

SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID

THE POLICY: To be eligible for financial aid at the University of Washington, students must maintain SATISFACTORY ACADEMIC PROGRESS, a federal requirement composed of three parts: 1) a minimum number of credits completed, 2) a minimum grade point average and, 3) a maximum time frame.

1. MINIMUM CREDITS COMPLETED

To establish and maintain eligibility for financial aid, students must pass a minimum number of credits for each quarter they receive aid, and a minimum number of credits for the academic year, whether or not they receive aid.

Generally, students must pass half-time credits for each quarter aid is received and full-time credits by the end of the academic year. The requirements are adjusted for part-time study. Students should contact a financial aid counselor if unsure of the credits required for maintaining or reinstating their eligibility.

Quarterly requirement for aid recipients: Undergraduates, 5th-year students in certificate or degree programs, and professional students who receive full-time financial aid must enroll for a minimum of 12 credits each quarter and pass at least 6 by the end of the quarter; graduate students must enroll for at least 10 credits each quarter and pass at least 5. Half-time and three-quarter time students receiving part-time financial aid must also pass at least a half-time credit load each quarter. Students who receive aid for less than half-time enrollment must complete all of the credits attempted each quarter. These credits must apply toward a degree.

Financial aid probation: Financial aid students who pass half-time credits, but do not pass full time credits at the end of the quarter are placed on **financial aid probation**. They may receive the following quarter's allotment of financial aid, but they must make up credits within the academic year in order to satisfy the annual credit requirement.

Students previously not on aid who did not meet the progress requirements of this policy during their last enrollment period, are placed on financial aid probation once they start receiving aid and are then expected to meet the standards of this policy.

Annual requirement for all students: The annual credit requirement is based on an expectation for successfully completed credits according to the student's enrollment

or the aid received. Undergraduate, professional and 5th-year students who attempt full-time enrollment **all** three quarters of the regular academic year must pass at least 36 credits by the end of spring quarter; full-time graduate students must pass at least 30 credits by the end of spring quarter. Students who enroll for fewer than three quarters (but are full-time) must pass the appropriate fraction of the full year expectation. Students who receive aid as full-time students for four quarters (summer through spring) increase their annual credit requirement by one-third.

To meet the annual credit requirement, students are expected to have passed full time (12 or 10) credits for any quarter attempted as full time (regardless of the aid received), plus 9 credits for any three-quarter time student receiving Federal Pell or State Need Grant for the quarter, plus half-time credits (6 or 5) for each quarter attempted as half-time, plus all the credits attempted for each quarter of less than half-time enrollment. The credit requirement is based on enrollment or the aid received, whichever carries the greater requirement each quarter, but will not exceed 36 for undergraduates and professional students, or 30 for graduate students, unless the student receives more than three full time quarters of aid.

2. MINIMUM GRADE POINT AVERAGE

Students must maintain a minimum grade point average (GPA) as established by the University. In general, undergraduates must maintain a 2.0 cumulative GPA, and graduate students a 3.0, or a level consistent with graduate requirements. Professional students must maintain a cumulative GPA consistent with the requirements of their departments. The Registrar, the Graduate School, and the professional schools (Medicine, Dentistry and Law) monitor minimum grade

Satisfactory Academic Progress policies are subject to change.

point requirements and take action according to the University academic policies.

3. MAXIMUM TIME FRAME

At the University of Washington, undergraduate students may be eligible for aid for up to the equivalent of five full-time years of total enrollment. Master's degree students may be eligible for aid for six years of total enrollment; doctoral students for ten years. Students who do not complete their degrees within these time frames are not eligible for financial aid for the remainder of their degree programs.

4. EMERGENCY PROVISIONS

Students will not be held responsible for disruption of their academic schedules due to unavoidable situations affecting the campus such as natural disasters, inclement weather, or other circumstances that result in the late assignment of grades. The Office of Student Financial Aid will decide when to invoke this emergency provision. At that time and based on the situation at hand, every effort will be made to determine progression toward a degree without the availability of grades so students may proceed with their next quarter of attendance.

ELIGIBILITY IS DENIED/CANCELED IF STUDENTS:

- Do not pass at least a half-time credit load any quarter they receive aid.
- Do not pass the annual credit requirement by the end of spring quarter, based on the quarters for which they enroll (not just the quarters in which they receive aid).
- Did not make Satisfactory Academic Progress the last school year they were enrolled here, whether they received financial aid then or not.
- Are dropped from enrollment for low scholarship.
- Exceed the maximum time frame.

