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## FRANKLIN UNIVERSITY SATISFACTORY ACADEMIC PROGRESS (SAP) REQUIREMENTS POLICY FOR CONTINUED FEDERAL AND INSTITUTIONAL AID

### **FEDERAL DIRECT LOAN RENEWAL POLICY**

Federal regulations require students to be making satisfactory progress toward the completion of a degree or certificate in order to receive Title IV funds. “Satisfactory Academic Progress” (SAP) is a measurement of a student’s successful academic performance and the Standards of Academic Progress apply to all recipients of federal (Title IV) funds, as well as Franklin institutional aid.

Academic progress is measured using standards that are both Qualitative (cumulative grade point average; CGPA) and Quantitative (total credits completed versus attempted within the specified time periods). To comply with current regulations, the Office of Financial Aid at Franklin University will evaluate our students’ academic performance annually, at the end of the spring semester of each year. The exception are students who start their studies in the spring semester. They will be evaluated for SAP after the following spring semester at which time they must have a cumulative GPA of 2.0 or above to retain their federal aid eligibility.

#### **1. Academic Performance as Measured by Grade Point Average; Qualitative Standard.**

To satisfy this requirement, a student must meet and maintain the minimum required academic performance levels as listed here below. Please note that while a student may choose to change majors before completing their original degree program it will not change the formula for calculating compliance.

Grades of A, A-, B+, B, B-, C+, C, C-, D+, D and F are included in the cumulative GPA calculation.

**Undergraduate students; CGPA > 2.0 for federal aid renewal**

**Graduate students; CGPA > 3.0 for federal aid renewal**

#### **2. Academic Performance as Measured by Total Credits Earned; Quantitative Standard.**

Every undergraduate and graduate student must successfully complete 66% of total attempted credits during their academic career at Franklin University at their current degree level.

The percentage of earned credits is calculated by dividing completed credits by all attempted credits. Rounding does not apply (e.g., student completes 16 of 24 attempted credits. Percentage complete is  $16/24=66\%$ ).

The successful completion of a credit attempted for undergraduate students is credit for which a grade of A, B, C, D, P or S is received. Withdrawals, Incompletes, and F grades represent unsatisfactory completion of a course.

Any student who receives an Incomplete (I) grade in any course must notify the Office of Financial Aid when the “I” is changed into a letter grade, in order for the credits earned to count toward the quantitative standard of performance.

Withdrawal (W) grades received after the add/drop period are not included in the GPA calculation and count as attempted but not completed credits.

Withdrawal (W) grades received after a voluntary withdrawal count as attempted but not completed credits.

Accepted transfer credits are included with attempted and completed credits but do not count towards the cumulative GPA calculation.

Audit courses are not eligible for federal aid and are not included in the SAP calculation.

Repeated courses count as attempted and completed credits.

A grade of “D” is not considered a satisfactory completion of a course for a graduate student.

### **3. Academic Performance as Measured by Maximum Time for Degree Completion; Quantitative Standard**

The maximum time frame for degree-completion is 150% of the published length of the program for undergraduate students receiving federal aid. For example, a program requiring 128 credits for graduation would allow 192 credits attempted ( $128 \times 150\% = 192$ ). If it becomes mathematically impossible for a student to complete their degree within the maximum timeframe, the student will lose eligibility for federal aid.

The 150% rule does not apply to graduate students.

#### **Losing Financial Aid Eligibility**

Students who fail to meet the Satisfactory Academic Progress Standards at the time of the evaluation will be ineligible for federal aid in future semesters. In the event that a student fails to meet any of the above criteria, the student will be notified by the Office of Financial Aid via their Franklin email address.

#### **Students may re-establish eligibility for federal aid in one of the two following ways:**

- a) The student may take classes and pay for tuition and other charges without utilizing federal aid. Once the student has met the eligibility requirements, they will re-qualify for federal aid.
- b) The student may submit an appeal (see process outlined below) which will be evaluated by the Office of Financial Aid and if approved, the student will re-qualify for federal aid for the subsequent SAP period.

#### **Appeal Process**

If a student has been found to be ineligible for federal aid due to failure to meet Satisfactory Academic Progress (SAP) Standards, the student may appeal this decision to the Office of Financial Aid at Franklin University Switzerland.

