Satisfactory Academic Progress

Federal and Institutional Need-based SAP Policy

• In compliance with federal financial aid regulations, the University of Miami requires satisfactory academic progress (SAP) towards a degree as an eligibility requirement for federal and university need-based financial assistance. The SAP policy requires both a quantitative and a qualitative measure of a student’s progress.
• This policy is applicable to all undergraduate, law, graduate and doctoral students receiving financial aid through federal aid sources, including the Federal Parent Loan for Undergraduate Students (PLUS).
• At the end of each semester, the Office of Student Financial Assistance and Employment Services reviews the academic progress of all University of Miami financial aid recipients.
• If it is determined that a student is not making satisfactory academic progress at the end of the semester, a notification is sent to the student. The student will be placed on financial aid warning for one semester. Aid will not be withdrawn for the subsequent (warning) term, but at the end of that term, the student’s academic record will be reviewed by Office of Student Financial Assistance and Employment and appropriate renewal or termination actions will be taken. Notification will be sent to the student detailing information on the appeal process.
• Federal academic progress policy is subject to change based on guidelines and changes made by the U.S. Department of Education.

A general description of the major financial assistance programs available through various departments as well as the Office of Student Financial Assistance and Employment can be found here (http://www.miami.edu/ofas).

Undergraduate Satisfactory Academic Progress

Review and Notification

In order to determine continued aid eligibility, the Office of Student Financial Assistance and Employment will review the academic progress at the end of each academic term for all undergraduate students receiving federal and institutional need-based aid, including the Federal Direct PLUS Loan; and at the end of each academic year for all Florida aid programs and merit scholarships.

Students who fail to meet Satisfactory Academic Progress will be notified by email. If a student is placed on academic probation they will be eligible for financial aid during that probationary period. A student may receive probationary scholarship assistance only once.

SAP Appeal

A student may appeal a failed SAP determination by completing and submitting to the financial aid office an Academic Progress Appeal Form (http://finaid.miami.edu/resources/forms). Appeals may be granted only if the student failed to meet academic progress requirements as a result of an emergency and/or illness, and these circumstances must have occurred within the semester/academic year during which SAP requirements were not met. All appeals should be submitted no later than 30 calendar days from notice of ineligibility. All decisions made by the committee are final. Please be advised that students will only be eligible to receive one approved appeal during their enrollment at UM. Should a student fail to meet the minimum academic standards outlined in the conditions of their initial approved appeal, they will not be granted an additional appeal unless there are new mitigating circumstances.

Federal and Institutional Need-Based Aid Academic Requirements

For the purposes of these policies, an academic year is defined as Summer, Fall, and Spring semesters.

GPA Requirement

Students must complete a minimum institutional GPA of 2.0.

Credit Completion Requirement

Students must earn 67% of the total credit hours attempted during his/her overall academic career. Rounding does not apply.

• Undergraduate and graduate credits cannot be combined to meet this standard.
• Withdrawals, incompletes, audits, NG (no grade) and F’s are attempted but not earned hours.
• Transfer credits are counted in the calculation, but not in a cumulative GPA.

Maximum Timeframe Requirement

Degree must be completed within 150% of normal completion as determined by the school or college catalog (example: Bachelor’s degree = 120 credits; 150% rule = 180 credits).

Warning Period

Federal and institutional need-based aid recipients will be placed on a "warning status" for one semester following notice of failure to meet SAP requirements. Failure to meet the requirements by the end of the warning period will result in cancellation of aid.

Merit Scholarship Academic Requirements

Applies to undergraduate students receiving academic scholarships except Ronald A. Hammond Scholarship. Ronald A. Hammond Scholarship recipients should contact the Office of Academic Enhancement (http://www6.miami.edu/provost/oae/hammond) to review their contract renewal terms.

GPA Requirement

Students must complete a minimum institutional GPA of 3.0.

• Only credits taken at UM count toward your GPA requirement.

Credit Completion Requirement

• At least 24 credit hours each academic year.
• At least 12-credit hours for full-time students enrolled for only one semester.
• Withdrawals, incomplete, audits, and F’s are attempted but not considered earned hours.
• Transfer credits are counted in the calculation, but not in a cumulative GPA.
• Beginning Summer 2017, credits earned and transferred from any institution may count toward the upcoming year's total credits earned to satisfy this requirement. Because summer is the first term of the academic year it cannot be used to make up credit hour deficiencies from the prior year.
For All Incoming Freshmen and Transfer Students Enrolled beginning Fall 2015 and After:
Students who fail to meet the academic requirements to maintain their scholarship at the end of their first year will lose their eligibility. Students will not receive a probationary period.

