

Satisfactory Academic Progress (SAP) Examples

Federal regulations require that all student financial aid recipients proceed at a reasonable rate or make satisfactory academic progress (SAP) toward achieving a certificate or degree. The standard applies to all terms regardless of whether or not the student received financial aid. Progress is measured by the student's cumulative grade point average and credits earned in relation to those attempted and the length of the academic program. Satisfactory progress will be evaluated by the College Financial Aid Office after each term.

Considerations

Withdrawals: Grades of "W" are recorded on the student's permanent academic transcript for withdrawn classes, will be included as credits attempted, and will have an adverse effect on the student's ability to meet the requirements of the completion rate for financial aid.

Incomplete Grades: Courses that are assigned an incomplete grade are included in cumulative credits attempted. These cannot be used as credits earned in the progress standard until a successful grade is assigned.

Repeated Courses: Students who choose to repeat passed classes can possibly achieve a higher cumulative grade point average. Repeating courses can affect the student's ability to meet the requirements of the completion rate.

Transfer Students: Credits officially accepted in transfer and specifically applied toward a student's certificate or degree program can be counted in determining the maximum number of allowable semester credit hours for financial aid eligibility.

ESL/Developmental Studies: Students may receive financial aid for a maximum of 30 semester hours of Developmental Studies courses, if required as a result of placement testing. There is no specific limit on the number of ESL classes eligible for financial aid.

Federal Stafford Loan borrowers will have satisfactory academic progress reviewed prior to the disbursement of any loan proceeds.

Some career studies certificate programs are ineligible for student financial aid. Credits will still count toward SAP if an eligible program is later pursued.

Contact your campus financial aid representative with any questions.

Evaluating Progress

Completion Rate (67% Rule): Students must, at a minimum, receive satisfactory grades in 67% of cumulative credits attempted. This calculation is performed by dividing the cumulative total number of successfully completed credits by the cumulative total number of credits attempts. All credits attempted at NOVA (except audits, which must be entered as such by the class census date) are included. All credits accepted in transfer count as both attempted and successfully completed credits. This evaluation will be made prior to aid being awarded and after grades are posted at the end of each semester a student is enrolled at the College. Credits with satisfactory grades at the College are those for which a grade of A, B, C, D, S, or P is earned. Note: Federal student loan borrowers must meet satisfactory academic progress requirements at the point of loan certification and again prior to the disbursement of any loan proceeds.

Example: If the total credits attempted in the Spring, Fall, and Summer equal 40, then the student must pass 26.8 credits or more to maintain SAP. (40 attempted credits x .67 = 26.8 credits)

Maximum Hours (150% Rule): Students may receive financial aid for 150% of the length of their associate degree program or eligible certificate program. All enrollment periods at NOVA and all applicable transfer credits are counted, even semesters when financial aid was not received. Developmental/ESL coursework is excluded in this calculation. Failure of this rule is permanent unless an appeal is granted for pursuit of a second degree after completion of the first.

Example: If the total credits in the student's degree plan are 60, then the 150% maximum is 90. ($60 \times 1.5 = 90$)

Example: If the total credits in the student's degree plan are 72, then the 150% maximum is 108. ($72 \times 1.5 = 108$)

For students who have transfer credit that equals 55 credits plus NOVA attempted credits of 54, the total is 109 credits; student will have reached the maximum allowed credits ($55 + 54 = 109$ credits) for a degree requirement of 72 credits.

Cumulative GPA Minimum Requirements (GPA Rule): A student must earn at least the minimum cumulative grade point average, as shown below, for the completed number of credit hours. Only non-remedial courses are included in this calculation. In order to graduate, a minimum 2.0 cumulative grade point average is required.

Total Number of Credits Attempted	GPA Requirement
0-15	1.5
16-30	1.75
31 or more	2.0

Example: If total credits attempted for Spring, Fall, and Summer equal 40, then the student must have a cumulative GPA of 2.0 or higher, or the student will fail SAP based on GPA.

Example: If the total credits attempted for Fall and Spring equal 18, the student must have a cumulative GPA of 1.75 or higher, or the student will fail SAP based on GPA requirements.