HOW TO RE-ESTABLISH ELIGIBILITY

MINIMUM CREDITS COMPLETED

A **Students may appeal** based on unusual circumstances beyond their control which prevented their satisfactory academic progress.

B **Students may be reinstated** by passing full-time credits (12 credits for undergraduate and professional students, 10 credits for graduate students) in a quarter of study on their own resources. Students notify our office that they have met this requirement by submitting an appeal in writing.

If these credits are taken at the University of Washington, the appeal should be submitted after the grades have been recorded and progress can be verified.

If the credits are taken at another institution, students must attach an official copy of the grade report or transcript from that school to the appeal form. (The UW Admissions Office will need an official copy of your academic transcript in order to evaluate your credits.)

MINIMUM GRADE POINT AVERAGE

Students dropped from the University of Washington for low scholarship must appeal to the Registrar, the Graduate School or professional schools for reinstatement. When reinstated, they should notify our office. A separate appeal to our office is not required unless the situation also involves the minimum credit or maximum time frame requirements.

MAXIMUM TIME FRAME

Students who have used up the maximum time frame for completion of their degree program with financial aid eligibility may petition through the regular appeal process for an exception based on extenuating circumstances which prevented their satisfactory academic progress.

QUESTIONS AND ANSWERS

The following questions and answers have been designed to provide more detail about satisfactory academic progress situations. If, after reviewing them, you still have questions about your situation, be sure to contact our office.

CREDITS

1. What credits count toward the annual minimum?

All residence credits earned with passing grades at the University of Washington. This includes courses taken for credit which apply to your program and other residence credits, such as remedial coursework (e.g., ESL or MATH 98), repeated classes, ROTC classes, first-year language classes (even if you received high school credit), and lower division coursework taken by graduate students. Residence credit is academic credit for courses offered through the UW Quarterly Time Schedule and certain other approved courses which are listed individually on your UW academic transcript.

2. What grades are considered passing grades?

Numerical grades of 0.7 and higher (1.7 for graduate students); N (no grade for hyphenated courses lasting longer than one quarter); S (satisfactory), or CR (credit).

3. What credits are not considered passing credits?

Grades below 0.7 for undergraduates (fail) or below (1.7 for graduate students; I (incomplete); X (no grade submitted); NC (no credit); NS (not satisfactory); E (fail); W (withdrawal); HW (hardship withdrawal); and Audit are not passing credits.

4. I just made up my "Incomplete," and now have a passing grade in the class. How will this affect my status?

These credits apply to the quarter in which you registered for the class. If you became ineligible for aid because you had not completed sufficient credits during that quarter and now have passed at least half-time credits, let the Financial Aid Office know that the quarter credit count has been changed.

5. Are there any special requirements for taking ESL (English as a Second Language) or MATH 98 classes?

Check with our office before the quarter starts; your aid may need to be specially authorized. Also, since MATH 98 grades are recorded at the community college, bring in your grade report at the end of the quarter.

6. Do credits earned at other schools count?

No. However, students whose eligibility has been canceled for not meeting the quarterly or annual credit requirement may complete the quarter on their own resources at another school (see Appeal Section).

7. Do UWEO (Extension, Distance Learning) credits count?

No, unless the class offers regular UW credits which are recorded as regular residence credits on your UW academic record. Holds on registration prevent registration and recording of Extension credits. Students considering on-line Distance Learning courses through UWEO should be aware that such courses may not count as part of their full-time credit requirement for financial aid. Some distance Distance Learning degree programs are approved for financial aid-check with your program. Contact our office for more information on

the eligibility of individual courses. These courses also often involve additional tuition charges.

8. Do correspondence (distance learning), credit by examination, or audit course credits count?

No.

DROPPING CLASSES/WITHDRAWING FROM SCHOOL

9. What happens if I drop below full-time attendance?

You may not be able to pick up any further aid based on enrollment requirements to receive aid, and your future aid eligibility may be affected due to Satisfactory Academic Progress requirements. In addition, if you pass fewer than full-time but at least half-time credits at the end of the quarter for which you receive aid, you will be put on financial aid probation and you may lose your eligibility at the end of the year if you are short of the annual credit requirement. If you drop below half-time, you will lose your eligibility for aid at the end of the quarter (unless you received "less than half-time aid" for the specific number of credits that you passed); and if you have student loans, you will begin your grace period.

