Satisfactory Academic Progress (SAP) Policy for Undergraduate Students
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Introduction to Satisfactory Academic Progress Policies

This policy applies to the following financial aid programs:

**Federal and State Programs Subject to Financial Aid SAP Policy**

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study
- Direct Subsidized and Unsubsidized Loans
- Direct Parent PLUS Loans
- California State Cal Grant

**USC Programs Subject to Financial Aid SAP Policy**

- University Grants
- University Loan Programs

**Programs Not Subject to Financial Aid SAP Policy**

Students receiving USC Merit Scholarships, other USC scholarships, outside agency awards, sponsored agency awards (including Department of Defense and veterans’ awards) or Employee Tuition Assistance Benefits should check with the awarding agency for rules regarding retention of those awards.

To be eligible for federal, state and university aid, undergraduate students are required by the U.S. Department of Education to maintain satisfactory academic progress (SAP) toward their degree objectives. USC has established this SAP policy to ensure student success and accountability and to promote timely advancement toward degree objectives.

SAP guidelines are based on reasonable expectations of academic progress toward a degree. Accordingly, these guidelines should not be a hindrance to any student in good academic standing.

Note: The Financial Aid Office may change these policies at any time to ensure continued compliance with changes in federal and state regulations regarding student financial aid. As a result, students must refer to the current catalogue regulations. Unlike degree requirements, changes in regulations, policies and procedures are immediate and supersede those in any prior catalogue.
At USC, Satisfactory Academic Progress is defined by the following three criteria:

1. Meeting a minimum cumulative grade point average requirement (GPA).
2. Earning a minimum number of units for credit per semester (Pace of Progression).
3. Completing the degree objective within a maximum number of semesters enrolled and a maximum number of units attempted (Maximum Time-Frame Allowance).

Students who do not meet one or more of the above criteria will be considered SAP ineligible for financial aid or will be placed in a financial aid SAP Warning Period, as described on page 7.

1. Grade Point Average Requirement

As an undergraduate at USC, you must meet a minimum cumulative grade point average of 2.0 each enrolled semester, and at the end of two academic years for programs lasting more than two years.

Only the following grades are counted in your cumulative grade point average:

- A, B, C, D, F (+/-)
- IX: Expired Incomplete
- UW: Unofficial Withdrawal

The following grades are not counted in the grade point average:

- Pass (P)/No Pass (NP)
- Credit (CR)/No Credit (NC)
- Incomplete (IN)
- (Official) Withdrawal (W)
- Audit (V)

The following course types will be counted in your grade point average calculation:

- All undergraduate and graduate coursework taken for a letter grade.
- Remedial coursework (course numbers below 100).
- Repeated coursework (previous failing grade): Both grades are counted.

The following course types are not counted in the grade point average calculation:

- Repeated coursework (previous passing grade).
- Transfer coursework (pre- and post-matriculation).

Please visit the USC Department of Grades on the Registrar’s website at [www.usc.edu/grades](http://www.usc.edu/grades) for more information about grading policy.
2. Pace of Progression Requirement
You must complete a minimum number of units each semester (Pace) to ensure completion of the degree within the maximum time frame.

To calculate the Pace of Progression, divide the cumulative number of units you have successfully completed by the cumulative number of units you have attempted.

\[
\text{Pace of Progression} = \frac{\text{Cumulative Units Completed}}{\text{Cumulative Units Attempted}}
\]

You are required to successfully complete a minimum of 67 percent of all attempted units to remain eligible for federal, state and university financial aid.

\[
\text{Pace of Progression} \geq 67\% = \text{SAP eligible for Pace}
\]

The following tables illustrate how grades and course types will affect your Pace of Progression calculation:

**Impact of Grades on Pace of Progression & Maximum Time Frame**

<table>
<thead>
<tr>
<th>Grade Earned</th>
<th>Counted Toward Pace of Progression</th>
<th>Counted Toward Maximum Time Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>A, B, C, D (+/-)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>CR, P, IP</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>F, UW, IX,</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>NC, NP, W, MG, IN</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>V</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

**Impact of Course Types on Pace of Progression and Maximum Time Frame Allowance**

<table>
<thead>
<tr>
<th>Course Type</th>
<th>Counted Toward Pace of Progression</th>
<th>Counted Toward Maximum Time Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate and Graduate Coursework (course numbers 100 and above) Taken for Credit</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Remedial Coursework (course numbers below 100)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Repeated Coursework (previous passing grade)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Repeated Coursework (previous failing grade)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Transfer Coursework (pre- and post-matriculation)</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
3. Maximum Time-Frame Allowance

Lastly, you must complete your degree objective within a specified amount of time. The time frame will depend on your enrollment status and educational objective.

