

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 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 Aid will not be withdrawn for the subsequent (warning) term, but at the end of the warning term, the student's academic record will be reviewed by Office of Student Financial Assistance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. If SAP is failed, a notification will be sent to the student and will include information on the appeal process.
- If a student is determined to not be on track toward completing their degree requirements within the 150% Maximum Time Frame, they could immediately lose aid eligibility. See "Warning Period" in the "**Undergraduate**" tab for more details.
- Those who have taken and received credit for a course twice, cannot have financial aid applied to the credits of any future attempts of the same course.
- Federal academic progress policy is subject to change based on guidelines and changes made by the U.S. Department of Education.

Undergraduate Satisfactory Academic Progress

Review and Notification

To determine continued financial 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. An academic progress review will occur at the end of the spring semester 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 an academic warning term, they will be eligible for financial aid during that period of enrollment. A student may receive aid assistance for only one academic warning term.

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. It is highly recommended that appeals be submitted within 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

Satisfactory Academic Progress for federal and institutional need-based aid renewability including need-based donor scholarship merit aid renewability is reviewed by the Office of Student Financial Assistance and Employment.

GPA Requirement

Students must have a minimum cumulative 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), No Credit grades and F's are attempted but not earned hours.
- All transferred credits are counted in the calculation, but not in a cumulative GPA.

Maximum Timeframe Requirement

A student must be on track with completing their undergraduate degree within 150% of normal completion, as determined by the school or college catalog (example: Bachelor's degree = 120 credits; 150% rule = 180 credits). All attempted UM credits, enrolled UM credits, transfer credits, test credits and remaining UM degree credits are factored into this calculation. A student is ineligible for financial aid when it becomes mathematically impossible

for him/her to complete their program within 150% of the length of the program. There may be no warning period for failing maximum timeframe requirement (see below).

Warning Period

Federal and institutional need-based aid recipients will be placed on a "warning status" for one enrolled semester following notice of failure to meet the SAP requirements above. Failure to meet SAP requirements by the end of the warning period will result in loss of aid eligibility for future periods of enrollment, unless a student is granted a probationary semester as a result of a granted appeal.

The only exception is for the Maximum Time Frame. Those who are within 30 credits of reaching their limit will be placed on "Alert". These students will be notified that they are close to losing financial aid eligibility. This notification will also include that, if they either reach their limit, or it is determined that they are not on track with completing their degree before reaching their limit, they will lose financial aid eligibility. Those whose academic records indicate that they are not on track with completing their overall undergraduate degree within the 150% maximum time frame will immediately lose eligibility for aid, not be put on "Alert" and will be notified via email. A student pursuing multiple undergraduate majors, or minors, whose combined credits and remaining credits exceed the 150% calculation will fail SAP.

Example: For a 120-credit hour program, if all attempted UM credits + enrolled UM credits + transfer credits + approved test credits + remaining UM degree credits exceed the allowable limit of 180 credits, the student will fail SAP.

Academic Probation for need-based Financial Aid

If an academic progress appeal is approved, a student will be put on academic probation during their next term of enrollment and at minimum will need to meet the criteria outlined in an academic plan to continue receiving financial aid. The academic plan for the University of Miami requires the student to earn a term GPA of 2.5 or greater and successfully complete at least 12 undergraduate credits during that term. At the end of the probationary term, the student must either achieve the minimum SAP standards of a 67% undergraduate credit completion rate and a 2.0 cumulative GPA, or meet the requirements outlined in the academic plan. Students who do not meet the standard SAP requirements but successfully meet the requirements of their academic plan will be allowed to continue receiving financial aid on a probationary basis. The student will still be required to continue to meet the terms outlined in the academic plan each term until they are able to successfully meet the standard SAP requirements.

If a student is registered with the Office of Disability Services, and has been approved for accommodations to take a reduced course load, their probationary term will require them to either meet the standard SAP guidelines or meet a modified academic plan. This modified academic plan will require a student to earn all of the credits they are enrolled in during that term and achieve a minimum 2.5 term GPA.

Merit Scholarship Academic Requirements

Satisfactory Academic Progress for merit aid renewability is reviewed by the Office of Student Financial Assistance and Employment and applies to undergraduate students receiving merit awards. The exceptions are the Ronald A. Hammond Scholarship and some Frost School of Music awards. The 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 and recipients of Frost School of Music awards should contact the Frost School (<https://www.frost.miami.edu/>).

