

Financial Aid

General Information

Purpose

The University of South Alabama (USA) subscribes to the principle that the purpose of financial aid is to provide assistance to students who, for lack of funds, would otherwise be unable to attend college. Financial aid is offered according to each student's need in relation to college costs. Aid offers may include grants, loans and part-time employment, and may be offered to a student in various combinations.

Inquiries about financial aid should be addressed to the [Office of Financial Aid](#), 390 Student Center Circle, 1200 Meisler Hall, University of South Alabama, Mobile, AL 36688-0002, telephone (251) 460-6231 or e-mail: finaid@southalabama.edu.

Applying For Financial Aid

Students interested in receiving federal student aid must complete the Free Application for Federal Student Aid (FAFSA) at <https://fafsa.gov>. The FAFSA must be filed each year and is available to complete starting October 1 for the upcoming academic year. USA's federal school code is 001057. By listing USA's federal school code and completing the FAFSA correctly, USA will receive the FAFSA electronically. Upon receipt of this data, notification will be sent via email of additional forms needed by the Office of Financial Aid.

Students are eligible to continue receiving financial aid as long as they meet federal aid eligibility criteria and the academic policies of the USA. Students must also meet the conditions of Satisfactory Academic Progress (SAP) as defined in the current University Bulletin.

Additionally, students may be asked to submit information such as tax transcripts and other documents to support the information provided on the FAFSA. Official aid offers will not be determined until all requested documents are received and reviewed.

When all required application information is submitted to the Office of Financial Aid, the student's file is reviewed and evaluated to determine eligibility for federal aid. Students are notified of their aid offers via their JagMail email address.

Application Deadlines

Students who submit all required application data early and correctly will receive priority for financial aid funding. Please refer to the Office of Financial Aid's website at <https://www.southalabama.edu/departments/finaid/> for important deadlines.

Disbursement Of Financial Aid

Financial aid is typically disbursed on the eighth day of each academic term and paid to students at the rate of one-half (1/2) per semester.

Aid eligibility is determined at the end of the official Drop/Add period. Classes added after the Drop/Add period ends will not increase a student's aid eligibility.

All aid except Federal Work Study (FWS) will be applied to institutional charges. Students whose federal aid eligibility has not been determined by the payment deadlines or whose federal aid does not cover all institutional charges should be prepared to pay the difference with a personal check, credit card or enroll in the University Payment Plan. If the amount of aid is more than institutional charges, the excess funds excluding scholarships will be issued a credit balance refund by the Office of Student Accounting.

Admission

To be considered for financial aid, a student must be accepted for admission. A student must be classified as a degree seeking student in an eligible program and major. Students who are non-degree, unclassified, transient, or audit students are not eligible to receive financial aid. Only courses required for the student's degree program can be used to determine enrollment status.

Citizenship

For all programs, an applicant must be a citizen of the United States or an eligible noncitizen.

Grants

Federal Pell Grant

The Federal Pell Grant is a need based grant given to undergraduate students who are seeking their first bachelor's degree. Eligibility is determined through a standard formula established by Congress, which is used to evaluate the information reported on the FAFSA. This will produce an Expected Family Contribution (EFC). The amount of Pell Grant that the student is eligible to receive depends on the EFC, and enrollment status. Pell Grant is prorated for three-quarter, half time, or less-than-half time enrollment. Students must be enrolled full time in order to receive the full amount of the Pell Grant listed on their finalized aid offer. A student's Pell Grant eligibility cannot exceed 600% which is the equivalent of 12 full time semesters. Pell Grant does have to be repaid.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (SEOG) is a need based grant given to undergraduate students who are enrolled in a first bachelor's degree program and are Federal Pell Grant eligible. Students with the highest need are given priority. SEOG funds are limited and are given to eligible students until the funds are depleted. SEOG does not have to be repaid.

Federal Teacher Education Assistance For College & Higher Education (TEACH) Grant

Federal Teacher Education Assistance for College & Higher Education (TEACH) Grant are conditional grants of up to \$4,000 per year provided to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families.

