12.1 Process Overview and Responsibilities
In accordance with federal financial aid regulations and policy, in order to remain eligible for financial aid, students must continue making Satisfactory Academic Progress (SAP) toward the student’s degree. This is monitored by reviewing cumulative grade point average (GPA), the pace at which a student completes coursework, and the maximum timeframe in which a student may complete an academic program.

Federal regulations (HEA Sec. 484(c), CFR 668.16, CFR 668.34) require all schools participating in Title IV financial aid programs to have a Satisfactory Academic Progress (SAP) policy that meets the requirements outlined below. These SAP requirements apply to all college coursework taken previously, regardless of whether or not the student received financial aid at that time. This includes coursework transferred to The University of Texas at El Paso from another institution. These conditions apply to all students, and SAP is one of many factors used to determine student eligibility for Title IV financial aid programs.

In accordance with Federal regulations, financial aid will only be applied to courses included in a student’s program of study (degree plan). Any courses a student chooses to take outside of the program of study/degree plan will not receive financial aid. A student’s SAP status is based on the student’s entire academic record, at The University of Texas at El Paso and all other schools attended (includes all transferrable credits), regardless of whether or not financial aid is received.

12.2 Same As or Stricter Than
Federal regulation (CFR 668.34(a)(1)) requires that the University’s SAP policy for Title IV recipients be at least as strict as the University’s academic standards for enrolled students who are not receiving federal aid. All three components—GPA, pace, and maximum timeframe—of the SAP policy for federal aid recipients are at least as strict as those components within the University’s academic policy for all enrolled students. The SAP policy is reviewed on an annual basis by OSFA management staff and is compared against the University’s undergraduate and graduate catalogs to ensure that this requirement continues to be met.

12.3 Categories of Students
All student recipients of Title IV federal aid are subject to the University’s SAP policy; however, federal regulation (CFR 668.34(a)(2)) allows different categories of students to be evaluated according to different standards. For example, undergraduate students and graduate students are considered separate categories within the University’s policy, and must meet different standards in order to remain eligible for federal financial aid. The differing standards are included in the following sections. All students within each category are treated equally.
12.4 Qualitative Measure
In order to remain eligible for financial aid, students at UTEP must maintain a minimum cumulative GPA. The cumulative GPA includes grades of A, B, C, D, F, and WF. The cumulative GPA does not include grades of I, S, U, W, CR, N, P, WC, or TWC. Grades earned at other institutions are not averaged into the UTEP grade point average. Different GPA requirements are set for the following student types:

- For undergraduate students, the minimum required cumulative GPA is 2.0
- For graduate students, the minimum required cumulative GPA is 3.0
- For students in the Alternative Teacher Certificate Program and Pharmacy, the minimum required cumulative GPA is 2.5

12.5 Quantitative Measures

12.5.1 Maximum Timeframe
Federal regulations (CFR 668.34(b)) stipulate that the maximum timeframe for program completion cannot exceed 150% of the University’s published length of the academic undergraduate or graduate program. The maximum timeframe for a given program can be determined by multiplying the total hours required for the degree/certificate by 150% (or 1.5). For example, if the program requires 120 credit hours, the maximum timeframe is calculated as follows:

120 credit hours \times 1.5 = 180 credit hours (150%)

This calculation includes transfer credits attempted at any college or university prior to attending and while enrolled at UTEP. Once a student reaches the maximum timeframe, the student is no longer eligible for financial aid impossible for the student to complete the program within the maximum timeframe, the student also is deemed to not be meeting SAP requirements. For example:

At the end of the payment period, a student has attempted 160 credit hours out of 180 credit hours allowed under the maximum timeframe; however, the student still must earn 25 required credit hours before completing the degree. This student is not meeting the SAP maximum timeframe requirement because he has five more credit hours to earn than what is allowed to graduate within the maximum timeframe.

Typically, students wishing to change majors after beginning a course of study may do so one time before completing 60 credit hours without adversely affecting the maximum timeframe component of SAP. Additional changes of major may cause the student to exceed the maximum timeframe and lose eligibility for financial aid.

Students wishing to pursue a second undergraduate degree (i.e. double major) must declare the second degree before completing 60 credit hours at UTEP in order to qualify for financial aid. Students may view their Degree Evaluation online via Goldmine, under Student Records link.

Students seeking a third bachelor’s or third master’s degree are not eligible for federal financial aid.

12.5.2 Completion Rate
Undergraduate and graduate students must demonstrate adequate progression toward degree or certificate completion. All students must successfully complete at least 67% of all credit hours attempted.
The percentage is calculated by dividing the number of completed credit hours by the number of attempted credit hours. All transfer and repeated units count as both attempted and completed units.

- Courses earned include grades of A, B, C, D, S or P (for graduate thesis/dissertation classes only).
- Courses attempted include any course in which grades of A, B, C, D, F, W, I, N, P (for all other situations besides graduate thesis/dissertation), S, and U are given.

