

SATISFACTORY ACADEMIC PROGRESS POLICY

Grade-Point Average

The Satisfactory Academic Progress policy contains a qualitative component, which requires that undergraduate students maintain a 2.0 grade-point average by the end of their first year of full-time study (24-30 credit hours of coursework). A cumulative 2.0 grade-point average must be maintained from that point forward.

Course Completion Rate

The Satisfactory Academic Progress policy contains a quantitative component, which requires that undergraduate students make steady progress toward their degree by completing two-thirds (67 percent) of all credit coursework attempted. The completion rate is calculated as a percentage of completed coursework over the student's entire enrollment at CUC. Students must maintain a cumulative 67 percent course completion rate. For example, if a student attempts 16 hours per semester during the academic year (32 cumulative attempted hours), the student would be expected to satisfactorily complete at least 21.44 of these hours (10.72 hours per semester) in order to comply with the minimum quantitative standards. The completion rate applies to all semesters (including summer), regardless of whether the student received aid during the semester.

Attempted Credit Hours

All credit-bearing courses are calculated into the "hours attempted" and counted toward the maximum time frame for financial aid purposes. Grades of W, F, IA to IF, or U, are considered as coursework attempted but not completed. In addition, repeated courses are counted in the "hours attempted" calculation.

Successfully Completed Credit Hours

Courses with a passing grade (A, B, C, D, or P) are considered to be successfully completed.

Courses with a grade of F, W, I, or U, are not considered to be successfully completed.

Incomplete Grades

An Incomplete (I) grade is a temporary grade requested by the student and approved by the instructor to postpone coursework due to extenuating circumstances (e.g. illness, death in the family). A contract must be completed between the student and the instructor outlining the remaining work needed to finalize the course by submitting the Incomplete Grade Authorization Form to the Registrar's Office. This signed form and related documentation must be received by the Office of the Registrar by the appropriate deadline. Incomplete submissions, late submissions, or submissions for students who do not meet the criteria (good standing in the course and experienced/experiencing extenuating circumstances) will not be processed. Students must resolve the incomplete grade within six (6) weeks from the time the course has ended. Upon completion, the instructor will change the "I" to the appropriate letter grade by submitting the Change of Grade Form to the Registrar's Office. If the student fails to complete the coursework, a grade of "F" is recorded. Permission for an additional six-week extension may be granted only with the approval of the instructor and the Registrar.

Whether or not the student is enrolled during the following term has no effect upon this completion date.

In the event that the original instructor is no longer available to grade the work, the Division Chair, where applicable, or the Dean will identify the faculty member who will resolve the incomplete. The Director of Financial Aid will review and make any necessary changes to the SAP status.

Repeat Courses

Students are allowed to repeat a course with certain exceptions to fulfill program requirements. The course must be a designated repeatable course or a grade improvement is required in order to meet the program or curriculum minimum requirements. If students are unsure if the course is a designated repeatable course, please contact the Office of the Registrar at registrar@cuchicago.edu or 708-209-4078. If a Concordia-Chicago course is repeated, the highest grade will be included to calculate the grade-point average and earned hours; the lowest grade(s) will be excluded from the cumulative grade-point average calculation and earned hours, but all attempts will remain listed on the student record.

Any student receiving federal or state financial aid will have additional restrictions based on regulations established by the Department of Education, Illinois Student Assistance Commission and Department of Veterans Affairs.

If receiving financial aid, a student may repeat a course for which a passing grade was not previously earned (ex. F, U, W or AW). The repeated course grade will be factored into the student's attempted hours, not earned hours. Please see Satisfactory Academic Progress (SAP) policy (<https://catalog.cuchicago.edu/azindex/#S>) for information regarding the completion rate. If repeating a course with a passing grade (ex. D- or higher), a student can repeat it once more whether financial aid was received for the first attempt. On the third attempt of repeating a course with a passing grade, the student must pay for the repeated course out of pocket since it is not eligible for financial aid. For specific questions, please contact the Office of Financial Aid at financial.aid@cuchicago.edu or 708-209-3113.

If receiving military educational benefits, a student may repeat a course for which a passing grade was not previously earned (ex. F, U, W or AW). On the third attempt#repeating a course, the student may be responsible for the amount of the repeated course.#f so, a debt letter will be sent directly to the student from the Department of Veterans Affairs. For specific questions related to military educational benefits, please contact the Veterans Certifying Official in the Office of Financial Aid at 708-209-3113.

