evaluated again at the end of the semester.

Financial Aid Warning: Students may receive financial aid for the semester they are on warning. If they fail to meet the necessary SAP requirements at the end of their warning semester, their financial aid will be terminated until they met SAP. When a student has been placed on Financial Aid Warning for a semester and has regained SAP at the completion of that semester, that student will be removed from Financial Aid Warning and will be eligible to receive financial aid.

Financial Aid Termination: Financial Aid Termination will result in the loss of all federal, state and institutional aid including grants, scholarships, loans and work study. If a student successfully completes a semester without receiving financial aid and meets the SAP requirements, the student will then regain financial aid eligibility.

Financial Aid Probation: If a student completes their warning semester and is not meeting the SAP requirements, that student may appeal their Termination status. If their appeal is approved, they would be eligible to receive financial aid during the following semester. The student would be on Financial Aid Probation status during this semester.

Academic Plan: If it is not possible for a student to meet the SAP standards in one semester, a student who appeals may be given an Academic Plan. The first semester of a student's Academic Plan would be considered Financial Aid Probation. This plan would specify a point in time at which the student will be able to meet NCU's SAP standards.

Readmitted Students: If a student is placed on Financial Aid Warning or Termination status and does not return the following semester, they will be given the same status if they return to NCU at a later date. When a student withdraws or is dismissed from NCU and is later readmitted, the semester in which they withdrew or were dismissed is included when the student's SAP status is evaluated.

Change of Majors or Degrees: If a student changes majors or degrees the credits earned under all majors or degrees will be included in the calculation of attempted and earned credits and affect pace of progression, maximum timeframe, and cumulative NCU GPA calculation.

Second Degree: Students may attempt up to 150% of the credits required for a subsequent program of study (typically 186 credits for a first baccalaureate degree, plus an additional 186 credits for a second baccalaureate degree).

Student Notification: All students will receive an email notification to their NCU student email, letting them know Student Financial Services has run the SAP process for the semester. Once the notification has been received, it is the student's responsibility to log into Colleague Self Service to view their SAP status. Students who submit an appeal will receive an email to their NCU student email from Student Financial Services stating the decision of the Financial Advisory Committee of Financial Aid Probation, placement on a Financial Aid Academic Plan, or Financial Aid Termination. Students whose financial aid status had been at a Warning, Probation, placement on a Financial Aid Academic Plan, or Termination status, but are meeting minimum SAP standards when reviewed will be notified by email of the change in their status.

Amendments to Policy: This policy will be amended whenever applicable federal or state laws or regulations are changed. Changes are based on approval by the Policy Advisory Committee based on the Financial Aid Director's recommendation and ratified by the Senior Leadership Team and the President. The Financial Aid Director is authorized to incorporate and implement changes required in this policy by federal or state laws or regulations. The Financial Advisory Committee is to be notified of these changes. Other amendments to the policy, not required by changes in laws or regulations, will be considered through the revision procedures of the Financial Advisory Committee.

APPEAL PROCESS

Students who fail to meet SAP standards and lose financial aid eligibility can appeal this decision. Appeals should be made **before the start of the next term**. Appeals must be made in writing and submitted to Student Financial Services for consideration by the Financial Advisory Committee. Acceptable reasons for an appeal include the following:

- Medical difficulty. Documentation may be requested.
- Family difficulty. Documentation may be requested.
- Emotional difficulty. Documentation may be requested.
- Learning disability. Documentation may be requested.
- Change in/or addition to a degree program requiring more than the maximum allowable credits attempted, documented by a statement from NCU's Registrar.
- Other special, significant or unusual circumstances.

The Financial Advisory Committee reserves the right to initiate action on a student's status if they are aware of mitigating circumstances.

Student Notification: Students who submit an appeal will receive an email to their NCU student email from Student Financial Services within 30 days from the receipt of the appeal stating the decision of the Financial Advisory Committee of Financial Aid Probation, placement on a Financial Aid Academic Plan, or Financial Aid Termination.

Appeal Approval: If an appeal is approved, an email will be sent to the student's NCU student email, detailing any specific requirements established by the Financial Advisory Committee to help the student achieve SAP. It is the responsibility of the student to follow the stated requirements. Students should consult with a Financial Aid Counselor if they have questions.

Appeal Denial: If an appeal is denied the student may choose to enroll without benefit of financial aid. If a student successfully completes a semester without receiving financial aid and is not meeting SAP requirements another appeal may be submitted. If a student successfully completes a semester without receiving financial aid and meets the SAP requirements the student will regain financial aid eligibility.

Regaining Eligibility: Students on Financial Aid Termination may regain aid eligibility by meeting the minimum SAP requirements as stated in NCU's Financial Aid Satisfactory Academic Progress policy available online or in Student Financial Services.

If you wish to appeal your financial aid termination status, please complete and submit the Appeal of Financial Aid Termination form below.

If you have any specific questions regarding Satisfactory Academic Progress relating to financial aid please contact Student Financial Services at (612) 343-5030 or studentfinance@northcentral.edu.

_____   _____
Student's Last Name   Student's First Name   Student's M.I.   Student's NCU ID Number

_____   _____
Student's Street Address (include apt. no.)   NCU Box

_____   _____
City   State   Zip Code   Student's Phone Number

_____   _____
Major   Advisor

BASIS FOR APPEAL: Please provide a detailed statement (250 words or less) that explains what extenuating circumstances prevented you from meeting Satisfactory Academic Progress. If requested, please provide documentation of unusual circumstances to support your appeal such as hospital bills, doctor's statements, death certificates, etc.

PLAN FOR IMPROVEMENT: Please provide a plan (250 words or less) that describes the strategy or strategies you will use to help you be successful in future semester should your appeal be approved.

_____   _____
Student's Signature   Date

Please return this appeal to Student Financial Services within 30 days.	FOR OFFICE USE ONLY
	Committee: Approved Denied
	Initials: _____ Date: _____