In exchange for receiving a TEACH Grant, students must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. For more information on high-need fields and schools serving low-income students, visit <https://studentaid.gov>.

As a recipient of a TEACH Grant, students must teach for at least four academic years within eight calendar years of completing the program of study for which they received a TEACH Grant.

To receive a TEACH Grant, students must meet the following criteria:

- The Free Application for Federal Student Aid (FAFSA) must be filed for the application year and USA must have the results of the FAFSA.
- Be a U.S. citizen or eligible non-citizen.
- Meet USA's Satisfactory Academic Progress standards.
- Attend each term at USA. Disbursement amounts are prorated based on hours of attendance. (ex: Full Time - 100% award, 3/4 time - 75% of award, 1/2 time - 50% of award, less than half time - 25% of award)
- If an undergraduate student (second bachelor's student are not eligible):
 - Be enrolled in the College of Education and Professional Studies in an eligible TEACH Grant major.
 - Maintain a cumulative USA GPA of at least a 3.25
 - A final high school GPA of 3.25 for a new first year students or a cumulative USA GPA of 3.25 for continuing students.
- If a graduate student (not eligible if received TEACH for previous degree in same teaching field):
 - Be enrolled in the College of Education and Professional Studies in an eligible TEACH Grant major.
 - Maintain a cumulative USA GPA of at least a 3.25.
 - An overall undergraduate GPA of at least 3.25 documented on the transcript at the time of graduation for new graduate students or a cumulative USA graduate GPA of 3.25 for continuing graduate students.

If a student receives a TEACH Grant but does not complete the required teaching service, the student will be required to repay the grants as a Federal Direct Unsubsidized Direct Loan with interest charged from the date of each TEACH Grant disbursement.

Alabama Student Assistance Program (ASAP)

Alabama Student Assistance Program (ASAP) is a need-based grant offered to eligible Alabama residents seeking a first undergraduate degree and are Federal Pell Grant recipients.

The amount of ASAP offered depends on the student's need, the amount of funds allocated to USA, and the availability of funds.

Federal Work Study (FWS)

The Federal Work Study (FWS) Program is a federally funded part time work program administered through the Office of Financial Aid. FWS funding is need-based and offered to students based on their eligibility as determined by the FAFSA and other financial aid criteria. Students must indicate their interest in the FWS program on the FAFSA to be considered each academic year. FWS funds are limited and are offered to eligible students on a first come first serve basis until the funds are depleted.

The Office of Financial Aid will offer FWS to eligible students as part of their financial aid package. These funds must be earned and will not be available at the time of registration for the payment of fees. The amount listed on a student's aid offer is the maximum amount available to earn from the FWS program and will usually allow student employees to work up to 15 hours per week. FWS student employees are paid bi-weekly. Each student is required to accept their FWS offer, complete orientation, locate a job and begin working within 30 days of the first day of class.

The FWS Program provides funding for both on campus and off campus jobs based on the student's institutional housing plans on the FAFSA. Students assigned on campus FWS are able to apply for jobs that are available on USA's campus. Students who are assigned off campus FWS may apply for community service-based jobs or through USA's Students Teaching America's Youth (STAY) program in partnership with the Mobile County Public School System (MCPSS) elementary schools under the America Reads Program. Through the STAY program, FWS students assist teaching students in approved Mobile County public elementary schools. STAY students are required to pay for a nationwide background check and be cleared before working in the elementary school. Some community service opportunities may require a background check as well. FWS jobs are exclusively posted on <https://southalabama.joinhandshake.com/login>.

Student Employment Program

Part-time employment is available to students through individual departments or colleges. Students should contact departments or colleges directly regarding possible employment opportunities for student employment.

Off-Campus Employment

The Office of Financial Aid provides a job database which is a federal funded referral service for students seeking employment.

The job referral services are provided to help students meet the increasing cost of education. Announcements of part-time job openings in the Mobile area are posted in Handshake at <https://www.southalabama.edu/departments/finaid/job.html>. Students must be enrolled at USA to access the job listings.