Audit Courses

Audit courses are not counted in the "hours attempted" calculation for financial aid purposes. Students do not earn any academic credit and may not receive financial aid for these courses since they are not going toward a degree program.

Maximum Time Frame

The Satisfactory Academic Progress policy also contains a maximum timeframe component which specifies that the number of credit hours for which a student may receive federal financial aid may not exceed 150% of the credit hours required to complete their degree program at CUC. Since the minimum number of credit hours needed to complete the bachelor's degree is 120 hours, students may not receive financial assistance upon attempting more than 192 credit hours. Undergraduate

students are normally expected to complete their degree program by the end of four years of full-time study. Therefore, students will lose their federal financial aid eligibility after six years of full-time enrollment ($4 \times 150\% = 6$). Students need to complete an average of 10.667 credits per semester (not including summer or non-CUC hours) in order to complete within 6 years (maximum time frame). Credits transferred into CUC are included as credits attempted for SAP purposes. Students completing a second bachelor's degree are subject to the maximum time frame component for undergraduate study. They must complete their program within a total of 192 attempted credit hours. Students who are double majoring or changing majors are also subject to the maximum time frame component and must not exceed 150% of the credit hours required to complete their degree program at CUC. Students in degree programs exceeding 150% of the credit hours required to complete their degree program and/or enrolled in a second bachelor's degree may appeal to the Director of Financial Aid for an extension, if necessary. In addition, grades of "W" are counted in attempted credit hours and counted toward the maximum time frame. Remedial courses earn credit and are included in the student's grade-point average. Remedial courses are considered in the attempted hours and in the maximum timeframe component. Pass/Fail courses count in attempted hours and maximum timeframe. Please note a grade of F (Fail) will count in grade point average; a grade of P (Pass) will not count in the grade point average.

What happens if a student does not meet the satisfactory academic progress requirements?

SAP is reviewed at the end of each semester. Students who do not meet SAP are notified by receiving an official letter from the Office of Financial Aid and via email. There are two repercussions in the event a student does not meet one or more of the above requirements: *Financial Aid Warning Status* or *Financial Aid Disqualification Status*.

Financial Aid Warning Status

Students who do not meet the standards of satisfactory academic progress will be on Warning Status for his/her next term of attendance. During this period, the student is still allowed to receive their federal/state/institutional financial aid. Certain merit scholarships, which require the student to maintain a specified grade-point average, may be affected.

Financial Aid Disqualification Status

Students who fail to meet the standards of satisfactory academic progress after a semester on probation will become disqualified from receiving further financial assistance from federal, state and/or Concordia-Chicago funds. This includes eligibility for grants, student loans, parent loans, CUC need-based and merit scholarships and CUC faculty/staff waivers.

Appeal for Reinstatement of Financial Assistance

If a student has mitigating circumstances which contributed to their inability to meet the required Standards of Satisfactory Academic Progress, appeals for reinstatement of financial assistance may be submitted to the Director of Financial Aid. Mitigating circumstances that will be evaluated include medical condition, death in the family, and additional documentation provided by the office of the Dean of Students. The appeal must be a written letter explaining their circumstances and what measures they will take to improve their ability to succeed in future coursework. Students must meet with their Academic Advisor and together create an Academic Plan that will guide the student to successfully complete future coursework. In addition, students will be expected to submit supporting documentation.

Students will receive an official letter from the Director of Financial Aid regarding the approval or denial of the appeal.

If the appeal is approved, the student will be placed on *probation status* for the next semester. Students must follow the Academic Plan provided by their Academic Advisor in order to successfully complete all coursework in their program. Students will need to meet Satisfactory Academic Progress by the end of that semester or they will be placed back on disqualification status. If students meet Satisfactory Academic Progress by the end of the probationary status, they may continue to receive aid, but are expected to continue to fully meet SAP requirements in future semesters.

If the appeal is denied, the student may submit another appeal after successfully completing the following semester(s). A significant improvement must be evident in the academic history for the future semester(s) after receiving disqualification status. Students must continue to follow the Academic Plan provided by their Academic Advisor in order to successfully complete all coursework in their program.