

*In accordance with federal regulations, UNM is required to have a policy and a procedure for measuring the academic progress of students. Student academic progress is reviewed at the end of each academic year for programs at least two years in length. For programs shorter than two years in length, academic progress is reviewed at the end of each semester. Satisfactory academic progress (SAP) is reviewed each semester for students who are within 23 credits of the maximum time frame allowed. The three components of the Satisfactory Academic Progress Policy are explained below. Academic renewal does not satisfy academic progress standards for financial aid. Credit hours taken while in a concurrent/dual credit (i.e. high school) status do not count for or against a student's satisfactory academic progress.*

### **1. EFFECTIVE TIMEFRAME FOR SATISFACTORY ACADEMIC PROGRESS (SAP)**

The SAP policy is enforced in conjunction with all other University policies and procedures, including the University academic probation policy. SAP is monitored on a yearly basis after Spring Semester grades are posted, and is effective for all following terms, including summer. A student failing to meet SAP standards will have their “No Progress” SAP status rolled to each subsequent term until one of three things occur:

1. the student meets standards cumulative standards in a subsequent term, or
2. The student receives an approved exception after a SAP appeal is submitted, or
3. Student changes level/program (e.g. undergraduate to graduate; or pre-major to major) and is reevaluated as based on the new level/program requirements

### **2. CUMULATIVE GRADE POINT AVERAGE (GPA) - QUALITATIVE STANDARD**

Students must meet the following GPA requirements in order to maintain their eligibility for financial aid:

College/Program	Total Attempted Credit Hours	Minimum GPA
Undergraduate	1 – 30	1.7
Undergraduate	31 +	2.0
Anderson School (graduate)	N/A	3.0
Graduate	N/A	3.0
Law	N/A	2.0
Medical	N/A	2.0
PharmD (Pharmacy)	N/A	2.0

#### **Other Considerations for GPA:**

Calculation: Cumulative GPA for the purposes of a SAP GPA calculation will consider all grades accumulated at UNM; this includes any grades that are replaced and any academic renewal, both the original grade and the replacement grade will be counted.

- Transfer Credits: Grades associated with accepted-transfer credits are not recorded by UNM and therefore can neither increase nor decrease a student’s calculated GPA.

**Repeat Coursework:** All grades for repeated courses are included in determining the SAP GPA and therefore impact its calculation.

**Remedial Coursework:** Credits earned from completed, remedial coursework are not counted for your degree at UNM and therefore can neither increase nor decrease a student’s calculated CGPA.

- In accordance with UNM Policy, any unreported and incomplete grades earned while attending UNM that are not completed within one year are then calculated as an "F" in the SAP GPA calculation. This conversion of incomplete grades to “F” can reduce a student’s GPA figure, thereby increasing the possibility of the student being placed on financial aid suspension.
- Withdrawals: withdrawals do not impact the GPA calculation

### **3. COMPLETION PERCENTAGE - QUANTITATIVE STANDARD**

Students must successfully complete at least 67% of the total credit hours they attempt. Classes in which grades of A, B, C, D, and CR are earned will be considered completed. Repeated courses in which grades of A, B, C, D, and CR were earned are already counted as completed coursework, and credit will not be earned twice. All attempted credit hours are counted whether or not financial aid

was received. All earned transfer hours are considered to be earned and attempted for this calculation as well (whether aid was received or not). This calculation includes all hours in which a student is registered at the time of withdrawal. Remedial classes and English as a Second Language (ESL) classes are also counted as attempted credit hours. Courses taken for AUDIT are not counted in the student's total course load for purposes of financial aid eligibility. For graduate students, 100- and 200-level classes count as hours attempted, but not hours earned, because they will not count toward the completion of a graduate degree.

**Other Considerations for Completion Percentage Calculation:**

Policy: Students are required to maintain a minimum quantitative standard (cumulative completion rate), based on their degree program, in order to remain eligible for financial aid.

- Calculation: Completion Percentage is calculated by dividing a student's total earned credits by their total attempted credits. The courses used to calculate the completion percentage are only those associated with any courses a student is enrolled in at the end add/drop period.
- Course Completion: Successful completion of an undergraduate course of study requires a grade of "CREDIT" or "D" or above. Grades which signify the successful completion of a graduate course of study can vary amongst academic unit policies. For both undergraduate and graduate students Grades of W, NC, NP, WF, F, Audit, Incomplete, and/or Unreported grades do not constitute successful completion of a course and therefore reduce a student's completion percentage.
- Transfer Credits: All accepted transfer credits with an earned grade, are counted as both attempted and earned credits when calculating a student's completion percentage.
- Graduates taking undergraduate credit: a graduate student taking 100-200 level undergraduate courses; will not have those credits counted into the completion percentage even if a passing grade is earned. These courses will be counted into their attempted hours calculation but will not count as earned.

