**Financial Aid**

**Undergraduate Satisfactory Academic Progress (SAP) Policies**

***Effective August 23st, 2021*** *(including files reviewed and awarded before this date, but for aid to be paid after this date)*

Federal and state financial aid regulations require schools to set minimum standards for satisfactory academic progress and to hold students accountable for meeting the standards. Satisfactory Academic Progress is checked prior to awarding aid, even if students did not receive financial aid in past semesters. It is also checked at the end of every semester aid is

received. ***Satisfactory Academic Progress is measured two ways: 1) Qualitative and 2) Quantitative.***  This document

outlines the requirements for financial aid satisfactory academic progress at Heritage University and is subject to change. It

is the student’s responsibility to read and understand the standards for satisfactory progress. **State and federal standards for academic progress are different**. Students must review this entire document to understand requirements of both programs. Students will be notified of all satisfactory progress issues via the Heritage University email address used.

***Faculty and staff other than financial aid staff are not required to know financial aid policies.***

*Heritage University is an equal opportunity institution and does not discriminate on the basis of race, color, religion, gender and/or sex, disability, national origin, citizenship status, age, sexual orientation, veteran’s status, or genetic information.*

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|  | **FINANCIAL AID SAP DEFINITIONS** |
| • | **QUALITATIVE SAP STANDARDS:** Refers to SAP requirement to maintain a minimum of a 2.0 cumulative GPA (see Qualitative Standards section below for more information) |
| • | **QUANTITATIVE SAP STANDARDS:** Refers to SAP requirement to maintain a rate of 67% or greater cumulative credit completion rate (see Quantitative Standards section below for more information) |
| • | **FEDERAL AID:** Refers to Pell grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Direct Loans and Federal Work Study. |
| • | **STATE AID:** Refers to Washington College Grant, Heritage Grant, College Bound, Passport to College and State Work Study. |
| • | **WARNING:** Students on warning are eligible for financial aid. A student placed on warning must successfully complete cumulative quantitative and qualitative SAP standards by the end of their next semester. Failure to do so will result in a termination and the student will no longer be eligible for financial aid funds. |
| • | **SUSPENSION:** Students in suspended status are not eligible to receive financial aid funds. Review “Earning Reinstatement” in this document for information on how to submit an appeal if you were suspended due to extraordinary circumstances or qualify for self-reinstatement. |
| • | **PROBATION:** Students on probation are students who have been suspended from financial aid and have had an Appeal for Financial Aid Reinstatement approved. Students reinstated to probation are required to follow specified conditions to maintain good standing. Conditions are discussed at the time an appeal is approved. Failure to meet these conditions during the probationary period will result in termination of student financial aid for all future semesters. |
| • | **PACE OF PROGRESSION:** Refers to student’s rate of progression toward completing the degree requirements at Heritage. This pace is determined based upon reviewing cumulative/total credits **earned** versus cumulative/total credits **attempted**. Earned credit describes all coursework where a grade above a 0.0 is received and credit is earned. Attempted credits include transfer/assessment credits and classes for which no grade was earned. |

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| **QUALITATIVE (GRADE POINT AVERAGE) STANDARDS**  **Applicable to State and Federal Aid Recipients**    All students must be in good standing with the college and maintain a cumulative GPA of 2.0 or better at the end of each  semester. Transfer and continuing students wishing to begin financial aid for the first time must also be meeting this standard to be eligible for aid. Students failing to meet this standard may be placed on “warning” status for one semester.A failure to regain a 2.0 cumulative GPA after the warning period will result in a termination of financial aid eligibility for future semesters. |

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| **QUANTITATIVE (PACE OF PROGRESSION) STANDARDS**  **Applicable to Federal Aid Recipients**    Students must complete at least 67% of the cumulative/total credits **completed/earned** versus cumulative/total credits  **attempted**, including transfer/assessment credits and classes for which no passing grade was earned, to meet **pace of progression**requirements. Pace of progression is reviewed upon initial awarding of the file for the award year (an award year runs Fall through Spring Semesters (and the following summer session, if enrolled/attending) **and** at the end of each semester using the following calculation:    **Total number of credits completed/earned at Heritage University**  (Including transfer credits\*)  **÷**  **Total number of credits attempted at Heritage University**  (Including transfer credits\*, assessment credits and classes for which no passing grade was earned)    **~See next page for examples~**      **Grades of “I” (incomplete), “IP” (in progress), “WX” (unofficial withdrawal), “WA” (administrative withdrawal), “AU” (Audit), “NR” (No grade reported), and “NC” (Non-credit course) do not count as completed credits. Only credits completed by the end of the scheduled semester will count as “completed” for Satisfactory Academic Progress (SAP).**  *\*Transfer credits are evaluated by submitting an official transcript and the Heritage Transcript Evaluation Form.*    **NOTE:** Washington College Grant (WCG), College Bound Scholarship, Passport to College and State Work Study (SWS) recipients have different completion requirements to continue to be eligible for these programs. Please refer to the “Washington State Aid Progress Requirements” section of this policy. |

**Consequences**  **of meeting/not meeting qualitative and quantitative standards:**

**Applicable to Federal Aid Recipients**

**GOOD STANDING:**  Students meeting a minimum of a 67% cumulative credit completion rate **and** 2.0 cumulative GPA

or better, as reviewed each semester.

