

SATISFACTORY ACADEMIC PROGRESS POLICY (REV. 12/18)

The United States Department of Education requires that institutions of higher education set standards to measure satisfactory academic progress for students who are receiving financial aid. Carlow University uses the same standards to measure progress for academic standing. PHEAA, the Pennsylvania Higher Education Assistance Agency, has its own academic progress policy for Pennsylvania State Grant.

UNDERGRADUATE STUDENTS

Satisfactory Progress

Satisfactory Progress is defined as a cumulative Grade Point Average of at least 2.00 and enough cumulative credits earned to equal at least sixty-seven percent of cumulative credits attempted.

Students must be able to complete their program of study within 150% of the credits required, so for a 120 credit bachelor's degree program, a student must be able to earn the degree within 180 credits attempted in order to remain eligible for Title IV aid.

Procedure

The Financial Aid Office reviews transcripts after each semester to determine if the student is maintaining satisfactory academic progress. The review includes an examination of the student's cumulative GPA, the ratio of credits earned versus credits attempted, and the amount of time taken to complete the program of study.

Warning

If a student's cumulative GPA has fallen below 2.00, or the student has earned less than sixty-percent percent of his or her cumulative credits attempted, or both, the student will be placed on financial aid Warning for the following semester. Students are notified in writing from the Financial Aid Office of their Warning status. During this Warning period, the student must work to raise his or her cumulative GPA to at least a 2.00 and cumulative credits earned to at least sixty-seven percent of cumulative credits attempted. Students are strongly encouraged to utilize the tutoring opportunities in the Center for Academic Achievement, particularly during Warning semesters. Students may continue to receive financial aid while on Warning, as long as all other eligibility criteria is met. **Effective fall 2017, first time, first-year students who earn a GPA below 1.0 in their first semester may be moved directly to dismissal. Students will be notified in writing of their dismissal status. A student may appeal his or her dismissal.**

Suspension

At the end of the Warning semester, the Financial Aid Office will review the student's academic transcript. If the student has not met the minimum criteria for GPA and credits earned, eligibility for federal and institutional financial aid will be Suspended and student will face Dismissal from the university. Students are notified in writing from the Financial Aid Office of their Suspension status. The letter will include information about how to appeal due to extenuating circumstances. A student's financial aid will not be Suspended without a Warning semester. A student whose financial aid eligibility is Suspended may regain eligibility once he or she meets the requirements for satisfactory academic progress.

Appeal Process

If the student's financial aid eligibility is Suspended, the student may appeal for one additional semester of eligibility if there are extenuating circumstances. If reinstatement is not mathematically possible to achieve in one semester, aid can be continued as long as an academic plan for improvement is in place and the student meets all guidelines. Extenuating circumstances that will be considered are illness, injury, death in the family, or other personal situations that can be documented by a non-family member, such as a counselor, minister, social worker or doctor. All appeals must be in a typed letter and forwarded to the Director of Financial Aid with supporting documentation. All appeals are reviewed by the Director of Financial Aid and the Associate Provost. In general, a student may not appeal to have financial aid eligibility reinstated more than one time during enrollment at Carlow University. Scholarship renewal is contingent on GPA. Appeals are not considered for students who lose scholarship eligibility because their GPA is below the required minimum.

Probation

When an appeal is approved, the student will be placed on Financial Aid Probation and will be eligible for financial aid as long as all other eligibility criteria are met.

Transfer Students

Credit hours accepted at Carlow are counted as both attempted and completed hours.

Withdrawals

A "WD" is assigned if a student officially withdraws from a course prior to the final date to withdraw in a given semester, according to the academic calendar published in the Carlow Course Schedule and online at www.carlow.edu/registrar/registrar.html. A "WD" on a transcript influences the ratio of cumulative credits earned versus credits attempted. A withdrawal will also impact the amount of time taken to complete the program of study.

Repeated Courses

A student wishing to make up an F or D grade can do so only by repeating the same course at Carlow. Both grades for a repeated course are recorded on the transcript. The grade earned by repeating a course is used in lieu of the grade originally earned and will be used in the calculation of the cumulative GPA. A student who repeats a course one time may still be considered for financial aid for that course. A student who repeats a course for which credits were earned will not earn additional credits for the repeated course.

Pennsylvania State Grant

For each academic year during which Pennsylvania State Grant is received, a student must successfully complete the minimum number of credits appropriate to the student's enrollment status during the semesters for which State Grant aid was received. In an academic year, students receiving two full-time semesters of State Grant must earn at least 24 credits and students receiving two part-time semesters of State Grant must earn at least 12 credits. A student who has not maintained satisfactory academic progress for State Grant may enroll in summer courses (without state grant aid) to make up the necessary credits.

Academic Levels

Freshman:	Completed 0-23 credits
Sophomore:	Completed 24-53 credits
Junior:	Completed 54-87 credits
Senior:	Completed at least 88 credits

GRADUATE STUDENTS

Academic Progress is reviewed after each semester. A student who completes coursework with a GPA less than 3.00 will be placed on financial aid Warning for the next semester. Academic Progress will be reviewed again after the Warning semester. Students who still have less than a 3.00 will have their eligibility for financial aid Suspended. A student may submit one appeal for an additional semester of financial aid eligibility. (See Appeal Process above.) The maximum time frame to maintain financial aid eligibility varies according to program of study and the number of credits that are required for completion of the program.