



**SATISFACTORY ACADEMIC PROGRESS POLICY  
FOR FINANCIAL AID YEAR 2023-24**

The Financial Aid Office (FAO) assesses Satisfactory Academic Progress (SAP) for all students **whether or not they receive aid during the evaluated period of attendance. To receive financial aid a student must meet the aid eligibility requirements in this policy.** This document contains the 2023-24 aid year academic standards adopted by the Central Washington University FAO and supersede prior policy.

To be eligible for and receive federal, state, and/or institutional financial aid at Central Washington University (CWU), students must meet the following SAP requirements:

**Federal Aid**

- **Overall Credit Completion Rate (PACE)**
- **Minimum Grade Point Average (GPA)**
- **Maximum Time Frame**
- **CWU Academic Standing**

**State Aid**

- **Quarterly Credit Completion**
- **Minimum Grade Point Average (GPA)**
- **Maximum Time Frame**
- **CWU Academic Standing**

**Institutional Aid**

- **Minimum Grade Point Average (GPA)**
- **Maximum Time Frame**
- **CWU Academic Standing**

Students utilizing **private education loans** must meet minimum **CWU Academic Standing** requirements.

Students who do not meet all requirements for an aid category will be suspended and ineligible for that type of aid. Examples of aid for each category are available online: [federal](#), [state](#), and [institutional](#) awards.

Suspended students can appeal for reinstatement, except as noted below. Deadlines for submission are:

- Fall Quarter 2023 - November 6, 2023
- Winter Quarter 2024 - February 12, 2024
- Spring Quarter 2024 - April 29, 2024
- Summer Quarter 2024 - July 1, 2024

**1. Federal Aid Requirements**

**A) Overall Credit Completion Rate (PACE)**

Students must complete at least 66.7 percent of their overall attempted credits. This the minimum rate needed to complete a degree within six years. PACE is evaluated annually at the end of each academic year (after spring quarter or after summer for those who enroll). Students who drop below PACE will be

suspended from federal funding. Appeals for reinstatement can be considered, though submitting an appeal does not guarantee approval.

How to calculate federal completion rate (PACE)	
<i>Formula:</i>	Completed Credits <i>divided by</i> Attempted Credits <i>equals</i> Rate of Completion
<i>Example:</i>	32/36 = 88%

*Undergraduate students who intend to graduate in 4 years should complete an average of 15 credits per quarter.*

**Completed Credits:**

- Successfully completed credits include courses with an earned grade of D- or better.
- In Progress (IP) grades and Pass/No Credit are counted as completed.

**Attempted Credits:**

- All courses count as attempted, including courses with a grade of F, EF, NS, U, NR, W, HW, W+, EP, IP, NC, or I.
- 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.

**B) Minimum Grade Point Average (GPA)**

**Undergraduate and post-baccalaureate students** must maintain a minimum cumulative GPA of 2.0 or better by the end of their first year of attendance. GPA will be reviewed annually at the end of each academic year (after spring quarter or after summer for those who enroll). . Students who with a cumulative GPA below 2.0 will be suspended from federal funding. Appeals can be considered, though submitting an appeal does not guarantee approval.

**Graduate students** must maintain a 3.0 cumulative GPA. If they fall below the minimum, any appeal for aid reinstatement must include a letter from the Dean of Graduate Studies confirming they have been reinstated in the program. Students are limited to one probationary quarter and must meet the 3.0 GPA minimum at the end of their next quarter of attendance.

**C) Maximum Time Frame**

Eligibility for federal aid expires once the student attempts 150% of the credits required for the degree. *The maximum time frame applies whether or not the student received aid.* The requirement will be evaluated at the end of the academic year. All attempted credits are counted in the maximum time frame evaluation; this includes transfer credits accepted by CWU.

Only one major degree program can be considered in the maximum time frame calculation.

- First baccalaureate degree: eligibility ends at 270 attempted credits.
- Post-baccalaureate (declared major) & Teacher Certification: eligibility ends at 135 attempted credits.
- Post-baccalaureates (undeclared major): limited to receiving aid for 12 months from their start date.
- Graduate students: eligibility ends at 135 attempted credits.

**Note:** *The Federal Pell Grant and Federal Direct Subsidized Loan are limited to 6 years.*

Students will be placed on warning and should meet with a financial aid counselor when they reach 225 attempted credits (100 for post-bac and graduates). Any exception to the maximum time frame will be

based on the courses required to complete the degree. [The appeal form is available online](#); approval is not guaranteed.

**D) CWU Academic Standing**

The student must meet the CWU Academic Standing requirements to be eligible for federal aid. Go to the following link for more information [Academic and General Regulations](#). This requirement will be evaluated at the end of each quarter. To receive aid, the student must have an Academic Standing of Good, Probation or Warning. Students whose Academic Standing is “Suspended” are also suspended from federal aid.