**4. MAXIMUM TIME FRAME (MTF)**

Undergraduate students must complete their program of study within 150% of the published length of the program, measured in credit hours attempted. Example: if the published length of an academic program is 128 credits, the maximum time frame for completion is 192 attempted credits. All credits attempted while attending UNM and all credits transferred to UNM (earned) are counted toward the 150% maximum time frame regardless of whether financial aid was received. This means that students pursuing a second (or more) baccalaureate degree remain eligible until they've reached 150% of the published length of their current program. Courses with assigned grades of F, WF, W, WP, I, NC, and "repeated" courses all count as attempted credit hours. In addition, remedial classes and ESL classes are counted in this calculation, even though these classes do not count toward the students' graduation requirements.

**Other Considerations for MTF:**

Policy: Students are required to complete all degree requirements within a percentage of the minimum credits required to graduate (quantitative standard). As soon as it becomes apparent a student will be unable to complete their academic program within the maximum time frame, exceeding 150% of their published degree program hours, the student is ineligible for institutional, Federal, and state aid.

- Calculation: A student's MTF limit is calculated by multiplying the minimum number of credits necessary to confer their degree by 150% MTF allowance. For example: The MTF = period no longer than 150% of the programs' published length; thus, a student may attempt a maximum of 150 credits in order to complete a degree that requires 120 credits. The UNM credits used to calculate a student's MTF status are only those associated with any courses a student is enrolled in at the end of the end of the add drop period.
- Repeat Coursework: All credits associated with repeated UNM coursework are counted as attempted credits when calculating a student's MTF status.
- Transfer Credits: Accepted transfer credits with an earned grade/credit; taken outside of UNM count as attempted credits in the calculation of a student's MTF status
- Remedial Coursework: Credits earned from completed, remedial coursework are not accepted by UNM and therefore can neither improve nor harm a student's calculated MTF status.

- Pre-college programs (e.g. pre-engineering) - students will be evaluated based on 150% of the credit hours required for transition to their degree granting program.

**Maximum Time Frame for Graduate/Professional Students**

The 150% maximum time frame does not apply to graduate or professional programs. To receive financial aid, graduate/professional students must complete their program of study within the maximum time frame allowed by their current school or college.

**Second Baccalaureate Degree**

All UNM credits attempted and all credits transferable towards a UNM program of study are counted toward the 150% maximum time frame. This means that students pursuing a second (or more) baccalaureate degree remain eligible until they've reached 150% of the published length of their current program.

**Examples:**

Student A attended only UNM, and completed a first baccalaureate degree. Student A is pursuing a second baccalaureate degree at UNM, which requires a minimum of 128 credits to complete. In order to maintain satisfactory academic progress for financial aid, Student A must complete the second degree program within 150% of the number of credits required.  $128 \text{ credits} \times 150\% = 192 \text{ credits}$ . All credits Student A previously attempted at UNM count towards the maximum 192 allowable credits for financial aid. This means that if Student A previously attempted 128 credits at UNM, she/he has 64 credits within which to complete the second baccalaureate program in order to maintain satisfactory academic progress for financial aid purposes.

Student B attended XYZ University and transferred to a UNM program that requires 128 credits to complete. Student B completed 128 credits at XYZ University. However, only 100 XYZ University credits count towards Student B's program of study at UNM. Since, under UNM's financial aid satisfactory academic progress rules, students must complete their program of study within 150% of the minimum credits required, Student B has 92 credits ( $192 \text{ maximum} - 100 \text{ transferred credits}$ ) within which to complete the program of study and maintain satisfactory academic progress for financial aid purposes.

