Federal regulations require recipients of federal financial aid to maintain satisfactory academic progress in their program of study. It is the University’s expectation that students make progress toward degree completion. Review of such progress must apply to all terms of enrollment within an academic year, including terms for which no federal financial aid is granted, as explained below.

Students must demonstrate satisfactory academic progress in three fundamental ways:

1. **Maintain a cumulative GPA of 3.0 or higher**

2. Complete two-thirds of all credits attempted per academic term if enrolled full-time or one-half of all credits if enrolled half-time.

3. Complete program within a specified period of time

**1. Maintain a cumulative GPA of 3.0 or higher**

The Satisfactory Academic Progress regulations require that students maintain a minimum cumulative grade point average (GPA) in order to remain eligible for financial aid. This cumulative GPA is a 3.0 (on a 4.0 scale).

**2. Complete at least two-thirds of all credits attempted per academic term if enrolled in a “full-time” program or complete one-half of all credits attempted per academic term if enrolled in a “half-time” program.**

Courses dropped after the University’s drop/add period will count towards credits attempted. Grades of D, F, Y (incomplete), W (withdrawal), or X (unofficial withdrawal) will not satisfy the requirements for course completion.

**3. Complete Program within a Specified Period of Time:**

Students have a maximum timeframe of 5 years to complete their degree requirements.

All periods of enrollment will be counted toward the maximum number of terms. Periods of academic leave or non-enrollment will not count against the maximum terms of enrollment.

Remedial and repeated coursework will be counted in the same manner as all other coursework for purposes of Satisfactory Academic Progress.

Students who earn credits through a consortium/contractual agreement will not qualify for additional terms of eligibility.

Students who have completed all required coursework for a degree but have not yet received their degree may not receive further federal financial aid for their academic program.
Students must be on track to complete their degree within their maximum time-frame in order to maintain their financial aid eligibility.

Students who have questions about determining their personal maximum timeframe may contact Student Financial Services.

**Evaluation of Satisfactory Academic Progress**

Student Financial Services will evaluate federal financial aid Satisfactory Academic Progress at the end of each academic year (at the end of the spring quarter) or at the end of each quarter, if a student is enrolled in a year-long program spanning 3-4 quarters. Reviews will occur once grades are published in the University’s system and will also include a review of courses attempted, pace toward graduation, and GPA.

**SAP Suspension**

Students who do not meet the terms of federal financial aid Satisfactory Academic Progress (SAP) will be subject to a SAP Suspension and will not be eligible to receive federal financial aid during the financial aid suspension term. In order to reinstate federal financial aid eligibility after a SAP suspension, students must meet the following criteria for reinstatement:

- Complete 100% of courses enrolled during the suspension term with a grade of C or higher. Grades of D, F, X, Y, N, W, and V will not be considered sufficient for meeting Satisfactory Academic Progress and will therefore disqualify one from receiving financial aid in subsequent quarters.
- Must complete at least two academic credits (if enrolled in a half-time program) or at least three academic credits (if enrolled in a full-time program) during the suspension quarter according to the above criteria.
- Any term in which a student is not enrolled does not count toward Satisfactory Academic Progress. Therefore, a suspension period will roll over to the next term of enrollment.
- Enrolled courses prior to the end of the University’s drop/add period will count toward a student’s SAP calculation. Therefore, classes dropped after the drop/add period will mean a failure to complete 100% of a student’s classes with a grade of C or higher. Continued suspension of financial aid will result.
- Maintain or achieve a cumulative GPA of 3.0 or higher.

After a term of aid suspension, it is the student’s responsibility to contact Student Financial Services to request a SAP review for reinstatement of federal financial aid. Aid will be reinstated for the subsequent term after Student Financial Services determines that a student has met requirements for reinstatement.

**Appeals**

If a student fails to meet the SAP requirements as stated above, due to extenuating circumstances, such as a family member’s death, student’s illness (or illness of an immediate family member), etc., the student may submit a written appeal to Student Financial Services. The appeal must be received by Student Financial Services prior to the first day of the next academic term.
The written appeal should explain relevant extraordinary circumstances, address the reason(s) for failing to meet the minimum academic requirements, and offer solutions to the problem(s) affecting prior academic performance. Supporting documentation/statements from academic advisers, professors, professional health care workers, etc., may be requested. The appeal will be reviewed by a committee chaired by the Director of Student Financial Services. All decisions made by the committee are final. Students will be notified via their Northwestern email account if an appeal is granted or denied.

If an appeal is granted, the student will be placed in one of two categories:

1. **SAP Probation**

If a student is placed on SAP Probation after an appeal, he/she will be eligible for federal aid during one additional academic term. During the probationary period, the student must meet all SAP requirements. Failure to do so will result in suspension of federal financial aid without the ability to appeal. In order to reinstate federal financial aid eligibility following a SAP suspension, students must meet the criteria for aid reinstatement listed above, but without the use of federal financial aid during the suspension period.

2. **SAP Academic Plan**

Students may be placed on an academic plan upon submission of a successful appeal. If it is mathematically impossible for a student to resolve all deficiencies during one term of attendance and the student’s reason for an appeal is appropriate according to federal regulations, the student may be placed on an academic plan with the goal of resolving all deficiencies. An academic plan may vary in length and is determined by the SAP committee. It does not have to equate to the exact number of terms it would take a student to resolve all deficiencies. If the student is meeting the criteria identified in the SAP appeal, the student's academic plan may be extended, by a quarterly review.

### Special Considerations for First-time Financial Aid Applicants

Current students who have not received federal financial aid for previous terms of enrollment while taking coursework in their current program, are considered first-time financial aid applicants. Previous coursework, however, must meet the minimum financial aid academic progress requirements. If it does not, students will need to complete a Satisfactory Academic Progress (SAP) appeal for first-time aid filers. The appeal should include the following:

1. Describe a specific reason, event, or circumstance that prevented the student from meeting the academic progress requirements.
2. Provide a specific plan/corrective action to improve the student’s academic progress.