For All Incoming Freshmen and Transfer Students Enrolled Prior to Fall 2015:
Merit scholarship recipients whose cumulative GPA is between 2.70 to 2.99, or have not completed 48 credits by the end of their sophomore year will be placed on a one-year academic probation period during their third year. Failure to raise the cumulative GPA to 3.0 while completing 24 credits at the end of the probationary period will result in loss of scholarship for the fourth year of attendance. Students whose cumulative GPA falls below 2.70 or fails to complete the 48-credit requirement by the end of their sophomore year will not be placed on academic probation and will have scholarship automatically rescinded. Transfer students receiving a UM academic scholarship that fail to meet the SAP requirements at the end of their first academic year may be placed on a one-year probationary period. A student that fails to meet the SAP requirements at the end of the fourth semester loses eligibility for the award.

Florida Financial Aid Requirements
The Florida Department of Education (http://www.fldoe.org/students/financialaid.asp) and Office of Student Financial Assistance (http://www.floridastudentfinancialaid.org) has its own standards of progress for state financial assistance.

GPA Requirement
- Florida Academic Scholars must maintain a minimum institutional GPA of 3.0 for full renewal; 2.75 for partial renewal (equivalent to FL Medallion amount).
- Florida Medallion Scholars must maintain a minimum institutional GPA of 2.75.
- Effective Access to Student Education Grant (EASE), and Florida Student Assistance Grant (FSAG) must maintain a minimum institutional GPA of 2.0.

Credit Completion Requirement
At least 24 credit hours each academic year
- At least 12-credit hours for full-time students enrolled for only one semester.
- Withdrawals, incompletes, audits, and F’s are attempted but not considered earned hours.
- For EASE and FSAG students, classes taken in the previous summer may be included in calculating the completed hours
- Part-time Bright Futures recipients must earn a prorated number of credit hours.
  (9-11 credits per term = 9 earned hours per term) (6-8 credits per term = 6 earned hours per term).

Maximum Time Frame
Students receiving Florida Bright Futures awards may receive funding for up to five years from high school graduation for a maximum of 120 semester hours (or equivalent) toward the completion of a first baccalaureate degree.

Students receiving the Effective Access to Student Education Grant and/or the Florida Student Assistance Grant may only receive a maximum of 9 semesters of eligibility. Unused terms may not be used for further course funding after a student earns a baccalaureate degree.

Reinstatement of Florida Bright Futures
Recipients of the Florida Bright Future programs who do not receive any scholarships for the period of one academic year may apply for reinstatement of aid through the Florida Department of Education Office of Student Financial Assistance (OSFA) website at www.FloridaStudentFinancialAid.org (http://www.floridastudentfinancialaid.org).

Florida Academic award recipients who fail to achieve a 3.0 institutional average, but achieve at least a 2.75 institutional average will renew at the lower Florida Medallion amount.

Bright Future eligible recipients who graduated from high school in 2009-2010 and thereafter who fail to achieve a minimum 2.75 institutional GPA and became ineligible during their first year of funding may apply for restoration in an academic year after which the 2.75 institutional GPA requirements were met. (The 2.75 institutional GPA must be met before the fall term for which the student is applying.)


Students who do not meet the minimum earned hours requirement during any academic renewal period or who fail to meet the minimum institutional GPA requirement after their first year of funding will not be permitted a restoration opportunity.

Restoration of Effective Access to Student Education Grant
Reinstatement of the Effective Access to Student Education grant (EASE) may be obtained after one full academic year of ineligibility by earning a minimum of 24 credits credits and/or a minimum institutional GPA of 2.0.

Graduate/Professional Satisfactory Academic Progress

Graduate Students

Review and Notification
In order to determine continued aid eligibility, the Office of Student Financial Assistance and Employment will review the academic progress at the end of each academic semester for all graduate and professional students receiving federal aid, including the Federal Direct PLUS Loan. Students who fail to meet SAP will be notified in writing by email. If a student is placed on academic probation they will be eligible for financial aid during that probationary period. A student may receive probationary scholarship assistance only once.

