In order to receive federal financial aid (Title IV), a student must be making Satisfactory Academic Progress (SAP). Students must be enrolled and making progress in an undergraduate or graduate/doctoral degree seeking program or financial aid eligible certificate/add-on. A student must be in a financial aid eligible major to receive financial aid. Any student who has successfully completed all of the required coursework, but is not graduating, is not eligible for financial aid. Students are eligible for coursework that is required for his/her degree. There are 2 parts (qualitative and quantitative) with specific criteria for meeting Satisfactory Academic Progress (SAP) - Cumulative Grade Point Average (GPA), Completion, Pace of Progression and Maximum Time Frame. This policy applies to all students regardless of receipt of federal funds.

### Historical Evaluation

- **Determinant of eligibility** will be based on a historical evaluation of all hours attempted (overall) at JSU and all transfer credit as well as the student’s grade point average.

### Transfer Hours

- **All hours accepted for transfer credit by JSU will be considered as part of the Satisfactory Academic Progress evaluation process.**

### Repeat Coursework

- **All repeat coursework will be counted as attempted and earned (when applicable).** A student may retake a previously passed course one additional time and still receive aid. Additional passed repeat courses will be counted as attempted, but will be ineligible for aid.

### Accelerated High School/Exsel Program/Advanced Placement/Clept Courses

- **If a student is a true first time freshman, no transfer grades from prior schools other than accelerated high school/Exsel/Advanced Placement/Clept credits/Dual Enrollment, he/she will be given the fall and spring if enrolling in the fall, the spring if enrolling in the spring, the summer only if enrolling in the summer, if the credits are not meeting the SAP policy.** After the initial semester(s) of enrollment/financial aid eligibility the student will be required to meet the current SAP Policy in its entirety.

### Qualitative: Cumulative Grade Point Average

- To establish satisfactory progress a student must be in good standing and have the following overall grade point averages per total credit hours attempted:

<table>
<thead>
<tr>
<th>Total Credit Hours Attempted*</th>
<th>Minimum Overall Financial Aid GPA** Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNDERGRADUATE</td>
<td>2.0</td>
</tr>
<tr>
<td>GRADUATE/DOCTORAL</td>
<td>3.0</td>
</tr>
</tbody>
</table>

GPA Course Credit Hours are calculated using the following Quality Points Average per grade:

- A = 4.0, B = 3.0, C = 2.0, D = 1.0, F = 0.0, FA = 0.0, P = No Calculation, W = No Calculation, WT = No Calculation, WR = 0.0
- DR = 1.0, FR = 0.0, NC = No Calculation, I = No Calculation, IP = No Calculation, AX = No Calculation, AC = 4.0
- BC = 3.0, CC = 2.0, AZ = 4.0, WR = 0.0
- X = an audited course with No Calculation

**Financial Aid GPA is calculated by:**

1. Multiply the credit hours of each class (GPA Course Credit Hours) by the Quality Points Average per grade earned for the class (listed above) to obtain the Quality Points earned.
2. Add all Quality Points earned (as calculated in #1).
3. Add all GPA Course Credit Hours.
4. Divide the total number of Quality Points (#2) earned by the total number of GPA Credit Hours (#3).

All Academic Forgiveness, Second Chance, other Academic Bankruptcy coursework including excluded coursework and grade replacement courses are counted in the Total Credit Hours Attempted, Total Credit Hours Earned (when applicable) and the GPA calculation except in the event the grade is a no calculation grade.

**Total Credit Hours Attempted** include all JSU and transfer credit hours for the student’s evaluation level (undergraduate, graduate and doctoral) whether or not a student received federal financial aid. These hours include coursework that a student is enrolled for each semester at the time of the financial aid census date and/or registration/date of registration dates for each semester. It also includes all transfer work that has been evaluated and approved by the Registrar’s Office. The hours includes all grades as listed above in the GPA Course Credit Hours with the exception of the X for audit courses. Pass/Fail courses are considered attempted and earned course credit hours; failing grades in pass fail courses are considered attempted but not earned. Second Chance, Academic Forgiveness, grade replacements and excluded coursework will be calculated as attempted and earned or not earned based on the initial grade received for the course(s).

### Quantitative: Completion Rate

- Students must complete 2/3 of the total credit hours attempted. The completion rate/pace of progression is calculated by dividing the overall earned hours by the overall credit hours attempted. **Rate/Pace of Progression and Maximum Time Frame** – If it is determined that an undergraduate or graduate/doctoral student cannot complete his/her degree within the 150% of the total credit hours attempted required to complete his or her degree, the student will be placed on financial aid suspension at that time. Students who are seeking an additional undergraduate degree or financial aid eligible certificate/add-on will receive up to a maximum 150% of the total credit hours attempted required to complete his or her degree. Graduate/doctoral students who are seeking an additional graduate/doctoral degree, EDS or financial aid eligible certificate/add-on will receive up to a maximum of 150% of the total credit hours attempted required to complete his or her degree. If a student changes course of study, the hours attempted under all courses of study are included in the calculation of attempted and earned hours. If a student does not meet the rate of progression or the maximum time frame requirement, the student will be placed on financial aid suspension.

