

SATISFACTORY ACADEMIC PROGRESS POLICY

Summary

The Office of Financial Aid and Scholarships (OFAS) assesses Satisfactory Academic Progress (SAP) for all aid applicants, even if they did not previously receive aid. Students must meet the minimum eligibility requirements described in the policy to receive financial aid. The standards described below for the 2025-26 aid year supersede any prior policy and are valid starting Fall Quarter 2025.

Minimum SAP Requirements – Reviewed Quarterly

Below are the minimum requirements for Federal and State financial aid types. Scholarships, waivers, and other aid types may have additional requirements.

- **Pace**, or credit completion rate
 - Successfully complete 67% of all attempted credits
- **Minimum Grade Point Average (GPA)**
 - 2.0 cumulative GPA for undergraduate and post-baccalaureate students
 - 3.0 cumulative GPA for graduate students
- **Maximum Time Frame (MTF)**
 - On track to complete degree within 150% of the time it takes to complete declared degree program.
 - **Undergraduates:**
 - **At Risk:** Students are notified when they have attempted 180 credits.
 - **Suspended:** Students are **suspended** when they attempt 225 credits.
 - **Graduate and Post Baccalaureate:**
 - **At Risk:** Students are notified when they have attempted 45 credits.
 - **Suspended:** Students are **suspended** when they attempt 90 credits.

These requirements are described in more detail starting on Page 2 of this policy.

SAP Appeal Deadlines

Students who do not meet minimum requirements will be suspended and ineligible for financial aid. In most cases, suspended students can appeal for reinstatement, except as noted. Deadlines for submission are:

Term	Date
Fall Quarter 2025	September 19, 2025
Winter Quarter 2026	January 16, 2026
Spring Quarter 2026	April 10, 2026
Summer Quarter 2026	July 3, 2026

SAP Requirement Details

PACE (Credit Completion Rate)

Students must complete at least 67 percent of their attempted credits for all quarters combined. This is the minimum rate needed to complete a degree within six years. Pace is evaluated at the end of each quarter. *Students who drop below the minimum will be suspended and are ineligible for further financial aid until they successfully appeal or regain meeting all SAP requirements on their own.*

Calculating PACE:

- Formula: Completed Credits *divided by* Attempted Credits *equals* Pace
- Example: 32 completed / 36 attempted = 88.9% pace
- ***Undergraduate students who intend to graduate in four years should complete an average of 15 credits per quarter.***

Completed Credits

- Successfully completed credits include courses with an earned grade letter grade of: A, A-, B+, B, B-, C+, C, C-, D+, D, D-, S, and P.

Attempted Credits

- All courses count as attempted
 - Completed credits as described above
 - Grades of *F, EF, NS, U, NR, W, HW, W+, EP, IP, NC, or I* also count as attempted but not completed.
 - All transfer credits are included in the total attempted credits.
 - All test credits are included. Example: College-Level Examination Program (CLEP).
 - All Running Start and College in the High School credits are included.
 - See **Appendix I** for other course considerations.

Minimum Grade Point Average (GPA)

Undergraduate and Post-Baccalaureate:

- Students must maintain a **cumulative GPA of 2.0 or better**. GPA will be reviewed at the end of each quarter. Students with a cumulative GPA below 2.0 will be suspended: ineligible for further financial aid until they successfully appeal or regain meeting all SAP requirements on their own.

Graduate:

- Students must maintain a **cumulative GPA of 3.0 or better**. GPA will be reviewed at the end of each quarter. Students with a cumulative GPA below 3.0 will be suspended. Any appeal for aid reinstatement must include a letter from the Office of the Dean of Graduate Studies confirming they have been reinstated in the program. Appeals can be approved for **one quarter** of probation, after which the student must meet minimum requirements.

Maximum Time Frame (MTF)

Federal and state aid eligibility is suspended once it is determined that the student cannot complete their degree within 150% of the credit hours allotted for the degree, as outlined in the CWU Catalog. The requirement will be evaluated at the end of each quarter. Students will be notified they are at risk of MTF once they have attempted 100% of the credits required for their program and suspended once they have attempted 125%. Students may submit the MTF appeal that includes a graduation plan.