12.6 Evaluation Periods
Satisfactory academic progress is evaluated at the end of each term (semester). SAP is reviewed after grades have posted at the end of the fall and spring semesters, and at the end of the summer term for students who were enrolled in summer courses. Any student no longer meeting all three of the SAP standards will either be placed on financial aid warning status or will immediately become ineligible for financial aid and will be notified of the change in their SAP eligibility status.

12.6.1 Financial Aid Warning
Students who fail to meet the qualitative (grade point average) and quantitative (completion rate) SAP requirements at the end of a given semester after previously having been in good standing will be placed on financial aid warning status. During the financial aid warning period, a student remains eligible for financial aid.

The financial aid warning period is limited to one semester; for example, a student who fails to meet SAP requirements at the end of the fall semester may be placed on financial aid warning only for the spring semester. Students placed on financial aid warning at the end of the spring semester will be evaluated for SAP at the end of the summer term (if the student enrolls in summer courses) or at the end of the following fall semester (if the student does not enroll in summer courses).

It is the student’s responsibility to meet SAP standards by the end of the financial aid warning period. Students who fail to meet all SAP standards by the end of the period will immediately become ineligible for financial aid.

Termination of financial aid indicates that the student is no longer eligible for any type of financial aid (grants, work study, loans, and possibly scholarships). Students whose eligibility is terminated will be notified in writing that they have lost eligibility for financial aid. The notification will inform students that they may choose to appeal their ineligibility, and will explain how they may otherwise regain eligibility.

12.6.2 Financial Aid Probation
If a student successfully files a SAP appeal after failing to meet SAP requirements during the financial aid warning period and the appeal is approved, the student will be placed on financial aid probation. During the financial aid probation period, a student remains eligible for financial aid.

Financial aid probation is limited to one semester; for example, a student who failed to meet SAP requirements at the end of the fall semester may be placed on financial aid probation only for the spring semester. Students placed on financial aid probation at the end of the spring semester will be evaluated for SAP at the end of the summer semester (if the student enrolled in summer courses) or at the end of the subsequent fall semester (if the student did not enroll in summer courses).
I addition to placing the student on financial aid probation, the student must adhere to the Academic Plan submitted and approved by the student’s Academic advisor as part of the SAP Appeal.

It is the student’s responsibility to successfully meet the requirements of the Academic Plan at the end of each term. Contingent upon a review at the end of each subsequent semester, as long as the student is adhering to and following the Academic Plan, the student remains eligible for financial aid. Students who do not meet the SAP requirements of the Academic Plan at the end of the semester will immediately lose eligibility for financial aid and are considered terminated from receiving any future financial aid.

12.7 Appeals
If a student loses financial aid eligibility due to not meeting SAP requirements, the student may appeal the ineligibility by submitting a SAP Appeal Form with supporting documentation to the Office of Student Financial Aid (OSFA).

An appeal is usually granted when there is an extenuating circumstance that prevented the student from meeting SAP standards. Examples of an extenuating circumstance include a student’s serious illness and hospitalization, or the death of a student’s family member. An extenuating circumstance would typically not include working too many hours or having childcare issues.

Students are limited in the number of appeals they may submit, as follows:

- Undergraduate students: 3 appeals
- Graduate students: 2 appeals
- Alternative Teacher Certification, Post Baccalaureate, and eligible Certificate Programs: 1 appeal

A student’s subsequent appeal will not be approved if the student is appealing for the same extenuating circumstance used in a previously submitted appeal. For example, if a student’s SAP Appeal is approved due to the death of a parent, the student may not submit another appeal the following semester due to the same circumstance, cited in the prior appeal.

12.7.1 Appeal Submission
Before completing and submitting a SAP Appeal Form, a student on academic suspension must first clear the suspension. The student will then be required to submit to the OSFA:

- A completed SAP Appeal Form.
- A type-written explanation of the extenuating circumstances associated with the student’s failure to meet SAP requirements. The explanation must indicate how these circumstances have changed so that the student can improve academic performance and meet SAP requirements in the future.
- A student plan of action for academic improvement, completed and signed by the student’s academic advisor.
- Documents that support the extenuating circumstances addressed in the letter of explanation.
It is very important for the student to submit adequate documentation of extenuating circumstances. Some examples of acceptable documentation include but are not limited to:

- Newspaper obituaries or death certificates to substantiate a death
- Physician’s written statement to substantiate illness or accident
- Written statement from clergy, family member, or other third party who is familiar with the circumstances
- Written statement from an academic advisor or professor
- Written notification of termination to document job loss
- Bank statements, bills, pay stubs, notifications from lenders/utilities to document financial burden

Students may submit the SAP Appeal Form by faxing, emailing, or delivering the documents to the Office of Student Financial Aid. Appeals will be evaluated based on the documentation that is provided with the Appeal Form. Appeals submitted without any supporting documentation will likely be denied.