**WARNING STATUS:** Students who fail to meet the 67% pace of progression and/or 2.0 GPA for semester (based on class load/credit level after 10 day of enrollment in the semester). **Note:** Students who fall into a warning status for two consecutive semesters in a row will be placed in Termination Status.

**TERMINATION STATUS:** Students, as reviewed each semester, are placed on termination status and will be ineligible for aid in future semester if

* Cumulative GPA is less than 2.0
* Completed zero credits in semester in review
* Did not complete 67% of the credits attempted for two **consecutive** terms
* Has not completed 67% of total program (cumulative)

**NOTE:**  Students receiving state financial aid funds should refer to the Washington State Aid Progress Requirements

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| **SATISFACTORY ACADEMIC PROGRESS EXAMPLES**     1. Student #1    1. Student #1 attempts 15 credits for Fall semester at Heritage University    2. Student #1 completes/earns 10 of the 15 credits attempted for Fall Semester **and** finishes Summer with a 2.48   cumulative GPA   * 1. Student #1 has 10 transfer credits from a prior school     Total number of **attempted** credits: **25** (15 Fall Semester + 10 transfer credits)  Total number of **completed/earned** credits: **20** (10 from Fall Semester + 10 transfer credits)  **20/25 = .8 = 80%**    **80% cumulative pace of progression rate**  **2.48 cumulative GPA 25** **attempted credits**    **SAP Result**: **Student #1** has completed their program with a pace of progression = or > 67% and =or > 2.0 cumulative GPA after the Fall semester. Student #1 is in Satisfactory Academic Standing.   1. Student #2    1. Student #2 attempts 15 credits for Spring Semester at Heritage University.    2. Student #2 completes/earns 5 of the 15 credits attempted for Fall Semester and has a cumulative GPA of 1.6 at the   end of the Fall semester.   * 1. Student #2 has 0 transfer credits from a prior school     Total number of **attempted** credits: **15**  Total number of **completed/earned** credits: **5**  **5/15=.33= 33%**  **33% cumulative pace of progression rate**  **1.6 cumulative GPA**  **SAP Result:** Student #2 has completed their program with a pace of progression < 67% and < 2.0 cumulative GPA after the Fall semester. Student #2 is not meeting Satisfactory Academic Progress (SAP) Standards. |
| **ENROLLMENT LEVEL/ “CENSUS” POLICY DEFINITIONS**  **Applicable to State and Federal Aid Recipients**    Financial aid amounts are initially awarded assuming a full-time enrollment level (12+ credits). Financial aid is available  at levels below full-time. Students whose intent is to maintain an enrollment of less than full-time should notify the Heritage Financial Aid Office in writing (fax, email, letter correspondence) of expected enrollment at least 7 days prior to the start of the semester to avoid any delays in receiving a refund check.   |  |  |  | | --- | --- | --- | | **To receive aid at this enrollment level:** |  | **You must be registered for:** |   Full-time 12 or more credits\*  Three-semester time Between 9-11 credits\*  Half time Between 6-9 credits\*  Less than half-time Between 1-5 credits\*    Eligibility for **federal** grant aid is based on the type of aid and the number of credits enrolled in as of the end of the last  day to add/drop classes for the semester, or the number of credits a student is registered in when a financial aid award is  made, if after the add/drop deadline for the semester.  Eligibility for **state** aid is based on how many classes you begin attendance in or the number of credits a student is registered in when a financial aid award is made, if after the add/drop deadline for the semester. The last day to add/drop classes can be found online at: [Academic Calendar - Heritage University - Acalog ACMS™](http://catalog.heritage.edu/content.php?catoid=15&navoid=954)    Enrollment levels will be checked at the end of the last day to add/drop class(es) deadline for the semester. Federal award amounts will be adjusted to reflect the correct enrollment level as of this deadline. Changes to a student’s schedule after this date can potentially result in an increase of financial aid (with the exception of Pell Grant). If a student’s aid was disbursed at an incorrect enrollment level, paid toward classes that were not required to complete the student’s degree pursuit at Heritage University, or it’s determined that student did not begin attendance in classes, funds will be adjusted in accordance with state and/or federal regulation. Students in this situation will be responsible for any repayment of financial aid to the college and will be billed accordingly.  ***It is the student’s responsibility to check with the financial aid office to verify how schedule changes may affect their financial aid award for the Semester.*** Faculty and staff other than financial aid staff are not required to know financial aid policies. | |