The Academic Appeal is separate from Financial Aid and handled by the office of Academic Success. This is a separate petition and not reviewed by Financial Aid.

A successful appeal of the academic suspension **does not** always lift the federal aid suspension.

- If academic suspension is lifted and the student is meeting SAP eligibility, they do not need to petition for their financial aid.
- If the academic suspension is lifted and the student is **not** meeting SAP eligibility, the student will need to submit an appeal.
  - SAP appeals are not accepted until the academic suspension is lifted.

[Academic Appeals.](#)

**2. State Aid Requirements**

**A) Credit Completion**

To retain state aid eligibility, students must successfully complete the number of credits in the chart below. Credit completion is reviewed quarterly. Those who complete less than the credits needed for Good status will be placed on either state Warning or Suspension status as indicated on the chart below. Students cannot receive a *warning* status for two consecutive quarters or they will be suspended. Students placed on Suspension status may appeal for one additional quarter of probation. Submitting an appeal does not guarantee approval.

Credits Attempted	Credits for State Good Status	Credits for State Warning Status	Credits for State Suspension Status
12 or more	At least 12	6 to 11	0 to 5
11	11	6 to 10	0 to 5
10	10	5 to 9	0 to 4
9	9	5 to 8	0 to 4
8	8	4 to 7	0 to 3
7	7	4 to 6	0 to 3
6	6	3 to 5	0 to 2
5	5	3 to 4	0 to 2
4	4	2 to 3	0 to 1
3	3	2	0 to 1
2	2	1	0
1	1	n/a	0

**Completed Credits:**

- Successfully completed credits include courses with an earned grade of D- or better.

- In Progress (IP) grades and Pass/No Credit are counted as completed.

**Attempted Credits:**

- All courses count as attempted, including courses with a grade of F, EF, NS, U, NR, W, HW, W+, EP, IP, NC, or I.

**B) Minimum Grade Point Average (GPA)**

Undergraduate and post-baccalaureate students must maintain a minimum cumulative GPA of 2.0 or better by the end of their first year of attendance. GPA will be reviewed annually at the end of each academic year (after spring quarter or after summer for those who enroll). Appeals can be considered, though submitting an appeal does not guarantee approval.

Graduate students must maintain a 3.0 cumulative GPA. If they fall below the minimum, any appeal for aid reinstatement must include a letter from the Dean of Graduate Studies confirming they have been reinstated in the program. Students are limited to one probationary quarter and must meet the 3.0 minimum at the end of their next quarter of attendance.

**C) Maximum Time Frame – CANNOT BE APPEALED**

- WA College Grant recipients are eligible to receive the award for 15 quarters. This is the equivalent of 5 years of maximum usage.
- College Bound Scholarship recipients are eligible for up to 12 quarters. This is the equivalent of 4 years of maximum usage.
- Passport to College recipients are eligible to receive the award up to 15 quarters, or through age 26, whichever occurs first.

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

**D) CWU Academic Standing**

The student must meet the CWU Academic Standing requirements to be eligible for state aid. Go to the following link for more information [Academic and General Regulations](#). This requirement will be evaluated at the end of each quarter. To receive aid, the student must have an Academic Standing of Good, Probation or Warning. Students whose Academic Standing is "Suspended" are also suspended from state aid.

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  - SAP appeals are not accepted until the academic suspension is lifted.

[Academic Appeals.](#)

### 3. Institutional Aid Requirements

#### A) Minimum GPA

Undergraduate and post-baccalaureate students must maintain a minimum cumulative GPA of 2.0 or better by the end of their first year of attendance. GPA will be reviewed annually at the end of each academic year (after spring quarter or after summer for those who enroll). Appeals can be considered, though submitting an appeal does not guarantee approval.

Graduate students must maintain a 3.0 cumulative GPA. If they fall below the minimum, any appeal for aid reinstatement must include a letter from the Dean of Graduate Studies confirming they have been reinstated in the program. Students are limited to one probationary quarter and must meet the 3.0 minimum at the end of their next quarter of attendance.

**Merit tuition awards and other institutional aid may require a higher minimum GPA.** Refer to the financial aid offer for details.

#### B) Maximum Time Frame

Eligibility for institutional aid expires once the student attempts 150% of the credits required for the degree. *The maximum time frame applies whether or not the student received aid.* The requirement will be evaluated at the end of the academic year. All attempted credits are counted in the maximum time frame evaluation; this includes transfer credits accepted by CWU.