Remember the basic rules: You must complete a minimum half-time credit load each quarter you receive aid (6 credits for undergraduate, professional and teacher certification students; 5 credits for graduate students), and you must complete your total annual credit requirement by the end of spring quarter.

10. What happens if I withdraw from all my classes?

Four things:

- 1) Your eligibility for further aid is canceled;
- 2) You may have to repay aid you received for the quarter, depending on when you withdraw (see below);
- 3) Your tuition payment may be forfeited, depending on when you withdraw (see below);
- 4) You begin your grace period and/or repayment, if you've borrowed any student loans (contact your lenders for more information).

REFUND AND AID REPAYMENT FOR STUDENTS WHO RECEIVE AID

If you begin attendance for a quarter and then withdraw in the first 60% of the quarter, a portion of your aid for the quarter must be returned to the aid programs. (For this purpose to 'withdraw' means to officially withdraw from all classes or to stop attending all classes.) The amount of aid that must be returned is the proportion of aid that is equal to the proportion of the quarter that you do not attend. Although you will not have to repay more than half of the federal grants you received, you may be liable for repaying aid to federal, state or institutional grants or scholarships and for loans under the loan repayment terms.

The federal financial aid policy is different from the University's refund policy. Under the federal policy, the University must return to the aid programs the proportion of your tuition,

general course, and housing fees equal to the portion of the quarter remaining at the time of your withdrawal up to the amount of aid that must be returned. If you withdraw and the University refunds a portion of these fees, the refund may be applied to the amount that must be returned to the aid programs. If the University must return more than the amount available from the University's refund, you will be required to pay the difference to the University.

Federal funds are returned first to the loan programs. The order in which aid is returned at the University is: Federal Unsubsidized Stafford Loan, Federal Stafford Loan, Federal Perkins Loan, Federal PLUS Loan, Federal Pell Grant, Federal Supplemental Grant and other Title IV aid programs. After funds are returned to the federal programs, they are returned to state and institutional programs in the following order: State Need Grant, University Grant, and other programs.

If you owe a repayment as a result of a withdrawal, you may pay the amount in full or establish a satisfactory repayment agreement with the Student Fiscal Services Office within 45 days of the repayment notice without losing your eligibility for aid. After 45 days, federal repayments may be referred to the U.S. Department of Education for collection and eligibility for aid is suspended. If you owe money to the University, administrative holds will be placed on your academic records by both the Student Fiscal Services Office and the Office of Student Financial Aid. In addition, the Student Fiscal Services Office will place a hold on further registration changes.

11. What if I withdraw in a quarter I don't get any aid? Is my aid eligibility affected if I return to the UW later?

Yes, unless you withdraw in the first 10 days of classes (so that your transcript shows no classes for that quarter). By law, the satisfactory academic progress standards apply to all periods of enrollment, whether aid is received or not. If you withdraw after the 10th day of classes, the quarter is counted for both your maximum time frame and your annual credit requirement. You may petition for reinstatement of aid eligibility through the appeals process (see below).

12. What happens if I stop attending classes, but never withdraw officially?

We are required to assume you withdrew unofficially and did not attend classes and bill you for all UW aid you received that quarter. Any federal direct loan you received must be repaid in full, or your loan will be considered to be in default. We may be able to reduce the repayment obligation if you provide us with documentation of attendance and the last day you attended classes. You will receive no tuition refund if you do not officially withdraw, and you will be responsible for payment of tuition and fees if aid that paid fees is refunded to the aid programs.

CALCULATING YOUR ANNUAL CREDIT REQUIREMENT

If you enroll full-time or receive aid based on full-time enrollment for the regular academic year (fall, winter, and spring quarters), the basic minimum credit requirement applies to you--36 credits undergraduate and professional students, 30 credits for graduate students. You must complete these credits by the end of spring quarter or your eligibility for financial aid is canceled. This requirement applies to all students, whether they receive aid or not.

Aid recipients must satisfy additional requirements to remain eligible. If you receive financial aid for a quarter, your credit requirement includes that quarter, whether you enroll or not. If the loan period for your Stafford Loan includes a particular quarter, your credit requirement also includes that quarter (e.g., even if you receive your aid in winter quarter, if the aid was for fall and winter, you are expected to do the credit requirement for both quarters). If you receive financial aid for summer quarter as well as for the academic year, your credit requirement is increased.