The Job Location and Development (JLD) Program is a federally funded program administered through the Office of Financial Aid and is dedicated to helping students find part-time employment. The primary goal of this program is to help currently enrolled students locate off-campus, part-time job opportunities regardless of financial need. Announcements of part-time job openings in the Mobile, AL and surrounding areas are posted in Handshake at <https://www.southalabama.edu/departments/finaid/job.html>. Students must be enrolled at USA to access the job listings.

Loans

Federal Direct Loans are low interest loans that undergraduates, parents of dependent undergraduates and graduates may obtain from the federal government. They include the Federal Direct Subsidized Loan, Federal Direct Unsubsidized Loan, Federal Direct Parent Loan for Undergraduate Students (PLUS) Loan and the Federal Direct Graduate PLUS Loan. These loan programs were created by Congress to help all eligible students and parents with and without financial need pay for educational expenses. Students must be enrolled at least half time to be eligible to receive Federal Direct Loan funds.

The type of Federal Direct Loan a student may borrow is based on the student's demonstrated need. Demonstrated need is the student's Cost of Attendance minus the Expected Family Contribution (which is calculated from the information submitted on the FAFSA) minus other aid.

Federal Direct Loans have loan origination fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement that is received. Information regarding loan fees and interest rates can be found at <https://studentaid.gov>.

Direct Subsidized Loan

The Direct Subsidized Loan is offered to undergraduate students with demonstrated need. The federal government pays the interest while the student is in school.

Direct Unsubsidized Loan

The Direct Unsubsidized Loan is offered to both undergraduate and graduate students without demonstrated need. The student pays the interest while in school and during the grace period. Undergraduate students may receive a combination of both Subsidized and Unsubsidized loans depending on their eligibility of need versus no-need and their dependency status.

Federal Direct Loan Limits:

Dependent Undergraduates:

- Freshmen may borrow up to \$5,500 per year. (Not to exceed \$3,500 in Federal Direct Subsidized Loans)
- Sophomores may borrow up to \$6,500 per year. (Not to exceed \$4,500 in Federal Direct Subsidized Loans)
- Juniors and Seniors may borrow up to \$7,500 per year. (Not to exceed \$5,500 in Federal Direct Subsidized Loans)
- The maximum that all dependent undergraduates may borrow for all years is \$31,000 (not to exceed \$23,000 in Federal Direct Subsidized Loans).

Independent Undergraduates:

- Freshmen may borrow up to \$9,500 per year. (Not to exceed \$3,500 in Federal Direct Subsidized Loans)
- Sophomores may borrow up to \$10,500 per year. (Not to exceed \$4,500 in Federal Direct Subsidized Loans)
- Juniors and Seniors may borrow up to \$12,500 per year. (Not to exceed \$5,500 in Federal Direct Subsidized Loans)
- The maximum that all independent undergraduates may borrow for all years is \$57,500. (Not to exceed \$23,000 in Federal Direct Subsidized Loans)

Graduate Students:

- Graduate students may borrow up to \$20,500 per year in Federal Direct Unsubsidized Loans.
- The maximum that all graduate students may borrow is \$138,500. (including Federal Direct Loans received as an undergraduate student)

The table below displays sample repayment plans. The minimum Federal Direct Loan payment is \$50 per month, and repayment usually begins six (6) months after a student graduates, drops below half time enrollment or leaves school.

Appropriate Monthly Repayment Plan

Loan Amount	Monthly Payment	# of Payments	Total Interest Paid	Total Amount Paid
1,000	50.00	22	76.87	1,076.87
1,500	50.00	34	179.19	1,679.19
2,000	50.00	47	333.94	2,333.94
2,500	50.00	62	555.12	3,051.12
3,000	50.00	77	843.97	3,843.97
3,500	50.00	95	1,230.30	4,730.30
4,000	50.00	115	1,735.12	5,735.12
5,000	66.66	120	2,279.66	7,279.66
7,500	91.00	120	3,419.48	10,919.48

10,000

121.33

120

4,559.31

14,559.31

Federal Direct Parent Loan For Undergraduate Students (PLUS)

The Federal Direct Parent Loan For Undergraduate Students (PLUS) allows parents to borrow up to the Cost of Attendance, less other financial aid. A credit check is required for all Federal Direct PLUS Loan applications. The parent borrower is generally expected to start making payments on the Direct PLUS Loan once the loan is fully disbursed. However, the parent borrower may request a deferment while the student is enrolled at least half-time and for an additional six months after the student graduates, leaves school, or drops below half-time enrollment. A student must be enrolled at least half-time to be eligible for the funds. Please visit <https://studentaid.gov> for current loan fees and interest rates.