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| **MAXIMUM TIME LIMIT REQUIREMENT**  **Applicable to State and Federal Aid Recipients**    Financial Aid eligibility is limited to students completing their program within 150% of program requirements. Students close to this limit will be notified, and warned of impending limits. Students not on track to complete by the time limit of 150% May (and should) pursue an appeal for additional consideration, and meet with an academic advisor to create an educational plan that documents the number of credits remaining to complete their degree. Submitting an appeal does not guarantee that a student will be approved to take the remaining classes required with the benefit of financial aid.Students will not be considered for aid once they have attempted 150% of the credits required for the completion of their degree program, **or** upon determination that a student cannot complete their degree within the 150% timeframe (125% for Washington College Grant, College Bound, Passport to College or State Work Study funding). **No appeals will be considered for a student that cannot complete their degree within the**    **150% timeframe.** This decision is final and cannot be appealed.    **Baccalaureate Degree Program**  Federal and state financial aid regulations limit the amount of funding students may receive based on the number of credits attempted. Taking classes that are outside of degree requirements may result in a financial aid repayment and will cause students to reach their maximum time limit more quickly (all credits must be counted) and may prevent them from completing their intended degree. All attempted courses are counted, including incompletes, withdrawals, unofficial withdrawals, hardship withdrawals, failed courses, repeated courses, and transfer/assessment credits.  Note: Washington College Grant, Passport to College or State Work Study eligibility is limited to the equivalent of 5 years full-time study, College Bound funding is limited to the equivalent of 4 years full-time study, regardless of a  whether a time limit petition is approved for federal aid.    **Transfer credits accepted from other institutions and/or program credits competed while in another program of study at Heritage credits must count toward the time limit requirement.** |

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| **WASHINGTON STATE FINANCIAL AID PROGRESS REQUIREMENTS**  **(Applicable to Washington College Grant, College Bound Scholarship, Passport to College & State Work Study Recipients)**  **Qualitative Standards:** Same standards as the Federal Aid. See above under “Qualitative Standards”.    **Quantitative Standards:** See chart below for acceptable completion rates per semester to maintain College Bound, Passport to College and State Work Study eligibility. This will be monitored separately from your Washington College Grant, continued eligibility for federal funding, both when first entering the financial aid program, and each semester thereafter when state aid is received.   |  |  |  |  | | --- | --- | --- | --- | | **If You Enroll**: | You Must Successfully **Complete**: | You Will Be Placed On **WARNING** If You Complete: | Financial Aid Will Be  **TERMINATION** If You Complete LESS THAN: | | **Full Time** (12 or more credits) | 12 credits per semester | 6-11 credits per semester | 6 credits per semester | | **Three Semester Time** (9-11 credits) | 9 credits per semester | 5-8 credits per semester | 5 credits per semester | | **Half Time** (6-8 credits) | 6 credits per semester | 3-5 credits per semester | 3 credits per semester | | **Less Than Half Time** (1-5 credits) | All credits per semester | Not Applicable | All credits per semester |   Grades of “I” (incomplete), “IP” (in progress), “WX” (unofficial withdrawal), “WA” (administrative withdrawal), “AU” (Audit), “NR” (No grade reported), and “NC” (Non-credit course) do not count as completed credits. Only credits completed by the end of the scheduled semester will count as “completed” for Satisfactory Academic Progress (SAP).    **Warning****Status:** A student will be considered on “warning” status if they complete greater than one-half, but less than the full number of credits for which they were awarded for the semester. The student will have one semester to regain SAP by completing 100 % of the credits on which that semester’s award was calculated. Consecutive semesters in warning status are only allowable with a successful SAP appeal.    **Termination Status:** A student is considered ineligible for Washington College Grant, College Bound, Passport to College and/or State Work Study for future semesters if any of the following apply:   1. Did not complete 100% of credits for two **consecutive** terms 2. GPA Less than 2.0 for two **consecutive** terms 3. Did not complete 50% of the credits for the term (e.g. 5 credits earned out of 12 attempted = 41.6%) 4. Has earned 125% of the credits required to complete their degree (e.g. 120 credits required for graduation X 125% = 150 credits)       **NOTE:** Students may not appeal any balance that is owing to the College or Washington State Achievement Council as a result of Financial Aid Repayment/Return of Title IV Funds Policy or Enrollment Level Policy. No further state aid will be awarded until  any state balance is paid in full. |