If you are enrolled in a single-degree, four-year program requiring 128 units, you will be eligible for financial aid for a maximum of 144 total attempted units or a maximum of nine (9) SAP semesters, whichever comes first.

These allowances increase as necessary for single-degree programs requiring more than 128 units. For example, students pursuing a five-year, single-degree program, such as the Bachelor of Architecture, will be eligible to receive financial aid for a maximum of 176 attempted units or 11 SAP semesters. To meet this requirement, full-time undergraduate students should attempt at least 16 units per semester.*

* A lower number of units per semester is permitted if required by academic advisement.

**SAP Semesters**

- Each semester that you attempt 6 to 11 units is counted as a one-half (0.5) SAP semester.
- Each semester that you attempt 12 or more units is counted as a full (1.0) SAP semester.
- Semesters in which you attempt fewer than six units are not counted as SAP semesters.

However, the Financial Aid Office will never increase the Maximum Time-Frame Allowance past 150 percent of the published degree requirements for one undergraduate degree.

If you become unable to complete your program(s) of study and graduate within a maximum of 150 percent of the time-frame, you will be ineligible for future financial aid from that point forward.

Special Financial Aid Considerations for Students Completing Minors, Double Majors or Dual Degrees:

The Financial Aid Office may make adjustments to the Maximum Time-Frame Allowance for declared minors, double majors, or dual bachelor’s degree programs.
Monitoring of Satisfactory Academic Progress

Satisfactory academic progress is monitored for all undergraduate financial aid applicants at the end of each enrolled semester. The Financial Aid Office monitors grade point average, Pace of Progression and the Maximum Time-Frame Allowance.

Any student who does not meet Satisfactory Academic Progress requirements will be notified by the Financial Aid Office via USC email.

The Financial Aid Office will complete the SAP evaluation after the prior semester grades have been officially posted by the Office of Academic Records and Registrar. If grades are not made official before the beginning of the subsequent semester, an otherwise eligible student in an SAP Warning Period or SAP Contract (see pages 7 and 10) may have his or her financial aid disbursement delayed. No exceptions can be made to this process.

Please note: Financial aid may not be disbursed to your student account until your SAP has been evaluated.
When Satisfactory Academic Progress Is Not Maintained

Maximum Time Frame: If you have reached the Maximum Time-Frame Allowance, you will be ineligible for further financial aid without an approved, written SAP Appeal.

Academic Disqualification: If you are academically disqualified from the university, you will be ineligible for further financial aid.

There is no financial aid SAP Warning Period in either of these instances.

GPA & Pace of Progression: If you do not meet the Pace of Progression or GPA requirements, you will be placed on a one-time, one-semester financial aid SAP Warning Period.

Financial Aid Ineligibility: If the minimum requirements for GPA and Pace of Progression are not met by the end of the Warning Period, you will no longer be considered to be making satisfactory academic progress and will become ineligible for financial aid without an approved, written SAP Appeal.

Note: The one-semester financial aid SAP Warning Period will be available to you only one time throughout your degree program. Students who regain eligibility by meeting SAP standards at the end of the Warning Period and subsequently fall below the standard will be considered ineligible for financial aid without another SAP Warning Period.

Financial Aid SAP Warning Period: The SAP Warning Period allows you one semester to make up for any GPA or Pace of Progression deficiencies. During the SAP Warning Period, you may continue to receive financial aid without a written appeal. You will be encouraged to seek both academic and financial aid advisement.

By the end of the SAP Warning Period, you must meet all Satisfactory Academic Progress requirements.
Regaining Financial Aid Eligibility

With a Grade Change or Academic Improvement
If you were placed on a financial aid SAP Warning Period due to insufficient GPA or Pace of Progression, your financial aid eligibility can be reinstated with a grade change, a successful completion of sufficient units or a sufficient improvement in GPA by the end of the Warning Period. If you have received a grade change, please notify the Financial Aid Office in writing once the requirements have been met.