Federal Direct Graduate PLUS Loan

Federal Direct Graduate PLUS loans are federally sponsored loans for students attending graduate school. With a Graduate PLUS Loan, students may borrow up to the full cost of their education less other financial aid received including Federal Direct Loans. A credit check is required for all Graduate PLUS Loan applications. A student must be enrolled at least half time to be eligible for the funds. Repayment of Graduate PLUS Loans is not required while the student is in enrolled at least half-time, and for an additional six months after graduation, leaving school or dropping below half-time enrollment. Please visit <https://studentaid.gov> for current loan fees and interest rates.

Federal Direct Student Loan Counseling

Entrance Counseling

Students borrowing Federal Direct Loans for the first time at USA must complete online Entrance Counseling before receiving their loan disbursement. During Entrance Counseling, students will be informed of their rights and responsibilities as borrowers, advised on the consequences of excessive borrowing, of defaulting on a student loan, and given tips on money management. Students must complete Entrance Counseling online at <https://studentaid.gov>.

Exit Counseling

Students who borrowed a Federal Direct Loan while attending USA must complete online Exit Counseling before leaving the University through graduation, withdrawal, transfer, or when dropping below half-time status. Students should complete Exit Counseling online at <https://studentaid.gov>. Completion of Exit Counseling will not prevent receipt of federal aid in the future or prevent a student from returning to school.

Overawards

Definition

When students receive federal funds, their financial need is established according to federal guidelines. Students may not receive more financial assistance than their Cost of Attendance. This occasionally occurs when students receive funds from other sources after the Office of Financial Aid issues a financial aid offer. This situation is called an over award.

When overawards occur, the Office of Financial Aid is required to adjust the student's financial aid. Students may be required to repay some of the funds they have already received.

To prevent over awards, students should take the following steps:

- Notify the Office of Financial Aid of any assistance from outside sources not listed on the award letter such as scholarships, ROTC, etc.
- Check with the Office of Financial Aid before applying for financial assistance from other sources.

Federal Financial Aid Recipient Withdrawals And Refunds To Title IV Refunds

The Return to Title IV Funds Policy applies to all federal aid recipients who completely withdraw from the university or cease attending all classes during the term of enrollment, after federal aid has been disbursed. Federal financial aid recipients considering withdrawing from all courses are advised to contact the Office of Financial Aid prior to withdrawal. PLEASE NOTE: This policy would not apply to students who withdraw from some classes but continue participating in and ultimately earn credit

for their remaining classes. However, withdrawing from any classes can still impact future federal financial aid eligibility. Please refer to USA's Satisfactory Academic Progress Policy for more information.

Federal financial aid (Title IV aid) is offered under the assumption that the student will attend school for the entire term of enrollment for which the federal aid is received. When a Title IV aid recipient completely withdraws or ceases attendance in all classes, on or before completing 60% of the term, the University is required to return a percentage of the disbursed aid.

1. Official Withdrawals:

Official withdrawals occur when an enrolled student drops all registered courses for the term through their PAWS account. Students may contact the Office of the Registrar at (251) 460-6251 or by email at registrar@southalabama.edu for more information regarding the official withdrawal process.

2. Unofficial Withdrawals:

Unofficial withdrawals occur when an enrolled student begins attendance, received federal Title IV aid, but ceases to attend class without officially withdrawing; the student is considered to have unofficially withdrawn for federal Title IV aid purposes. This includes students who earn failing grades in all classes if it is determined the student ceased attending classes before the end of the term. The withdrawal date for students who unofficially withdraw is the last date of class participation reported by the student's instructor(s).