Reasons for appeal may include such extenuating circumstances as prolonged illness, hospitalization, accident or injury to the student or a significant person in his/her life, death of a family member or a significant person in the student's life, divorce experienced by student or parent or other documented over-whelming personal problems. Appeals must be submitted to Office of Financial Aid via email, explaining in detail the reason(s) why the minimum requirements were not met. The student should also include an explanation of how the condition or situation has changed and how it will not impact their future academic success.

If a SAP appeal has been approved, the student will have to attend a mandatory meeting with the Financial Aid Office for any subsequent aid periods, until they have met the SAP standards. During these meetings, the student will outline their documented plan for continued academic success.

If, at the end of the next SAP period (spring semester) the expectations have been met but the student is still not meeting SAP Standards, a new plan should be revised for the subsequent period, until such time that the student has renewed eligibility due to meeting SAP or has graduated.

If a student fails to meet the expectations listed, they are not eligible to appeal again and are not eligible to receive federal aid during subsequent aid periods.

## FRANKLIN UNIVERSITY INSTITUTIONAL AID RENEWAL POLICY

### Financial and Merit Aid Renewal Criteria

Franklin merit and financial aid awards are renewable each year providing the following:

The student's cumulative grade point average (CGPA) meets the standards below (These CGPA requirements take effect after 3 semesters at FUS):

- Merit Awards require a minimum CGPA of 2.8 each semester.
- Financial Aid Awards require a minimum CGPA of 2.5 each semester.

Enrollment status must be full time for each semester.

Students may not have any class 2 or 3 disciplinary infractions.

Housing assignments will be reviewed each semester.

- \* Moving off-campus will result in a 20% reduction of all institutional funding.

### EU Rate Requirements and Renewal

Franklin offers a special tuition rate to students who hold a primary or secondary citizenship in the following countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom.

The rate comes with an on-campus housing requirement. If the student opts to move off campus and is approved to do so by the Office of Student Life, they will lose the special tuition rate and revert to the standard rate for their region, as listed on our website; <https://www.fus.edu/admissions-and-aid/tuition>. The only exception to this requirement is if the student lives locally (within a reasonable commuting distance), with parents or grandparents, from the time of Admission. These students must turn in documents, proving their family's residency in Switzerland (or Italy in some rare occasions) for at least the prior two years.

In addition to living on campus, the student must be enrolled full time in order to retain the rate. The only exception to the full-time enrollment requirement is for seniors in their final semester, if they need less than 12 credits to graduate and this has been confirmed with the Registrar's Office. The rate will then be prorated to the amount of credits they are taking.

EU rate recipients cannot concurrently receive a merit award but if they move off campus and thus lose the rate, they may be evaluated for a merit award in lieu of the EU rate. For new incoming students, the merit award will be

based on their high school GPA, test scores, etc and will be determined by the student's Admission Counselor. For current students, the merit award will be based on the student's progress at Franklin as follows: GPA, class completion (no Incomplete classes), no disciplinary infractions.

### **Federal and Private Loan Renewal Criteria**

Federal Aid (loans) will be available each year provided the student:

Files a new FAFSA each year at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

Retains US federal aid eligibility (<https://studentaid.ed.gov/sa/eligibility>)

Maintains a minimum CGPA of 2.0 as listed in the University's SAP Policy

Maintains at least part time enrollment, a minimum of 6 credits\*\*.

\*\* Franklin students must be enrolled fulltime in order to maintain their visa status within Switzerland.

Parent PLUS and Sallie Mae loan applications must be completed annually, regardless of whether you have used one or both of the loans in prior year(s).

For federal Parent PLUS loans, the parent must log into [www.studentaid.gov](http://www.studentaid.gov) with their own FSA ID and complete a new application. The parent will also have to sign a Master Promissory Note for the PLUS loan.

For private Sallie Mae loans, the student must log into [www.SalliMae.com](http://www.SalliMae.com) and complete a loan application. Please note, the student will likely need to obtain a creditworthy co-signor in order to be approved for the loan. The co-signor does not have to be a relative of the student.

### **Nonrenewal of Institutional Aid**

Students who have not met the renewal criteria for institutional aid will receive an emailed notification of their aid status at the end of the spring semester. They can submit an appeal to the Office of Financial Aid, via email, outlining any special circumstances that may have led to the loss of aid as well their plan to take corrective action.

If such an appeal is approved, the student will be required to attend mandatory aid meetings with the Office of Financial Aid, until such time that they have met the renewal standards or graduated.

Students who do not meet the expectations set for them during their aid meetings with the Office of Financial Aid, will lose eligibility for institutional aid.