13. What if I attend only one or two quarters?

If you enroll full-time for only one quarter of a year, you must pass at least 12 credits that quarter (10 credits for graduate students) to retain your aid eligibility. If you enroll two quarters, you must pass at least 24 credits (20 for graduate students).

14. What if I attend part-time?

If you enroll half-time (6-11 credits for undergraduate and professional students, 5-9 credits for graduate students), you must pass the minimum half-time credit load for that quarter (6 for undergraduates/professionals, 5 for graduates). If, however, you enroll and receive Federal Pell or State Need Grant as a three-quarter time student, you must pass 9 credits for the quarter. If you enroll for less than half-time (1-5 credits for undergraduate and professional students, 1-4 for graduate students), you must pass all the credits attempted for that quarter.

15. What happens to the credits I earn summer quarter?

If you receive financial aid for summer quarter, your annual credit requirement includes summer quarter. Thus, if you enroll full time for the rest of the academic year, you must pass 48 credits by the end of the following spring quarter (40 for graduate students).

If you receive no financial aid for summer quarter and enroll full time for the full regular academic year, the credits you earn summer may contribute to the following academic year's annual credit requirement. Thus, if you complete 5 credits summer, those 5 credits may be included in the upcoming year's 36 credit requirement (30 for graduate students). However, if you do not enroll full-time in the academic year, summer is treated as any other quarter of enrollment in the calculation of the annual credit requirement.

16. Can I "make up" credits in summer quarter for the previous academic year's annual credit requirement?

No.

MAXIMUM TIME FRAME

17. I am a transfer student. How do the credits I earned at other schools affect the maximum time frame for completing my degree?

The credits which transfer will be counted. Each 45 undergraduate credits transferred equals one year toward a maximum time frame, etc.

18. I am a part-time student. How is my maximum time frame calculated?

If you register for fewer than full-time credits in any quarter, that quarter is counted as one-half of one quarter in calculating maximum time frame. Thus, if you are an undergraduate and you always register for 6-11 credits, your maximum time frame can extend to 10 years (twice the full-time maximum time frame for a bachelor's degree).

If you register for full-time credits but complete fewer than full-time credits by the end of the quarter, that quarter is counted as a full-time quarter in calculating the maximum time frame. The calculation is based on credits attempted, not credits completed.

19. If I withdraw from all my classes one quarter, will that quarter count in my maximum time frame?

Yes, if you withdraw after the first 10 days of classes and the classes are listed on your transcript. If you withdraw within the first two weeks and no classes are listed on your transcript as having been attempted, the quarter will not count. If you received aid, you may owe a repayment.

20. If my application is denied because I have exceeded the maximum time frame for completing my degree, can I appeal?

Yes, if you have unusual circumstances which have prevented you from finishing your degree in the normal time frame. You should be aware, however, that the maximum time frame accommodates changes in curriculum or major, additional majors, course scheduling sequences and additional education requirements, such as remedial coursework or other work which may not receive credit toward the degree objective, and programs which require more than 180 credits. Appeals of the maximum time frame will be considered only for students who have been making satisfactory academic progress, but whose individual circumstances represent conditions not reasonably accommodated in the maximum time frame. Your appeal must explain in what ways your situation is unusual and you must provide an outline of exactly which classes and how many quarters you need to finish your current program from your academic adviser.

APPEALS AND REINSTATEMENTS

21. If my appeal is approved, will I get my old financial aid award back?

Not necessarily. If you did not meet the academic progress criteria, you have lost your financial aid eligibility. This includes all of the aid that was offered to you for the rest of the academic year. If your eligibility is reinstated, we will award you with the funds we currently have available.

22. After I finish a quarter on my own resources, is my aid reinstated automatically?

No. After you have received your grades for the quarter you must alert us by reporting to us in writing or in person that you have completed the quarter. We will then check the Registrar's records and follow-up. Remember that "Incompletes" that have now been completed count for the quarter they were originally registered for and cannot be considered current-quarter credit when doing a quarter on your own resources.

23. Who decides on appeals?

A committee of financial aid counselors and managers reviews the appeal and makes a decision. They take into account the student's past record as well as the particular circumstances described on the appeal to determine if the student can be considered to be making satisfactory academic progress for financial aid eligibility.

24. How long does a decision take?

It depends on the time of the quarter. Average turnaround time for a complete appeal is from two to four weeks.

25. What do I do about my tuition while I'm waiting to hear about an appeal?

Pay your own tuition. Don't count on your appeal being approved. If necessary, apply for a short-term loan (information and applications available in 105 Schmitz).