When a student is considered to have completely withdrawn during a semester in which he/she has begun attendance and received federal Title IV aid, federal regulations require the University to perform a calculation to determine the amount of Title IV aid that was earned versus unearned. A student is only eligible to retain the percentage of Title IV aid originally disbursed that is equal to the percentage of the term of enrollment actually completed by the student. If the amount disbursed to the student is greater than the amount the student earned, the unearned Title IV aid funds must be returned.

Example: If a student completed 30% of the term, the student would earn 30% of the aid they were originally scheduled to receive. The unearned Title IV aid must then be returned to the appropriate federal aid program(s). If more than 60% of the term of enrollment has been completed by the student, the student is considered to have earned all of the disbursed aid for the term and no Title IV aid needs to be returned.

In accordance with federal regulations, unearned Title IV aid shall be returned in the following order:

- Federal Direct Unsubsidized Stafford Loans
- Federal Direct Subsidized Stafford Loans
- Federal Direct Parent or Graduate PLUS Loans
- Federal Pell Grants
- Iraq and Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grants (SEOG).
- Federal Teacher Education Assistance for College and Higher Education Grants (TEACH)

The unearned portion of the Title IV aid will be charged back to the student's billing account and must be repaid by the student. A hold will be placed on the student's account by the Office of Student Accounting until the outstanding balance is repaid. If it is determined that a portion of a student's federal financial aid must be returned due to completely withdrawing from the school, an email notification will be sent to the student's Jag Mail account.

The requirements of the Return to Federal Financial Aid (Title IV aid) program funds when a student withdraws are separate from other USA refund policies. If a student's required return to the Title IV aid program(s) is greater than the posted University refund at the time of withdrawal, the student will owe the difference to the University. Therefore, a student may still owe funds to the school to cover unpaid institutional charges and/or any federal aid funds that the school was required to return.

Student Rights

Students Have The Right To Know

1. The names of organizations which accredit and license the University;
2. About the University's programs, instruction, laboratories, physical facilities, and faculty;
3. The cost of attending the University and its refund policy;
4. The type of financial assistance offered by the University from federal, state, local, and private programs;

5. Who the financial aid personnel are and the location of the Office of Financial Aid;
6. What the procedures and deadlines are for applying for financial aid;
7. How the University selects its financial aid recipients;
8. How the University determines financial need;
9. How much financial need has been met;
10. How financial aid is received;
11. About each type of financial assistance offered;
12. Information about all student loans offered;
13. The kind of Federal Work Study (FWS) jobs that are offered, hours, duties, rate, and frequency of pay;
14. When and how financial aid offers are adjusted;
15. About special facilities for the handicapped; and
16. The University's Satisfactory Academic Progress (SAP) Policy.

Consumer Complaint Procedures

Students and prospective students should be aware that, should they have concerns or complaints related to the management or conduct of the Title IV financial assistance programs or to misleading or inappropriate advertising and promotion of the institution's educational programs, this institution has a complaint procedure. To the extent possible, students must seek a resolution of such matters through the institution's internal complaint procedure before involving others. Students with complaints should refer to the guidelines at <https://www.southalabama.edu/departments/studentaffairs/grievances.html>. Should the institution not be able to resolve the problem, students may contact the Department of Education Ombudsman at 1 (202) 401-4498 or toll free at 1 (877) 557-2575.

Student Responsibilities

Students Have The Responsibility To:

1. Review and consider all information about the University before enrolling;
2. Pay special attention to the application for financial aid, complete it accurately, submit it on time and to the right place;
3. Know all deadlines for applying for aid and meet them;
4. Provide all required documentation, corrections, and/or information requested by the Office of Financial Aid;
5. Notify the University of any information that has changed since the financial aid application was submitted;
6. Read, understand, and keep copies of all forms;
7. Repay any student loans borrowed;
8. Complete Entrance and Exit Counseling at <https://studentaid.gov> if borrowing federal student loans.
9. Notify the Office of Financial Aid of a change in name, address, or enrollment status (half-time, full-time, three-quarter-time);
10. Satisfactorily perform the work agreed upon in a Federal Work-Study (FWS) job;
11. Understand the University's refund policy.