GPA Requirement

Students must earn a minimum institutional cumulative GPA of 3.0.

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

Credit Completion Requirement

- At least 24 credit hours earned each academic year.
- At least 12-credit hours for full-time students enrolled for only one semester.
- Withdrawals, incompletes, audits, NG (No Grades), NC (No Credit grades) and F's are attempted but not considered earned hours.
- Credits earned from enrollment during the academic year being reviewed at UM or transferred from any institution may count toward the total credits earned to satisfy this requirement.

Students who fail to meet the academic requirements to maintain their merit scholarship at the end of each spring term will lose their eligibility. Students will not receive a probationary period.

Academic Probation for UM Merit Aid

If an academic progress appeal is approved, a student will be put on academic probation during their next term of enrollment and at minimum will need to meet the criteria outlined in an academic plan to continue receiving financial aid. The academic plan for the University of Miami requires the student to earn a term GPA of 3.0 or greater and successfully complete at least 12 undergraduate degree credits during that term. Until they meet the end of academic year standard renewal requirements of a 3.0 cumulative GPA and 24 earned degree credits (12 for 1 term of enrollment) students will still be required to continue to meet the terms outlined in the academic plan each term,

If a student is registered with the Office of Disability Services, and has been approved for accommodations to take a reduced course load, their probationary term will require them to either meet the standard SAP guidelines or meet a modified academic plan. This modified academic plan will require a student to earn all of the credits they are enrolled in during that term and achieve a minimum 3.0 term GPA.

Florida Financial Aid Requirements

Review of renewal eligibility for Florida (state) aid will be done by the Office of Student Financial Assistance and Employment based on requirements determined by the State of Florida Office of Student Financial Assistance (<https://www.floridastudentfinancialaidsg.org/SAPHome/SAPHome/?url=home>). (<https://www.floridastudentfinancialaidsg.org/SAPHome/SAPHome/?url=home>)

GPA Requirement

- Florida Academic Scholars must maintain a minimum institutional cumulative 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 cumulative GPA of 2.75.
- Effective Access to Student Education Grant (EASE), and Florida Student Assistance Grant (FSAG) must maintain a minimum institutional cumulative GPA of 2.0.

Credit Completion Requirement

At least 24 credit hours earned toward your degree 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. A student with remaining unused credits after the completion of an undergraduate degree, may be eligible to use a limited number of undergraduate credits toward their first term of graduate study in an eligible Florida institution. Some restrictions apply.

Students receiving the Effective Access to Student Education Grant and/or the Florida Student Assistance Grant may 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 Futures Scholarship 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 Scholars award recipients who fail to achieve a 3.0 institutional GPA, but achieve at least a 2.75 institutional GPA 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.)

The student must complete a Reinstatement/Restoration application available on the Florida Department of Education Office of Student Financial Assistance (OSFA) website at www.FloridaStudentFinancialAid.org (<http://www.floridastudentfinancialaid.org/>).

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 the 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 and a minimum institutional GPA of 2.0.

Graduate/Professional Satisfactory Academic Progress

Graduate Students

Review and Notification

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. It is highly recommended that all appeals should be submitted within 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.

Time to Completion

Time to completion starts when a student begins any program in the Graduate School. All work must be completed within **three (3) years** of the start date to the graduate program, for those studying for the various master's degrees. Individual programs may set a shorter time period. Exceptions may be granted by the Dean of the Graduate School at the request of the Graduate Program Director. Course availability may vary by program and term; therefore students who may need to withdraw or take a break from their program should work directly with their Academic Advisor (<https://myonlinesupport.miami.edu/advising/>) to ensure timely completion within the three (3) year window.

A student is ineligible for financial aid when it becomes mathematically impossible for him/her to complete the program within 150% of the length of the program. The length of the program is the amount of time necessary for a student to complete all requirements for a degree or certificate.

Each online degree program has a *minimum* time within which a student may complete the degree if the student takes the courses on a continually enrolled basis. Online degrees are flexible, and the actual time to completion, within the three-year limit, can vary by student. However, **if a student is not continuously enrolled for a period greater than one year, he or she must reapply to the program and will lose any tuition discounts previously applied to their account.** A student may be eligible for any tuition discounts available to new students at the time of the student's re-admission, and should contact the Online Enrollment Office to see if they qualify.

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> (<http://grad-prof.miami.edu/applying-for-aid/satisfactory-academic-progress/law-sap/>)

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 Punitive 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) and In Progress (IP) 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.