SAP Appeal
A student may appeal a SAP determination that results in loss of aid by completing and submitting to the financial aid office an Academic Progress Appeal Form. Appeals may be granted only if the student failed to meet academic progress requirements as a result of an emergency and/or illness, and these circumstances must have occurred within the semester/academic year during which SAP requirements were not met. All appeals should be submitted no later than 30 calendar days from notice of ineligibility. All decisions made by the committee are final.
Reinstatement of Aid
Reinstatement of aid may be obtained by earning additional University approved credits, achieving the indicated percent completion standard, or successfully appealing.

GPA Requirement
All University of Miami graduate and doctoral students must maintain a minimum 3.0 cumulative grade point average (CGPA). Graduate students who fail to meet the minimum credit hour or cumulative grade point average requirements have failed to meet the satisfactory academic progress standards established by the University. Those in violation of the satisfactory academic progress eligibility requirements will be notified in writing of their eligibility status and right to appeal.

Credit Completion Requirement
Students must earn 67% of the total credit hours attempted during his/her overall academic career. Rounding does not apply.

- Undergraduate and graduate credits cannot be combined to meet this standard.
- Withdrawals, incompletes, audits, NG (no grade) and F’s are attempted but not earned hours.
- Transfer credits are counted in the calculation, but not in a cumulative GPA.

Graduate students must be enrolled at least half-time in order to receive federal financial assistance. A minimum of 5 graduate credit hours constitutes at least half-time enrollment at the graduate level. The only exception to this credit hour requirement is enrollment in any of the 800-level research courses. Students enrolled in any of these courses are considered full-time and are eligible for federal loans.

Duration of Eligibility
All work must be completed within six years of the time of admission to a graduate program, for those studying for the various master’s degrees; and within eight years for those studying for doctoral degrees. For those admitted directly into a Ph.D. program without a master’s degree in field, work must be completed within eight years. Individual programs may set a shorter time period.

Graduate students may receive federally funded assistance for the time to completion limits set up by the Graduate School - six (6) years for those studying for the various master’s degrees and 8 years for those studying for doctoral degrees. Students pursuing dual master’s degrees will receive aid for a maximum of six (6) years. Students in a combined master’s degree/doctoral degree program are eligible for assistance for a maximum of eight (8) years.

Merit Scholarships
Graduates scholarships awards are determined by the departments. A student’s academic progress and eligibility for an award is monitored and evaluated by the departments.

Law Students
Program specific requirements may be found online at http://grad-prof.miami.edu/applying-for-aid/satisfactory-academic-progress/law-sap/index.html

Maximum Time Frame
Law Students are eligible to receive financial aid up to 33% over and above the maximum of credit hours required to obtain his/her law degree. All periods of enrollment (including Summer), will be counted toward the maximum time frame.

Treatment of Punitve and Non-punitive Grades and Courses
All courses with a grade of F, I, IP, NG, U, W and repeated courses will be considered in the calculation of credit hours attempted and will be subject to satisfactory academic progress. Audited courses are not considered in awarding financial aid; therefore, they will not be counted in the determination of satisfactory academic progress. Incomplete (I) grades will be calculated as failing grades in regard to credit hour completion until the course has been satisfactorily completed.

Notification of Satisfactory Academic Progress
Awards are considered estimated, until the final grades are reviewed by the Office of Financial Aid. Students are allowed their first term of failing to meet satisfactory progress, due to GPA or failure to meet the required 67%, as a probationary period. Students who have not met the minimum standards of satisfactory academic progress as outlined above, beyond a their probationary period or are academically dismissed, are considered on financial aid suspension and no longer eligible for aid.

Reinstatement of Financial Aid Eligibility
A student may regain eligibility by:

- Achieving the required GPA and Credit Hour Completion as outlined.
- Appealing the financial aid decision as described below.

Financial Aid Appeal Process
A student may appeal a SAP determination that results in the loss of aid by completing and submitting to the Office of Student Financial Assistance and Employment an Academic Progress Appeal Form. Appeals may be granted only if the student failed to meet academic progress requirements as a result of an emergency and/or illness, and these circumstances must have occurred within the semester during which SAP requirements were not met. All appeals should be submitted no more than 30 calendar days from notice of ineligibility. All decisions made by the appeals committee are final.