### Evaluation of Academic Progress

- A financial aid recipient’s SAP is evaluated at the initial application, at the end of the spring payment period and/or at the end of the summer payment period. If the student is in a program that is less than 1 year in length, SAP is evaluated at the end of each term/period. The student must meet all requirements as listed above to remain in good standing. The Office of Student Financial Services (OSFS) will attempt to notify students by MyJSU, verbal, mail or email communication if they are placed on suspension status.
Suspension Status – Suspension status will prevent a student from receiving Federal Title IV and state financial aid (grants, work study and student loans) for future enrollment until such time as the student meets all SAP standards or has an approved appeal.

Satisfactory Academic Progress, section 484 of the Federal Higher Education Act, requires that students must be making reasonable academic progress. “Neither the Secretary of Education nor the institution has the authority to waive this requirement for any student or group of students.” Students will be held accountable for their academic performance.

RE-ESTABLISHING AID ELIGIBILITY
A student who is not making Satisfactory Academic Progress may choose not to submit an appeal. If this is the case, the student will not be eligible to receive federal student financial aid until he or she is in compliance with all components of the Satisfactory Academic Progress Policy. The student will need to attend classes until he/she is once again in compliance with the policy. This may take several semesters to accomplish, but it will be the responsibility of the student to improve his/her academic performance during this time. A student may request his/her academic record to be reviewed by the JSU Office of Student Financial Services. If the student is found to be in compliance, eligibility for federal student aid can be re-established.

APPEALS PROCESS
Students failing to meet the Satisfactory Academic Progress may believe that there are mitigating or extenuating circumstances (family difficulties, illness, injury, death or other circumstances) which contributed to their failure to meet standards. Appeals will be reviewed on an individual basis when a student emails, faxes, mails or comes to the JSU Office of Student Financial Services (OSFS) with his or her typed appeal letter and documentation. Emails should be sent to finaid@jsu.edu from the student’s JSU GEM account. If the student is not an active student, other options will be available upon request. It is the student’s responsibility to initiate any appeal for financial aid eligibility. If an appeals appointment is required and the student is unable to come into the office, alternate provisions may be made at the request of the student due to certain circumstances (out of state, distance learning.) An appeal may be approved with or without provision(s.) Provisions may entail, but are not limited to a suspension appeal approved period in which the student must earn a given number of credit hours and/or specified GPA. Appeals may also be denied. If an appeal is denied, a student will be required to show progress towards meeting the Satisfactory Academic Policy before he or she will become eligible to submit another appeal. A student will meet with a Financial Aid Counselor regarding the appeal or a Financial Aid Counselor will review the student’s letter and documentation. Once the meeting (when applicable) or review of your letter and documentation has taken place, a written contract will be signed by the student and the Counselor with the appeal decision and if applicable, the provision(s) required to receive financial aid for the next term of attendance. The contract will be emailed to the student’s JSU GEM account, faxed, mailed or given to the student for the signature. The student will be required to return the completed signed contract via scanned and attached to an email from the student’s JSU GEM account, faxed, mailed or brought to the OSFS before financial aid will be processed. The decision will be final and the contract binding for future financial aid.

Your letter SHOULD include the following information and documentation or it will NOT be reviewed:
- Full Name
- Student ID
- Semester you are requesting the financial aid appeal.
- Stick to the facts. Write about facts relevant to the mitigating/extenuating circumstances leading to your academic standing. - Include any documentation that will substantiate your circumstance.
- How you plan to correct your satisfactory progress academic standing.
- When you plan to graduate
- How many credit hours or classes you have left and what semester you expect to graduate
- Do not write about your “need” for financial aid
- Observe Standard English and college composition guidelines.

An academic plan signed by your advisor. Requirements for plan are listed below:
1. This plan is a semester by semester plan that contains each class (and credit hour per class) that will be taken each semester until graduation.  2. Please contact your advisor to see if you will be required to submit a plan by email, person or other method for approval.  3. Once your plan is complete your advisor may email it to finaid@jsu.edu from his/her JSU GEM account, send a copy via JSU Campus Mail or give you the original signed document that you may bring to the Office of Student Financial Services.

**The letter may be uploaded at www.jsu.edu, click forms and upload document, emailed to finaid@jsu.edu, mailed to the address on the first page of this document or hand delivered. If you need to make an appointment, when applicable, you may contact 256-782-5006. If you are required to make an appointment and the appointment is by phone, it is the student’s responsibility to have the typed appeal letter, documentation (if applicable) and signed academic plan in the OSFS prior to the appointment. It is also the student’s responsibility to call into the OSFS at the appointed time for the appeal.**

INSTRUCTIONS FOR FINDING YOUR STATUS ON MY.JSU
1. Log on to http://my.jsu.edu,
2. Click on Financial Aid,
3. Click on Eligibility,
4. Select the aid year (example: 2015-2016) if prompted,
5. Click on Satisfactory Academic Progress,
6. On this page you will see your SAP status along with a link to view the policy.