12.7.2 Appeal Review
Appeals are reviewed on a weekly basis. If a student’s appeal is approved, the student will be placed on financial aid probation and must follow the submitted academic plan. If a student’s appeal is denied, the student will immediately lose financial aid eligibility. The student will be notified in writing of the appeal decision.

12.8 Regaining Eligibility
A student who loses financial aid eligibility must make arrangements to pay for educational and living costs using other resources. Students must make tuition and fee payments by the appropriate deadlines or enrollment will be cancelled.

A student deemed ineligible to receive financial aid may enroll in courses without the benefit of federal and institutional financial aid and may complete coursework to improve academic progress in order to bring the student back into full compliance with the SAP standards. Once the student is again making satisfactory academic progress, the student must notify the OSFA for a SAP reevaluation to determine the student’s eligibility for financial aid. If SAP eligibility is regained, the student may again receive financial aid for the current term as long as the student is otherwise eligible and funds are still available.

Students who choose not to attend the University because of SAP ineligibility will not automatically be eligible for financial aid upon returning to UTEP, as absence does not restore SAP eligibility. Students must meet SAP requirements upon reentry in order to be eligible for financial aid. If the student is not meeting SAP requirements upon reentry, the student may appeal or use other resources for educational and living expenses. It is the responsibility of the student to be aware of the student’s SAP eligibility when returning to the University.

12.9 Termination of Financial Aid
Termination of financial aid indicates that the student is no longer eligible for any type of financial aid (grants, work-study, loans, and possibly scholarships). Students whose eligibility is terminated will be notified in writing that they have lost eligibility for financial aid.
12.10 Academic Circumstances that Might Affect SAP Status

- **Repeated Courses**: Count as attempted credit hours and against the maximum timeframe, regardless of whether the courses are eligible for financial aid. This may reduce the student’s completion rate because repeated credits count as earned credits only one time.

- **Audited Courses**: Do not count as attempted or earned hours, and do not affect the student’s GPA.

- **Pass/Fail Courses**: Count as attempted and earned credit hours and against the maximum timeframe. Do not count towards or against the student’s GPA.

- **Withdrawals**: Count against the student’s completion rate because the credits are considered attempted but not earned. Count against the student’s maximum attempted credit hours.

- **Incompletes**: Incomplete grades reduce the student’s completion rate because these grades are counted as attempted but not earned hours. Count against the student’s maximum attempted credit hours. If the Incomplete grade is updated, the effect on the student’s GPA will be determined at the next evaluation period. A student wishing to be reevaluated on the basis of a grade change before the next evaluation period must submit an appeal.

- **Remedial Courses**: Count as attempted and earned credits and are included in the GPA calculation.

- **Transfer Credits (including study abroad)**: Count toward the student’s maximum attempted credits and completion rate.

- **Early College/Dual Credit Courses**: These courses will count towards SAP calculations. However, if these courses were taken while the student was still in high school, the OSFA will not count these grades against the student until the student is officially in an undergraduate program. The student’s SAP status will be “eligible” during the student’s first semester of enrollment until the SAP review at the end of the semester.

- **Consortium Agreement Courses**: Count toward the student’s maximum attempted credits and completion rate.

- **Change of Major**: May cause the student to reach maximum timeframe and lose eligibility before earning a degree.

- **Second Majors/Minors**: May cause the student to reach maximum timeframe and lose eligibility before earning a degree.

12.11 Treatment of Option 2 (Academic Fresh Start)

Per Texas Education Code §51.931, an applicant for undergraduate admission who is a Texas resident can choose to enter UTEP under the Academic Fresh Start Program. The Program allows any credit or grades from courses taken 10 or more years prior to reenrollment to be excluded from a student’s admission consideration and academic record.
Federal regulations provide no provision for the concept of academic amnesty programs (i.e., Option 2). Therefore, an institution must count all courses applicable to a student’s major (whenever taken, even if financial aid was not received for these courses) in evaluating a student’s Satisfactory Academic Progress (both quantitative and qualitative measures).

When an Option 2 is processed, the following changes occur to the student’s record:

- Credits previously earned will be lost; however, they will remain on the student’s record and transcripts.
- Credits earned prior to Option 2 will count against the student’s maximum timeframe.
- The completion rate will lower as the credits previously earned will count only as credits attempted (not earned).

Once those changes occur, the student will not be eligible for financial aid for the following reasons:

- The student will not be meeting GPA requirements, as the student’s GPA will be 0.0.
- The student will not be meeting the completion rate requirement, as the student’s completion rate will be 0%.

A student who enters UTEP under Option 2 will not be eligible for financial aid and must use other resources to pay for educational and living expenses until the student meets the qualitative and quantitative SAP requirements, including completing the degree program within the maximum timeframe.

Students requesting Option 2 admission are required to consult with a Student Financial Services (SFS) Advisor to discuss the financial ramifications of entering the University under this Program. In order to proceed, the student must obtain the SFS Advisor’s name, title, signature, and date on the Academic Fresh Start Acknowledgment form provided by the Registration and Records Office.