Satisfactory Academic Progress Policy

Federal financial aid funds are given with the understanding that students will make progress toward their chosen degree. The University of South Alabama, as directed by the U.S. Department of Education, has established guidelines (Standards of Satisfactory Academic Progress) to follow in order to meet this goal. To download a copy of the policy, please visit <https://www.southalabama.edu/departments/finaid/sap.html>.

Standards of Satisfactory Academic Progress apply for the following types of federal financial aid funds:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Work-Study (FWS)

- Federal Perkins Loan
- Federal Direct Loans (Subsidized & Unsubsidized)
- Federal Direct PLUS Loan
- Federal Direct Graduate PLUS Loan
- Federal Teacher Education Assistance for College & Higher Education Grant (TEACH)
- Iraq and Afghanistan Service Grant

The requirements of this policy apply to all undergraduates, graduates, and doctoral students including all levels of enrollment. Satisfactory Academic Progress is evaluated at the end of each semester.

Student Standards For Satisfactory Academic Progress (SAP)

The Standards of Satisfactory Academic Progress (SAP) are comprised of the following components. Students who fail to meet any one of these academic standard components outlined below will lose their eligibility for federal financial aid funds. Students can view their SAP status at any time on PAWS.

Cumulative Grade-Point Average (CGPA): Undergraduate students must maintain a minimum CGPA of at least 2.0 on all credit hours attempted at USA. PLEASE NOTE: Undergraduate students enrolled in programs in the College of Education after being admitted to Candidacy must have and maintain a minimum 2.2 CGPA for non-teacher certification programs, or a 2.75 CGPA and 2.75 program GPA for teacher certification programs.

Graduate students must maintain a CGPA of 3.0 to meet minimum CGPA requirements. PLEASE NOTE: Graduate students enrolled in the College of Education after being admitted to Candidacy must maintain a CGPA of 3.25 as well as a 3.25 program GPA and a 3.5 GPA for Educational Specialist Degree programs in order to graduate.

Pace of Progression Requirements: To ensure that students earn a degree within the maximum time frame allowed, students must be passing 67% of all attempted hours (including transfer hours).

Maximum Time Frame: Federal financial aid funds cannot be paid to a student who exceeds 150% of the published length of the degree program (including transfer hours) in credit hours.

Maximum Time Frame: Examples: (1) If a student's degree is a 120 hour program: $120 \times 150\% = 180$ attempted hours maximum time frame. The student is eligible for only the first 180 hours attempted. (2) If a student transfers and bring 70 hours credit into a 120 hour program: $120 \times 150\% = 180 - 70 = 110$ hours maximum time allowed for degree funding (transfer credits count towards credit hours attempted and earned so when the student transfers, the initial calculation would be 70/70).

PLEASE NOTE

- Assigned grades of A, B, C, D, F and F* are all included in the CGPA, Pace of Progression, and Maximum Time Frame components. Courses with non-assigned letter grades of S, P, U, U*, I, X, WD, AU, UA, and N are considered in Pace of Progression and Maximum Time Frame components but are not included in the CGPA component.
- All terms of attendance are reviewed including terms when no federal financial aid funds were received.
- Students transferring to USA are assumed to be maintaining Satisfactory Academic Progress. Grades from transfer credits will not factor into the CGPA at USA but transfer credits will count as credits attempted and credits earned.
- A student may elect to declare Academic Bankruptcy, as defined in the USA Bulletin, in which none of a student's prior course work is counted towards completion of grade requirements and the computation of their institutional CGPA. Credit hours and grades earned prior to declaring Academic Bankruptcy will continue to be included in the determination of Satisfactory Academic Progress.
- Repeating classes may negatively affect federal aid eligibility. A student who remains otherwise eligible to receive federal financial aid funds under the applicable requirements, including this SAP Policy, may repeat failed classes and continue to receive federal financial aid funds. Similarly, an otherwise eligible student may repeat a previously passed course once and continue to receive federal financial aid funds. All attempts of a course, including repeat courses, are included in CGPA, Pace of Progression, and Maximum Time Frame components. Changes to a student's CGPA due to grade replacement will not be taken into account until the grade replacement is approved in accordance with the Grade Replacement Policy. Grade replacement will allow for a prior grade earned not being included in the CGPA component, if approved by the Registrar's Office; however, all attempts will still be counted in the Pace of Progression and Maximum Time Frame components.
- All remedial courses are included in CGPA, Pace of Progression, and Maximum Time Frame components.

