

**John Carroll University**  
**STANDARDS OF ACADEMIC**  
**PROGRESS FOR FINANCIAL AID**

(Revised September 2024)

Students receiving financial aid funded by the State government or by the Federal government (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, TEACH, Federal Work Study, Federal Perkins Loan, Federal Stafford Loan, and Federal PLUS Loan), and/or all John Carroll University funding, must conform to the university's standards as outlined below. The Higher Education Amendments of 1980 require a university to define and enforce standards of satisfactory academic progress toward degree completion. The policy outlined below is effective July 1, 2011 as set forth in final federal regulations 668.16, 668.34. These guidelines encourage students to successfully complete courses for which aid is received. These financial aid standards of academic progress are separate from, and in addition to, academic standards required by the University for continued enrollment.

Each semester, every enrolled student, regardless of financial aid received and including a new Transfer Student is measured through the SAP policy. Those that do not meet standards are reviewed by the university's Academic Review Committee. Outcomes of SAP measurement are then applied to a student's record.

All aid, institutional, federal, and or state requirements require a student to meet SAP requirements.

In order to receive Institutional financial aid and Federal Stafford and PLUS loans at John Carroll University, a student must be enrolled at least half-time, be making satisfactory academic progress toward graduation, and remain in good academic standing. In order to be eligible for the Federal Pell Grant program, a student may be enrolled in a less than half time status. They must still be making satisfactory academic progress and be in good academic standing. Students receiving financial aid will be reviewed at the end of each semester including the summer semester. The criteria by which academic progress is determined are cumulative grade point average, the established maximum time frame allowed for completion of program and pace (attempted credit hour completion rate i.e. earned credit).

This SAP policy applies to all students enrolled at John Carroll University, including those enrolled as part-time and/or less than part-time. It applies to all programs of study.

In the event that a student fails to meet the criteria established for satisfactory academic progress, the student will be placed on financial aid **WARNING**. For students in a warning status, financial aid from all sources will automatically continue for the subsequent semester of enrollment. If the student does not return to satisfactory academic progress at the completion of

the semester, the student will be placed on financial aid **SUSPENSION**. Financial aid suspension means the termination of all federal, state, and institutional aid. Students who are on SAP warning or suspension are notified via email of their status.

Students who choose to attend JCU while on financial aid suspension may do so at their own expense and will not regain eligibility for financial aid until academic progress is being met.

**The policy standards in which Satisfactory Academic Progress (SAP) are measured include:**

**GRADE POINT AVERAGE:**

For all **undergraduate** students who have not yet attempted 60 credit hours (half the number of hours required for a degree program), a cumulative GPA of 1.75 must be achieved. Students who are in the final half (61 or more credit hours attempted) of their program must maintain a minimum cumulative GPA of 2.0. This requirement applies to all programs of study that are more than two years in length.

*Grades that are considered successfully completed are outlined in the Undergraduate Bulletin.*

**Graduate** students must maintain a cumulative GPA of at least 2.75.

**Note:** Students with **Incomplete Grades** will have the awarding and disbursement of their aid held until the deadline for the course completion has passed. Only the most recent grade for a **repeated course** will be reflected in the calculation of the student's GPA. **Transfer coursework** approved will have no effect upon the cumulative grade point average.

**Remedial coursework** is not offered at John Carroll University; therefore, it does not impact the GPA measurement.

**MAXIMUM TIME FRAME:**

Students must complete their degree program within 150% of the published length of their degree program or **180** credit hours for a standard Undergraduate degree program of 120 credit hours. For undergraduate students, students cannot exceed **180** attempted hours and continue to receive financial aid. All terms a student attends are calculated into the maximum time frame calculation, regardless if aid was received. **Transfer hours, withdrawn courses, and repeated courses** are included in the total attempted hours.

**Remedial coursework** is not offered at John Carroll University; therefore, it does not impact the timeframe measurement.

**PLEASE NOTE:** *State aid is limited to ten semesters and JCU funding is limited to eight semesters, regardless of whether or not the student has reached the **180** credit hour limit.*

**Students who have changed their major or are pursuing a double major are still subject to this regulation.**

**PACE (ATTEMPTED CREDIT HOUR COMPLETION RATE):**

To ensure that students earn a degree within the maximum time frame allowed, undergraduate students must show a minimum completion rate of 67% of classes attempted; Graduate students must successfully complete a minimum of half (50%) of credit hours attempted each period of enrollment. Attempted hours do not include audited hours. At the end of each term of enrollment, including summer if applicable, students will be reviewed to determine if they have successfully achieved the appropriate number of credit hours. Attempted hours are hours for which charges were incurred, including courses in which a “W” or “WF” (withdrawn) is reported. Audited hours are excluded from attempted hours. The calculation is determined by dividing the total number of credits earned by the total number of credits attempted. *Repeated courses will be included in attempted hours.*

**Please note, transfer hours will be included in both the attempted hours and earned hours of the pace calculation as well as maximum time frame calculation.**

**Exceptions to SAP Policy**

**Reinstatement of Financial Aid after Dismissal**

Certain situations may exist whereby a student may be allowed to continue enrollment and receive financial aid while not explicitly meeting these Federal Standards of Progress. Students that have been dismissed from the University in a prior semester, but never had aid suspended, and are duly readmitted to the University are eligible for reinstatement of Financial Aid. Once approval for readmission is granted by the Academic Dean’s Office, eligibility for federal, state and institutional student aid will be reviewed to determine if eligibility for reinstatement has been met. Aid will remain intact as long as the student is making reasonable progress toward degree completion. Under these circumstances, **Reasonable Progress** is defined on an individual student basis per an academic plan created by the Dean’s office. This progress will be monitored at the end of each semester of enrollment by the Dean’s Office until the student has returned to overall good academic standing. **Failure to abide by these academic expectations in any semester subsequent to readmittance will result in a final dismissal from the University and permanent suspension of all financial aid without any further chance of appeal.**

## Appeal Process

A student who believes extenuating circumstances prevented their compliance with satisfactory academic progress may appeal. A student must indicate in writing to the Appeals Committee the reasons why it is believed that aid should not be terminated as a result of academic performance. Once the appeal has been reviewed, the student will be notified by email as to whether the warning or suspension is still justified or amended. In order for an appeal to be reviewed, the following information must be submitted:

1. A **written explanation** of mitigating or extenuating circumstances that affected the ability to meet the standards of academic progress. Students must explain how this additional semester will bring the performance into federal compliance. Students must include the steps they plan to take to achieve this goal. Attach any documentation that will substantiate the appeal (i.e. medical documentation, supporting documentation, etc.) Mitigating circumstances include but are not limited to: medical, mental health, and family situations.
2. A detailed *Academic Plan* with appropriate support mechanisms in place that will ensure the ability to achieve the semester hours and GPA requirements to return to satisfactory progress. This plan must be created in conjunction with the Academic Dean and include supporting recommendation from an Academic Dean.

Aid is reinstated after appeal on a semester basis. Failure to maintain GPA requirements and credit hour stipulations of the academic plan will result in permanent suspension of financial aid without further chance of appeal.

Incomplete appeals will not be reviewed. An override of SAP will only be allowed for only one semester. If an appeal is denied, the student is ineligible for financial aid. **Appeals must be submitted within seven days of notification of suspension or by the end of the first Friday of the semester.** A student wishing to appeal the Committee's decision may do so with the Vice President for Enrollment whose decision is final and permanent.