



UNIVERSITY OF MARYLAND EASTERN SHORE
STUDENT LIFE & ENROLLMENT MANAGEMENT
POLICIES AND PROCEDURES

TITLE: Satisfactory Academic Progress Policy For Prof/Grad/Undergrad Students
APPROVED
BY: VP of Enrollment Mgt. & Student Experience
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EFFECTIVE DATE: November 05, 2025
REFER QUESTIONS TO: Office of Student Financial Aid
NUMBER: SA-V-406

A. PURPOSE:

Federal regulations (CFR 668.34) require institutions of higher education to establish, publish and regularly apply standards of Satisfactory Academic Progress (SAP) for Federal Student Aid (Title IV) eligibility. The purpose of measuring and enforcing SAP standards is to ensure that students who are supported by Federal Student Aid funds, are progressing towards academic program completion in accordance with the institutions' academic standards with respect to qualitative performance (e.g., GPA) and at a required pace, within a maximum time frame.

While federal regulations prescribe the framework and minimum standards for SAP, each institution must define and implement its own SAP requirements at the level of each program or school.

The University of Maryland Eastern Shore complies with federal SAP regulations by defining and implementing compliant SAP standards for all academic programs. To be eligible for Federal Student Aid (Federal Pell Grant, Federal SEOG, Federal WorkStudy, Federal Perkins Loan, Federal Direct/PLUS loan), an otherwise eligible student must meet or exceed the SAP standards set by his or her school or program at the time SAP is assessed.

B. POLICY:

It is the policy of the University of Maryland Eastern Shore to develop standards of SAP in accordance with federal requirements. The University's SAP policy measures quantity (number of credits completed vs. those attempted) and quality (grade point average), maximum time frames for completion and measures progress incrementally.

Financial Aid Applicants must comply with the SAP policy as a condition of initial or continued eligibility. The Office of Student Financial Aid will review SAP at the end of the fall, spring and summer semesters. The SAP policy for financial aid is administered

separately and independently of the University's Academic Progress Policy administered by the Office of the Registrar. Please note that your prior academic progress will be measured to determine your eligibility.

C. PROCEDURE:

All financial aid recipients are required to **(1)** be in good academic standing **(2)** make academic progression toward a degree in a reasonable amount of time before the financial aid office disburses any federal funds for the subsequent semester. Satisfactory Academic Progress will be monitored at the end of the fall, spring and summer semesters. Students **MUST** meet all components of SAP as follows:

Good Academic Standing (Qualitative Component)

The student must earn a minimum cumulative grade-point average that meets the requirements for continuing enrollment and graduation as defined by the college.

Undergraduate Students: 2.0 GPA

Graduate Students: 3.0 GPA

Professional Students: 2.5 GPA

Academic Progression (Quantitative Component)

Pace of Completion

Students are evaluated on pace of completion, meaning students must complete 66.67% of the credit hours in which they are enrolled beyond the last day of add/drop. The formula used to determine the pace of completion consists of taking the credit hours completed and dividing that number by the credit hours attempted. This number must be equal to or exceed 66.67%. Advance standing hours (e.g., transfer and AP) that are accepted for credit are counted in both the hours attempted and hours completed.

Incompletes and withdrawals are attempted but not completed credit hours and will decrease a student's pace of completion. Redemption and duplicate credits are counted as completed credit hours only once and will also decrease a student's pace of completion.

Pass/ Fail

Grading as related to "Pass" or "Fail" does not impact students' grade point average (GPA); however, this grading option does impact pace of completion.

Maximum Time frame

Undergraduate Students

Undergraduate Students must complete their degree in 150% of the time frame published in the University Catalog. The maximum time frame for an undergraduate degree is measured by the average number of credit hours required to complete a degree multiplied by 150%. This is the maximum number of credit hours a student can attempt and maintain SAP. Advance standing hours applied towards the student's degree program (e.g., transfer and AP) count in the maximum time frame.

Example: credits needed to fulfill degree requirements = 124

$$124 \times 150\% = 186$$

Maximum credit hours attempted for satisfactory progress = 186

Undergraduate Students may continue to receive financial aid if their total attempted credit hours do not exceed 150% of the credits needed to complete their program of study. In the example provided above, the program of study requires 124 credits for completion, a student may attempt up to 186 credits.