With an SAP Appeal for Maximum Time Frame
If you need additional time to complete your degree, you should meet with your academic advisor to complete an SAP Appeal Form. Be sure to update your expected graduation date with the Office of Degree Progress as well.

The Financial Aid Office may increase the Maximum Time Frame for students who have changed majors, are adding a major or have experienced a one-time extenuating circumstance such as an illness or injury that has since been resolved.

With an SAP Appeal for GPA or Pace of Progression
You may also appeal the determination that you are not meeting GPA and Pace of Progression requirements. If you have experienced an extended illness, one-time extenuating circumstances that have since been resolved, or enrollment limitations due to academic advisement, meet with your advisor to complete an SAP Appeal Form.
Satisfactory Academic Progress (SAP) Appeals

Meet with your academic advisor to complete an Undergraduate Satisfactory Academic Progress Appeal Form. Submit it with complete supporting documentation to the Financial Aid Office. The SAP Appeal Form must contain the specific academic plan your advisor has approved for you. For the appeal to be approved, the academic plan must lead to graduation within 150 percent of the published degree time.

You must also provide a written appeal letter that includes the following information/explanation: (a) What caused your work at USC to fall below acceptable standards? Provide a specific explanation. (b) How have those conflicts been resolved? (c) How will you maintain good academic standards and progress toward the degree if the appeal is granted?

When to Submit an SAP Appeal
Do not submit SAP Appeals for GPA or Pace of Progression deficiencies while you are in a financial aid SAP Warning Period. These preemptive appeals are unnecessary and will be withdrawn. Rather, wait until you have been notified by the Financial Aid Office that you are ineligible for financial aid because of an SAP deficiency.

SAP Appeals for Maximum Time-Frame Allowance may be submitted at any time, but you should first ensure that the Office of Degree Progress has updated your expected graduation term.

Limitations on Approvals for SAP Appeals
The Financial Aid Office will never increase the Maximum Time-Frame Allowance past 150 percent of the published degree requirements for one undergraduate degree. As soon as a student is mathematically incapable of graduating within 150 percent of the published requirements, the student will be ineligible for financial aid from that point forward.

Minors, double majors, and/or dual degree programs must be completed within 150 percent of the requirements to complete one undergraduate degree (see page 5).

If you are on an SAP Contract (see below) as a result of an approved appeal, you will not receive funding for more than one undergraduate degree program. In this case, no exceptions will be made to maximum semesters or units to support the addition of a second major or a minor program of study.

Academic Disqualification and Activity Restrictions That Prevent Registration
If you are academically disqualified or otherwise prevented from registering for future semesters, you may submit an SAP Appeal. However, it will not be evaluated until the activity restrictions have been cleared.
Notification of SAP Appeal Decisions
Your SAP Appeal will be evaluated and the Financial Aid Office will notify you of the decision via your USC email address.

The Financial Aid SAP Contract
If your appeal regarding insufficient progress and/or GPA is approved, you will be placed on a semester-by-semester SAP Contract. You must adhere to the academic plan, terms and conditions of your SAP Contract to maintain future financial aid eligibility. The Financial Aid Office will review your academic progress each semester to ensure you have met the specific terms of your contract.

The SAP Contract
The SAP Contract is a written agreement between you, your academic advisor and the Financial Aid Office, in which you commit to following a specific academic plan that leads to graduation. The SAP Contract will detail the specific units that must be successfully completed and the grades that must be earned. Reinstated eligibility through a contract may alter the type and amount of financial aid for which you may be eligible. Terms of the SAP Contract may be stricter than the standard SAP regulations cited in this section.

Acceptance of the approved SAP Contract supersedes all other SAP regulations. Any deviation by the student from the terms of the contract may result in the forfeiture of future financial aid eligibility.

Submitting SAP Appeals after Failing SAP Contract
If you are on an SAP Contract as a result of an approved appeal and fail to meet the terms of the accepted contract, you may submit a subsequent SAP Appeal; however, these appeals are granted on an exception basis. You will be required to document specifically the exceptional circumstances that caused you to fail your SAP Contract and how those problems have been resolved.

Financial Aid Application and SAP Appeal Deadlines
If you are appealing your Satisfactory Academic Progress status, you must meet all financial aid application deadlines and other eligibility requirements. An SAP Appeal must be submitted before the end of the semester for which the aid is sought. Financial aid cannot be reinstated retroactively for a past semester.