- Students classified as pursuing a second Bachelor's degree will continue to be evaluated on Pace of Progression and Maximum Time Frame components stated above. For students who pursue a second degree at USA, a CGPA of 2.0 must be maintained. In calculating the Maximum Time Frame component, the published program length for the second degree will be reduced by the number of general education credit hour requirements earned from the first degree (generally 40 credit hours).
- For students changing programs or majors prior to completion, all credit hours and grades will continue to be included in CGPA, Pace of Progression, and Maximum Time Frame components.
- Students in candidacy status in a program in the College of Education who fail to meet the minimum CGPA requirement at the end of a semester will automatically be removed from candidacy status and evaluated under the minimum CGPA requirement for students not in a candidacy status.

Satisfactory Academic Progress (SAP) Evaluation – Financial Aid Warning Status

Students who have been receiving federal financial aid funds in a clear SAP status and fail to meet one or more of the SAP components at the end of a semester will automatically be placed on Financial Aid Warning and will be eligible to receive federal financial aid funds for one additional semester. Students who do not meet Satisfactory Academic Progress requirements after this period of Financial Aid Warning will be denied eligibility for future semesters until they have met SAP requirements or submit an appeal that is approved.

Students that have exceeded the Maximum Time Frame component will NOT be eligible for one term of Financial Aid Warning Status but may submit an appeal as indicated below.

Satisfactory Academic Progress (SAP) Appeal Procedures And Financial Aid Probation

Students who fail to meet the components of Satisfactory Academic Progress (SAP) after one semester on Financial Aid Warning status will be sent an e-mail notifying them that they are no longer eligible to receive federal financial aid funds. Students have the option to appeal the loss of federal financial aid eligibility as follows:

- If the failure to maintain SAP was due to extenuating circumstances (examples: a significant injury or illness of the student or the death of an immediate family member), students may submit an appeal through the USA Financial Aid Verification Portal. Once logged in, the appeal can be initiated by selecting the +/- Request box in the upper right-hand corner of the page and selecting the green plus sign for SAP appeal for the appropriate aid year.
- Students are strongly encouraged to submit their letter of appeal within 15 days of being notified of their aid suspension. Submitting an appeal letter does not guarantee that financial aid will be reinstated. Results of the financial aid appeal letter can be viewed in PAWS under "Academic Progress" within 14 business days of submission.
- If the appeal is approved and minimum requirements can be met in one additional term, the student will be placed on Financial Aid Probation. If it will require more than one additional term to meet SAP requirements, a student whose appeal has been approved will be placed on an Academic Plan where such a plan will make it possible for the student to meet the institution's SAP requirements within a reasonable timeframe. The student will be eligible for federal financial aid funds during the period of Financial Aid Probation and Academic Plan. As part of any Financial Aid Probation status or Academic Plan, a student is required to complete a Financial Aid Probation Agreement which must be signed by the student and their academic advisor. If the student's appeal is not successful, the student will not be eligible for federal aid.
- Note: Circumstances related to the typical adjustment to college life such as working while attending school, financial issues related to paying bills and car maintenance/travel to campus are not considered as extenuating for purposes of appealing suspension of federal financial aid funds.
- If a student fails to meet the terms of the Financial Aid Probation or their Academic Plan, any additional federal financial aid funds will be denied until minimum standards are met.

USA Education/Study Abroad

Students wishing to use financial aid for study abroad opportunities should contact the Office of Financial Aid and the USA Office of International Education. Financial aid may be available based on student eligibility and certification of the program through the USA Office of International Education in collaboration with the USA Office of Financial Aid.