Graduate students

Graduate students are required to complete 100% of the time frame published in the University Catalog. The maximum time frame for a graduate degree is measured by the number of credit hours required to complete the degree multiplied by 100%. This is the maximum number of credit hours a student can attempt and maintain satisfactory academic progress.

Example: credits needed to fulfill degree requirements = 36

$$36 \times 100\% = 36$$

Maximum credit hours attempted for satisfactory academic progress = 36

Graduate Students may continue to receive financial aid if their total attempted credit hours do not exceed 100% of the credits needed to complete their program of study. In the example provided above, the program of study requires 36 credits for completion, a student may attempt up to 36 credits.

Professional students

Professional students are required to complete 100% of the time frame published in the University Catalog. The maximum time frame for a professional degree is measured by the number of credit hours required to complete the degree multiplied by 100%. This is the maximum number of credit hours a student can attempt and maintain satisfactory academic progress.

Example: credits needed to fulfill degree requirements = 160

$160 \times 100\% = 160$

Maximum credit hours attempted for satisfactory academic progress = 160

Professional Students may continue to receive financial aid if their total attempted credit hours do not exceed 100% of the credits needed to complete their program of study. In the example provided above, the program of study requires 160 credits for completion, a student may attempt up to 160 credits.

Students with learning or other disabilities

Students should immediately contact the Office of Disability Services so that appropriate accommodations can be made. Students with documented disabilities and functional limitations are still held to the same academic expectations as other students. If the student has self-identified with the Office of Disability Services and is receiving appropriate accommodations, the student should be able to maintain satisfactory academic progress for Financial Aid purposes.

Treatment of Specific Courses

- Developmental and supplemental university instruction courses are used to establish eligibility for Financial Aid based on full-time or part-time enrollment only. Credits are assigned to developmental and supplemental courses, but these credits do not count toward degree requirements or SAP. Students may receive financial aid for a maximum of 30 semester hours of developmental and supplemental courses as long as the courses are required as a result of placement testing, the student is in an eligible program of study and SAP requirements continue to be met. When counting developmental credits for SAP, if a student received a “U” (unsatisfactory) grade, the credits count as attempted but not earned. However, in the Registrar’s system the “U” grade is not counted as attempted or earned.

- English as a Second Language (ESL) courses are not counted towards a student's qualitative and pace progression standards for SAP. ESL credits are unlimited in number as long as they are taken as part of an eligible program and SAP requirements continue to be met.
- Incomplete courses will count toward the calculation of credit hours attempted. Once incomplete courses are completed and a passing grade is received, the credits will then be applied to the student's completion rate.
- Repeated courses are taken to improve a student's grade point average and the course counts only once toward degree requirements. Consequently, when a student repeats a course(s), this will count toward time enrolled without a corresponding incremental increase in credit accumulation. SAP counts repeat credits as attempted but not earned, however the Registrar's system does not count repeated grades as attempted or earned.
- Transfer credits are counted as attempted credits and are used to determine credits earned in the program of study.
- Withdrawal grades (W) are counted as attempted credit(s) but not earned in determining SAP.

Evaluation Process

Each aid recipient's record will be evaluated at the end of each semester to determine if the student is meeting the standards described above. If the student has reached the maximum number of credits without earning a degree, the student must be excluded from further participation in federal financial aid programs. In addition, if the student has reached or exceeded 150% in total attempted credit hours for their degree program without earning a degree, the student must be excluded from further participation in federal financial aid programs.

Federal regulations require that these standards apply to all students, even to first-time aid applicants who have previously enrolled at UMES, or to those who have not been formally placed on probation.

Students deemed not to be making Satisfactory Academic Progress will be notified via UMES email and may file an appeal with the Office of Financial Aid. Students receiving a "Warning" status email need not file an appeal as no action is necessary on their part. A standing University committee will review the appeal and make a decision. The decision is final. Students will also be notified via UMES email as to the outcome of their SAP

appeal. Students who have questions about Satisfactory Academic Progress may send an email to financialaid@umes.edu

Appeal Process

Students have the right to appeal a decision of ineligibility to continue to receive financial assistance. Appeals can be submitted for Qualitative Measure (GPA Requirement) and Quantitative Measure (Pace Requirement). Appeals can not be submitted for Time Limit for Receiving Financial Aid (Maximum Time Frame).