- All attempted credits are counted in the maximum time frame evaluation; this includes transfer, running start, and college in the high school credits accepted by CWU.
- Only one major degree program can be considered in the maximum time frame calculation.
- The maximum time frame applies whether or not the student received aid for the attempted or completed credits.
 - **Baccalaureate Degree Students**
 - At risk at 180 attempted credits
 - Suspended at 225 attempted credits.
 - **Post-baccalaureate (declared major) & Teacher Certification**
 - At risk at 45 attempted credits
 - Suspended at 90 attempted credits.
 - **Post-baccalaureates (undeclared major)**
 - Suspended if they have not declared a major within 12 months of their start date at CWU.
 - **Graduate Degree Students**
 - At risk at 45 attempted credits
 - Suspended at 90 attempted credits.
- Eligibility for aid can be extended to a student with one bachelor’s degree, one post-baccalaureate degree, and one graduate degree if they successfully appeal the suspension.

- Students attending for second post-baccalaureate or graduate degrees will be considered to have exceeded the maximum time frame for financial aid.
- MTF exceptions will be based on the courses required to complete the degree. The appeal form is available online; approval is not guaranteed.

Institutional Aid and Program Requirements

Institutional financial aid has unique requirements for eligibility. Students who are offered institutional awards must meet minimum requirements, and there may be additional standards that must be met to retain the aid. Review the details listed on the aid offer for the individual requirements. Additionally, specific programs may require higher GPAs. While you may not lose your financial aid eligibility, it is important to understand your program requirements, so you are making progress toward your declared major.

Satisfactory Academic Progress Statuses

- **Good:** Students are in good standing if they meet all the SAP requirements defined in this policy.
- **At Risk:** Students who are at risk for Maximum Time Frame will be notified when they have attempted 100% of the credits required for their degree.
- **Suspension:** Students who do not meet minimum standards will be suspended. They are **ineligible for financial aid**. Suspended students may appeal to have their aid reinstated; submission does not guarantee approval. Information on how to appeal a suspension is listed below.
- **Probation:** If an appeal is approved, the student is placed on probation and will continue receiving financial aid for at least one quarter. The probationary period may be extended if approved by a financial aid counselor. An academic plan must include the number of terms it will take you to regain and meet all SAP eligibility requirements. At the end of probation, all minimum SAP standards must be met. Failure to meet these requirements within this time frame will result in further suspension.
 - Students who lose aid eligibility due to not meeting SAP and who are granted probationary status after appeal may have certain types of federal, state, or institutional aid reduced or canceled due to limited funding.
 - Students will have the opportunity to reapply for these funds once they have regained good standing.

Communications

SAP Status Notices: SAP notices will be sent to your CWU Outlook email address at the end of each quarter. This will notify you of your current SAP status. Late grade changes as well as program changes may impact this status.

MyCWU To-Do List: Students who are suspended will have a “SAP Petition” added to their To-Do list on the MyCWU Student Center.

Student Dashboard: The student dashboard will display the student’s last recorded SAP status.

How to Regain Financial Aid Eligibility

Suspended students may appeal for reinstatement. Approval is not guaranteed. If approved, the student will be granted a probationary period to meet minimum SAP standards. Students will be responsible for any debts incurred if they enroll while on financial aid suspension.

A successful appeal will reinstate aid for a probationary quarter or quarters. If all SAP minimum requirements are met at the end of their probation, the student will be restored to good standing the following quarter. **Approved appeals cannot reinstate aid for prior quarters.**

Appeal Process

Students may submit a SAP appeal if they do not meet SAP requirements due to special circumstances. The appeal must be received by the Office of Financial Aid and Scholarships by the published deadline for that quarter. An appeal must address the following:

- **Explain why SAP requirements were not met.** List the special circumstances that impacted the student’s ability to be academically successful. If it was due to an illness, accident, or death of a family member, **provide documentation** such as a death certificate of an immediate family member, proof of a personal illness or injury, or documents that corroborate circumstances beyond the student’s control.
- **Provide a plan for success going forward.** Students must describe the steps they are taking to ensure academic success in future quarters. Students should document this plan with letters from service providers or academic support staff. An Academic Plan approved by the student’s academic advisor is required.
- **Maximum Timeframe Appeals require a graduation plan.**

A grade change will be considered with no petition if it is recorded by the 15th day of the following quarter. For grade changes after the 15th day, contact the office to request a review.

All forms are available on the SAP information webpage and at the Office of Financial Aid and Scholarships in Bouillon 106.

Reinstatement after Attending without Aid

Students who elect not to appeal or who have an appeal denied may attend classes without the assistance of federal, state, or institutional financial aid funds if they are not academically suspended. To regain financial aid eligibility, students must demonstrate they now meet all minimum SAP requirements.

Students who regain SAP eligibility will be restored to good standing the following quarter. While an appeal is not required, the student should notify the Office of Financial Aid when they have regained eligibility to be offered aid for the following term.

