

# Satisfactory Academic Progress (SAP) Policy for Undergraduate Financial Aid

To receive federal or institutional financial aid, students must meet the Satisfactory Academic Progress (SAP) standards required by federal law at all schools. These standards ensure that students who receive Title IV federal financial aid are making reasonable progress toward their degree. SAP is reviewed at the end of each semester for all students, regardless of whether they received financial aid that term. To remain eligible for federal, state, and institutional need-based aid, you must meet all SAP requirements. SAP is not required for the university's merit-based scholarships.

The key points below provide a quick snapshot of the complete policy. Please be sure to review the entire policy to understand the different components of SAP, what is needed if you fail to meet SAP, and how they impact your aid eligibility.

## Key points to remember

### Components of SAP that must all be met:

- Maximum Timeframe for degree completion: 150% of the program length. At CWRU, that's 180 credits or 12 semesters.
- GPA Requirement: 2.00 for both per-semester and cumulative averages
- Pace of Credit Completion Requirement: At least a 67% pass rate AND 9 credits for the 1st semester and 12 credits for each subsequent semester

### SAP Statuses

- Good standing: Meeting all requirements.
- Financial Aid Warning: A "grace period" semester. You still get aid. **No appeal needed.**
- Financial Aid Suspension: Aid is stopped. You must appeal or attend with no aid.
- Financial Aid Probation: Your appeal was approved. You get aid for 1 semester to reach SAP standards.
- Academic Plan: Your appeal was approved. You have up to 4 semesters (as specified in the plan) to meet SAP standards.

### Financial Aid SAP Appeal Requirements and Outcomes

- Complete the [Appeal Form](#) and submit it to [financialaid@case.edu](mailto:financialaid@case.edu) no later than 2 weeks before the end of classes.
- Must answer **both** questions
  - What happened?
  - What changed to allow you to succeed?
- If denied
  - Aid eligibility is not reinstated
- If approved
  - If only 1 semester is needed to regain SAP, the student will be placed on Financial Aid Probation.
  - If more than 1 semester is needed to regain SAP, the student must complete an Academic Plan.
- Only 2 SAP appeals are allowed for financial aid during a career at CWRU.

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## Components and Evaluation of SAP

### Maximum Timeframe

You must complete your degree within 150% of the published program length. For example, a 120-credit (8-semester) program must be completed within 180 attempted credits (12 semesters). “Attempted credits” include all credits you are registered for after the Add/Drop period, such as completed, withdrawn, failed, repeated, or accepted transferred credits. All attempted credits count toward your maximum timeframe, even if they do not affect your GPA or you did not receive financial aid that semester. Note that financial aid eligibility ends as soon as it is determined that a student cannot mathematically finish their program within the 180 credit (12 semester) limit, even if they have not yet reached that limit.

### Grade Point Average (GPA) Requirement

You must maintain both a per-semester and a cumulative GPA of at least 2.00. The GPA is calculated each semester from all courses that count toward that semester and your time at the university. It is also the same GPA required for graduation.

### Pace of Credit Completion Requirement

You must successfully complete at least 67% of all credits you attempt. For most students, this means passing at least 9 credits in their first semester and 12 credits in subsequent semesters. By the end of each year, this adds up to a cumulative total that keeps you on pace to graduate within the maximum timeframe. Passing means earning grades of A through D or a “P” for pass. Grades of F, NP (no pass), W (withdrawal), I (incomplete), and NC (no credit) do not count as completed.

Semesters at CWRU	Minimum Cumulative Credits Passed
1	9
2	21
3	33
4	45
5	57
6	69
7	81
8	93
9	105
10	117
11	129
12	141

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## How Credits and Grades Are Evaluated

When we review your progress, different types of courses and grades are treated in specific ways:

- Withdrawals, incompletes, and failed/no pass courses count as attempted but not completed. That includes semesters in which a student enrolled and completed 0 credits.
- Repeated courses count each time they are attempted, but only one successful completion counts toward the GPA and toward successfully passed credits.
- Transfer credits accepted by the university count toward pace and the maximum timeframe, but they don't affect GPA.
- Audited and remedial courses are not considered in a SAP evaluation.

## Evaluation and Notification

SAP is reviewed at the end of every semester for all periods of enrollment, whether or not you received financial aid. You will be notified by email if your SAP status changes. SAP is not automatically re-evaluated when grades are updated. If a grade changes, such as an Incomplete becoming a letter grade, you must request an additional SAP review, and this request must be submitted before the end of classes for that semester.