Appeals must be filed prior to the published deadline in order to be considered. The form that must be used to file an appeal can be found on the UMES website. The appeal may not be based upon need for the assistance or lack of knowledge that the assistance was in jeopardy. The situation/condition must have taken place within the semester(s) the student did not meet satisfactory academic progress. **When a student submits a SAP Appeal, the student must explain why they failed to make SAP and the student must also explain what has changed in the student's situation that will allow them to meet SAP requirements at the next evaluation.** Examples of possible situations include documented serious illness, severe injury or death of a family member.

All SAP Appeals will be reviewed by the Committee, which consists of a minimum of three Financial Aid Counselors and at least one team member from the Center for Access & Academic Success [CAAS]. Each Committee member's role is to evaluate the student's history, review the SAP Appeal information [which includes a formal Financial Aid Appeal Form; a typed, signed personal statement from the student; documentation to support circumstances cited in the personal statement; and, a CAAS Academic Improvement Plan, which is completed one-on-one with the student and a CAAS Counselor] in accordance to the University SAP Policy, and render a decision based upon the information presented.

A student may submit a SAP Appeal as many times as desired; however, once the student has received an accepted decision and granted aid on a Probationary period, if the student fails to meet those requirements, the student is then Suspended from Financial Aid indefinitely and is required to pay out-of-pocket. Students are required to pay at least one semester out of pocket and pass all courses taken prior to submitting a new appeal.

Status Definitions

Financial Aid "Warning"

If this is the first documented time that the student has experienced academic difficulty the student will receive a financial aid "warning" email. Students will be eligible to receive federal aid during this semester. These students will be notified that their SAP will be reviewed again at the end of the semester and that further action may be taken if there is not significant improvement during the current semester. Students are only allowed one "warning" status per academic year.

Appeal (Approved) with "Probation"

Appeals can only be approved if the SAP Committee determines that the student will be able to meet the University's Satisfactory Academic Progress guidelines after the next payment period and extenuating circumstances w Financial Aid "Probation" Students not making significant improvement during their "warning" semester, and/or who fail to maintain SAP standards may appeal and be granted a probationary semester during which financial aid is awarded. If a student on financial aid probation meets the SAP requirements by the end of the term, he/she will be eligible for aid in the subsequent semester. Students placed on probation shall be considered to be making satisfactory academic progress for financial aid purposes for that semester are documented.

Appeal (Approved) with "Academic Plan" Conditions

Appeals can also be approved if the SAP Committee determines that the student has agreed to follow an academic plan that, if followed, will ensure that the student can meet the University's Satisfactory Academic Progress guidelines.

If an appeal is approved with an academic plan students will receive aid on a conditional basis on a per semester basis. Students will be required to meet with a Financial Aid representative to review the conditions of the academic plan and the student must sign an agreement. Students who fail to meet the conditions outlined in their individual academic plan(s) during their conditional semester(s) will not be able to submit a subsequent appeal and will be ineligible for additional federal and state aid.

Appeal "Denied"

The "denied" decision is usually rendered when the SAP Committee has deemed that it is "mathematically" impossible for the student to meet the quantitative/qualitative component(s) in a reasonable amount of time, the student failed to follow their "academic plan," the student does not provide and extenuating circumstance or the student's appeal is undocumented. The student is ineligible to receive federal and state funding in subsequent semesters. The student must seek alternative means to pay their bill.

Regaining Eligibility

A student who has lost eligibility to participate in federal student aid programs for reasons of academic progress can regain that eligibility by enrolling at UMES using alternative means of payment and demonstrating that he/she is capable of completing a semester without any failures, incompletes or withdrawals and showing the ability to complete degree requirements in a timely fashion. The mere passage of time will not ordinarily restore eligibility to a student who has lost eligibility for failure to make satisfactory academic progress.

Students who have been academically dismissed from the university but who are subsequently given permission to re-enroll are not automatically eligible to continue to participate in federal and state aid programs. Admissions/academic decisions are independent.