Other Ways to Re-Establish Eligibility

Post-baccalaureate students who have not declared a major must notify the Office of Financial Aid and Scholarships once they are accepted into a major program. Ensure the student record in MyCWU has been updated. All credits taken while undeclared count toward the maximum time frame limit.

Other Policies Impacting SAP

CWU Academic Standing

Students must be enrolled in classes to receive financial aid. Therefore, they are ineligible to receive aid in any quarter that they are **academically suspended**, since they cannot enroll. All students must have an Academic Standing of *Good, Probation, or Warning*. Otherwise, the aid offer will be canceled.

- ***The process of requesting academic reinstatement after suspension is separate from a financial aid SAP appeal.*** Review the information provided on the [Academic Appeals webpage](#) and contact the Academic Success Office with any questions: AcademicSuccess@cwu.edu.

Return of Financial Aid Funds

Students who receive aid for a quarter but do not complete any credits, or who have a modular course schedule (not all classes are the same number of weeks) and do not complete their longest class, may lose some of their aid for the quarter. [Visit the webpage for details.](#)

No Show Policy

Students who do not attend one or more classes for which they received aid may lose some or all their aid for the quarter. [Visit the webpage for details.](#)

Aggregate Aid Limits

Federal and state aid programs have annual and lifetime aggregate limits. Regardless of a student's SAP status, these limits are fixed and **cannot be appealed**. Review the information provided in **Appendix II** for more details.

Private Education Loans

These loans require an Academic Status of *Good, Warning, or Probation*. Specific lenders may have additional requirements or more restrictive policies.

Institutional Aid

Institutional aid may have additional requirements, depending on the type of award. Consult your aid offer for details.

APPENDIX I - Other Course Considerations

Repeating Passed Courses: Previously passed courses can only be repeated once for financial aid; the first repeat counts in credits taken, attempted, and earned. Subsequent repeats are not included in the quarterly credit assessment but do count as attempted and/or earned.

Repeating Failed Courses: Previously failed courses can be repeated until a passing grade (D- or above) is earned. Each repeat counts in credits attempted and/or earned.

Repeatable Courses (Determined by CWU Course Catalog): These courses may be taken multiple times. All occurrences count towards the quarterly credit assessment to receive aid, attempted credits, and earned credits (if successfully completed).

Remedial Courses: Courses are included in the GPA calculation, the percentage completion calculation, the maximum time frame calculation, and count toward the quarterly credit assessment to receive aid.

Running Start/College in the High School Courses: Courses are included in the maximum time frame calculation.

Transfer Credits: All transfer credits accepted by CWU are counted in the maximum time frame calculation regardless of whether they count toward a degree at Central. They also count toward the quarterly completion requirement if taken under a signed consortium agreement.

Consortium Credits: Consortium credits count toward the quarterly credit assessment to receive aid but do not affect the cumulative credit completion or maximum time frame calculations until they are transferred to CWU.

AP/CLEP/IB Credits: Credits obtained through testing that are transferable and creditable are included as attempted and completed and in the maximum time frame calculation.

Audited Courses: Audited courses are counted as attempted but not completed credits.

Withdrawals: Withdrawals are counted as attempted but not completed.

Incomplete Courses: These are counted as attempted but not completed.

APPENDIX II: Aggregate Aid Limits

Federal and state programs have aggregate limits that **cannot be appealed**. Limits are reviewed quarterly. If you are approaching the Maximum Time Frame for financial aid, you may also be at or near your aggregate aid limits. See below:

The Federal Pell Grant, Federal Direct Student Loans, and Parent PLUS Loans are limited to 6 years.

In addition, federal direct student loans have borrowing limits.

- Dependent undergraduate and post baccalaureate students can borrow up to \$31,000.
- Independent undergraduate and post baccalaureate students can borrow up to \$57,500.
- Graduate students can borrow up to \$138,000. This includes federal undergraduate loans.
- Subsidized loans are limited to \$23,000 of the total amount borrowed.

State rules limit undergraduate students to a fixed number of quarters of eligibility. The Washington Student Achievement Council (WSAC) maintains the official record of each student's quarters of remaining eligibility, or QER.

- **WA College Grant** is limited to 18 quarters, the equivalent of 6 years of maximum usage.
- **College Bound Scholarship** is limited to 18 quarters.
- **Passport to College** is limited to 18 quarters, or through age 26, whichever occurs first.

State grant funds used at other schools count toward the lifetime undergraduate maximums.