**5. ADDITIONAL SAP GUIDANCE****Credit hours earned through Consortium Agreement**

Consortium Student Satisfactory Academic Progress Policy applies to students with a consortium agreement seeking to establish or maintain financial aid eligibility. A consortium student is defined as a student who has an active consortium agreement for the current semester and UNM is the home institution. Students on a consortium agreement will be required to submit grades from their host school after grades are posted to allow the earned transfer credits to be calculated into their overall MTF and Completion Percentage Calculation. Any student on a consortium agreement, as a part of that agreement, has already had the courses from their host institution vetted to make sure they apply to their degree program at UNM. Federal regulation requires that we include any hours earned via consortium agreement into the overall calculation as long as they count towards the degree program at the home (UNM) institution. Consistent with transfer grades in GPA and MTF, transfer grades earned while on consortium are not included in GPA calculation and only earned hours are counted toward MTF and completion percentage. Students on an Academic Plan and on a Consortium Agreement will be required to submit their transcripts for evaluation at the end of the term. All grades (earned or unearned) will be considered when a student is on an Academic Plan.

**Pursuing a Subsequent Degree at UNM**

If a student chooses to earn a degree at UNM after finishing a different degree program, previously attempted credits (both UNM and transfer) will be used to calculate a student's Completion Percentage Calculation and Maximum Timeframe status.

**Simultaneously Pursuing Concurrent Degrees at UNM**

If a student chooses to pursue earning concurrent degrees simultaneously while attending UNM, it is possible that the total number of credit hours they attempt during their pursuit will cause them to violate SAP rules based on an overall calculation of their credit history. Students in this situation should be aware of potential SAP complications and prepare themselves to file an appeal with the financial aid office should their account be flagged for a SAP violation.

**Late reported grades or grade changes**

If a student has a late reported grade or a grade is changed, their SAP can be reevaluated based on the grade reported or grade change.

**Remedial Coursework**

Students enrolled in a degree or certificate-granting program may receive financial aid for remedial coursework. However, federal regulations prohibit the receipt of financial aid for more than 30 semester hours of work. ESL (English as a Second Language) courses do not count against this limit.

**6. PETITIONS FOR EXCEPTION TO STANDARDS OF SATISFACTORY PROGRESS**

Students may request an exception when failing satisfactory academic progress standards by submitting a petition to the Student Financial Aid Office. A committee will review each petition. Students may not request an exception to fund a semester which has already ended except for Direct loans. Petitions must contain the following:

1. A personal statement, explaining the extenuating circumstances which prevented Satisfactory Academic Progress toward a degree or certificate. If the student's transcript indicates difficulty for more than one semester, the petition must address the circumstances pertaining to each of these terms. The petition should address how the circumstances resolved, and/or the plan of action for meeting the standards moving forward.
2. Documentation: For example, if you had an illness that prevented you from attending classes, you must provide a statement from your physician or photocopies of medical bills or statements containing a description of the illness and the dates that indicate when you suffered from that illness.
3. Degree summaries signed by academic advisors, for students who are close to, or exceeding the maximum time frame. Students who are close to exceeding the maximum time frame whose petitions are denied, are not eligible to receive financial aid for any hours remaining prior to reaching the 150% maximum.

**Possible Outcomes for Petitions**

Petitions decisions have three possible outcomes: probation, an academic plan, or a denial of the request for exception.

1. Probation – Allows a student to continue receiving aid while attempting to get back to the cumulative academic progress standards. This is only permitted when the student is mathematically within one semester of good standing.
2. Academic Plan – A student approved on an academic plan, may continue to receive financial aid funds. However, their academic performance will be monitored on a semester by semester basis. The requirements and standards of performance are different for each student and will be outlined when they sign their academic plan with a financial aid officer. Generally, the plan involves a minimum semester GPA, a minimum completion percentage (e.g. completing all courses you attempt), and at times, the strict following of the student's degree plan. Failure to meet the terms of an academic plan will result in the loss of financial aid eligibility for all future semesters until the student meets the overall standards of academic progress. Per federal regulation, the UNM Financial Aid Office cannot grant an additional appeal in this case, except in cases where a new unexpected extenuating and documented circumstance exists. Even in this latter case, an additional approval to receive financial aid is not guaranteed.
3. Denial – A petition may be denied. In this case the student is ineligible for financial aid funds. The student may appeal again after the next semester, though a different outcome is not guaranteed. The student may also regain eligibility by meeting the cumulative standards of academic progress.

**7. NOTIFICATION**

Student aid recipients who are below the SAP standards will receive notification, to their official university email address, when they are below their required GPA, not meeting the 67% completion percentage; or getting close to or exceeding their maximum timeframe. SAP status is also displayed in the Loboweb Student Portal. Outcomes for SAP Academic Plan are also communicated via email, in the event of an approved Academic Plan, the student receives an email with a link to sign the online form if they agree to the terms. In the event of a denial of a petition, the student is notified via the LoboWeb student portal.