Institutional aid has lifetime quarterly limits:

- Western Undergraduate Exchange Program (WUE), Lonestar, and/or Border County:
  - First year Incoming/Transfer students- eligible to receive the award for 12 quarters
  - Sophomore transfers (45-89.9 credits)- eligible to receive the award for 9 quarters
  - Junior transfers (90-134.9 credits)- eligible to receive the award for 6 quarters
  - Senior transfers (135+ credits)- eligible to receive the award for 3 quarters
- Dependent Tuition Waiver recipients are eligible to receive the award up to 12 quarters within a 5-year period.
- Non-Resident Online Waiver- no current lifetime limit

#### C) CWU Academic Standing

The student must meet the CWU Academic Standing requirements to be eligible for institutional aid. Go to the following link for more information [Academic and General Regulations](#). This requirement will be evaluated at the end of each quarter. To receive aid, the student must have an Academic Standing of Good, Probation or Warning. Students whose Academic Standing is "Suspended" are also suspended from institutional aid.

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  - SAP appeals are not accepted until the academic suspension is lifted.

## [Academic Appeals.](#)

For **private education loans**, a student must have an Academic Standing status of Good, Probation, or Warning.

### 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 Courses:** 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:** are counted as attempted but not completed.

### Communications

- **Suspension Notice:** SAP suspension notices **may** be sent through US mail to your home address or to your CWU Outlook email and recorded on MyCWU in self-service.
- **Warning Notice:** Warning notices will be sent via CWU Outlook email.
- **Email Alerts:** Undergraduates may receive an email alert about Maximum Time Frame since federal, state, and institutional aid will be discontinued at the points described above. Students may also receive an email alert during the year if they fall below the minimum cumulative GPA requirement. Post-baccalaureates and graduates may receive an alert at 100 attempted credits because aid will be discontinued at 135 attempted credits.
- **My CWU To-Do List:** Students should pay attention to their MyCWU To-Do list. **Suspended students with appealable situations may receive a “SAP Petition” and/or “Meet with a Financial Aid Counselor” checklist on their MyCWU**
- Students who do not complete any credits during the academic year should meet with a financial aid counselor before their next academic year if they expect to receive aid disbursements.

### Satisfactory Academic Progress Statuses:

- **Good:** Students are good standing if they meet all the SAP requirements defined in this policy. Students in good standing are not notified after their SAP status is evaluated.
- **Warning: A warning status is assigned to students regarding their Aid eligibility and will indicate the reason for the warning.** Students with a warning status are eligible to receive financial aid for the term, but must improve their academic progress to maintain future eligibility. State financial aid is reviewed quarterly for completion rate, and students cannot receive two consecutive warnings. Warning status does not immediately impact aid and cannot be appealed. While GPA and Federal PACE requirements are checked the Financial Aid Office may send a courtesy communication at the end of any quarter notifying a student that their progress is trending toward suspension by the end of the academic year.
- **Suspension:** Students who do not meet the above standards in the specified categories will be placed on financial aid suspension and therefore are not eligible to receive financial aid for that category (federal, state, or institutional). A student in this status 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 for longer than one quarter if approved by a Financial Aid Counselor. An academic plan will be required if you are unable to meet the SAP requirements within one quarter; you must successfully meet all Quarterly Credit Completion, Overall Credit Completion, Minimum GPA requirements, and CWU Academic Standing requirements at the end of your probationary period. Failure to meet these requirements within this time frame will result in another 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. Examples include but are not limited to Financial Need Grant and FSEOG. Students will have the opportunity to reapply for these funds the following academic year.

### How to Re-Establish Eligibility

Suspended students may appeal\* for reinstatement. Approval is not guaranteed. If an appeal is approved, the student will be granted one probationary quarter, usually with contractual performance requirements. Students will be responsible for any debts incurred if they enroll while on financial aid suspension. A successful appeal will reinstate aid for that quarter and, if the probationary conditions are met, for future quarters. **An appeal cannot reinstate aid for prior quarters.**

\*State lifetime maximums for the WA College Grant, College Bound Scholarship, and Passport to College cannot be appealed.

### Appeal Process

Students may submit a written appeal if their failure to meet SAP requirements was due to special circumstances. The appeal must be received by the Financial Aid Office by the published deadline. An appeal must address the following:

- a. **Explain why the 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.
- b. **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 other support staff. An Academic Plan is recommended. The form is available on [the SAP information webpage](#).

**Note:** A grade change will be considered with no petition if it is recorded by the 15<sup>th</sup> day of the following quarter. Grade changes after the 15<sup>th</sup> day will require a written petition.

The SAP appeal form is available on the [SAP information webpage](#) and at the Financial Aid Office in Bouillon 106.

### **Reinstatement after Self-Funding**

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. To regain financial aid eligibility, students must demonstrate they now meet the SAP requirements for each aid category listed above.

Students who regain SAP eligibility should submit an appeal form to the CWU Financial Aid Office if they have not been awarded their eligible financial aid.

The form is available on the [SAP information webpage](#) and in the Financial Aid Office in Bouillon 106.

### **Other Ways to Re-Establish Eligibility**

Post-baccalaureate students who have not declared a major must notify the [Financial Aid Office](#) once accepted into a major program. Ensure the student record in MyCWU has been updated. All credits taken while undeclared count toward the maximum limit.