## Financial Aid statuses for failure to meet SAP requirements

### Financial Aid Warning

If you fail to meet SAP standards at the end of the semester, you'll be placed on Financial Aid Warning for your next semester of enrollment. You can still receive aid during this warning period, but you must meet SAP standards by the end of that semester. Think of this as a "grace period" where you keep your aid; **no appeal is needed.**

### Financial Aid Suspension

If you fail to meet SAP standards by the end of your warning semester, your federal financial aid will be suspended for your next semester of enrollment. During this initial semester of federal suspension, you will remain eligible to receive CWRU need-based aid; however, should you fail to meet SAP standards for a second consecutive semester, eligibility for CWRU need-based aid will also be suspended. You may regain eligibility while on Financial Aid Suspension by enrolling without aid until your GPA and completed credits meet SAP standards, or by successfully appealing to the Office of Financial Aid if unusual circumstances, such as illness, injury, or a family emergency, kept you from meeting the requirements.

*Note: Students returning from Academic Separation are automatically placed on Financial Aid Suspension and are ineligible for federal and CWRU need-based aid. You may regain eligibility for the semester of your return with an approved SAP appeal and academic plan process, ensuring you have a structured path and the necessary support to restore your financial aid eligibility.*

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## Financial Aid Probation

Financial Aid Probation is granted when a SAP appeal is approved, and only one semester is needed to regain SAP compliance. You receive aid for this one semester while working to meet SAP standards. At the end of the term, you must meet all SAP requirements to remain eligible for aid. If SAP is not met, a new approved appeal, for a different circumstance, and academic plan will be required.

## Appeals and Academic Plans

An appeal is your chance to explain any extraordinary circumstances that prevented you from meeting the standards. It should be submitted no later than two weeks before the end of classes.

### How to Submit a SAP Appeal

1. Appeals must be submitted using the [Appeal Form](#) to [financialaid@case.edu](mailto:financialaid@case.edu) from an email address that must be linked to you, such as your CWRU email, and address the following two areas:
  - a. **What happened?** Your appeal should clearly explain the circumstances that led to your failure to meet SAP, such as a medical emergency, family issue, or personal catastrophe.
  - b. **What changed?** You must also explain the steps you have taken or will take to ensure future success, describing how the problem has been resolved. Be specific about how you will improve, such as using tutoring services, meeting with an advisor, or creating a study schedule.
2. While not required, you may include a letter of support from your academic advisor or supporting documentation from another third party, such as a medical provider. It may also be requested on a case-by-case basis.

Submitting an appeal does not guarantee that your aid will be reinstated. You will receive a decision by email within 2 weeks of submitting your appeal, indicating if your appeal has been approved or denied. Students for whom it is determined that they will not realistically be able to meet SAP requirements within 12 total semesters of enrollment will have their appeal automatically denied.

### If Your SAP Appeal Is Denied

The decision is final for that semester. You can regain eligibility in a future semester by completing coursework at Case Western Reserve University that brings you back into compliance with both the GPA and credit completion requirements. Coursework taken at other institutions cannot be used to restore SAP eligibility once you have failed to meet the standards here.

### If Your SAP Appeal Is Approved

If your appeal is approved, you will either be placed on Financial Aid Probation or an Academic Plan. Probation lasts for one semester, during which you continue to receive aid. By the end of that term, you must meet SAP standards or your aid will be suspended.

An Academic Plan is required if you have a large credit deficit, a very low GPA, or are returning from Academic Separation. The plan, created with your 4-year advisor, outlines the courses and credit hours you must complete, with a 4-semester deadline to become compliant. Your progress is reviewed each term, and as long as you meet the plan's requirements, your aid will continue.

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Please note that if a student is enrolled less than full-time (fewer than 12 credits) as part of an academic plan, their federal and institutional aid will be prorated based on enrollment. Regardless of the prorated amount, that semester will still count as one full semester toward all applicable CWRU timeframe limits for aid eligibility (merit-based scholarships: 8 semesters; institutional grants: 10 semesters; and federal aid: 12 semesters).

## Limits on Appeals

A second appeal is only allowed if new circumstances arise that prevented you from making progress. Appeals in back-to-back semesters will only be approved if different circumstances prevented you from completing an academic plan or from successfully meeting SAP when on Financial Aid Probation. Over the course of your undergraduate enrollment at Case Western Reserve University, you are limited to a maximum of two appeals.